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Editorial

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

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

This volume is the glimpses of voice of authors that are enthusiastically associated with various issues. The present issue is really useful to reference for multi-dimensional aspects. I am grateful to the paper writers for their valuable contributions on different dimensions of disciples.


Editor-in-Chief



Education of the children of fishermen community: a case of government fisheries primary school, Visakhapatnam

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Abstract

The present study is about only one primary school being run by Department of Fisheries, Andhra Pradesh. The school is situated in Vasavanipalem, a village on the sea coast of Visakhapatnam. The school is in the midst of fishermen community. It was established by British people before Independence. In the beginning the teachers who came from Kolkata used to teach in the school. Later two teachers were appointed for the school. The senior teacher retired a long ago and the school was remained with single teacher. The school is known as department school. The school has everything except teachers. The school gets help from non- government organizations like Lions club. In the present study qualitative case study method was used and data collected with the help of interview schedules. The whole analysis has been done qualitatively. It is found out that the school's main problem is having no teachers to teach the children. There is no recruitment for the last ten years. Though the state government has recognized the school for extending facilities, the school is unable receive them because of the tag of department school. The remedy for these problems is either to appoint teachers immediately, or the school has to merge with local self government that is Municipal Corporation.

Key words: Fisheries Department, Single teacher school, Fishing, Education, Qualitative case study.

Introduction

There is only Primary School that exists in Visakhapatnam city run by government Fisheries Department. There were a good number of schools started by the department to cater the needs of children of fishermen on the coast. As time passed the schools were either merged into panchayath in villages or in Corporation in towns. The present study is about the school which remained as a symbol in Visakhapatnam Sea coast. The school was named as Government fisheries Elementary School situated in Vasavani Palem, Lawnsn's Bay Colony, Visakhapatnam. This school was established on 07-02-1947 just before India got independence. It is said that the school was founded by Britishers and

worked as teachers in the school. This school was meant for fishermen only. This school being monitored by the Assistant Director Fisheries, Andhra Pradesh till now. Salaries are paid to the teachers by the Department of Fisheries. The state government is nothing to do with the governance and management of the school. But the supervision is being done by both fisheries Department under District Education Officer (DEO), Visakhapatnam.

Significance of the study

The present study aims at explaining the situation and problems faced by the government Fisheries Elementary School, Lawson's Bay colony, Visakhapatnam. The school is a special school for the Children of fishermen



situated in the vasavanipalem panchayat which comes under Visakhapatnam district. It is like a government school fully funded by Fisheries Department. There is only one teacher in the school against two sanctioned posts. The main problem of the school is lack of teachers and the school is unable to receive the funds from the various programmes initiated by the state government, Andhra Pradesh. The study attempted to identify the problems faced by the school and suggested remedies for the problems.

Objectives of the study

1. To study the present conditions and facilities of the school.
2. To identify the problems faced by the school.
3. To ascertain the views of the students, parents including the classroom observation
4. To find out classroom practices through participant observation.
5. To suggest remedy for the problems faced by the school.

Research Questions

1. How are the facilities provided in the school?
2. What are the main problems faced by the school administration?
3. What is the difficulty to enjoy the freebies given by the state government?
4. Why the school remained as a single teacher school?
5. What is the main hindrance in increasing the number of teachers in relation to number of students?
6. Why not the school be merged with main stream?

Methodology

In the present study qualitative case study method was used. The analysis was done with the help of data collected from both primary and secondary sources. No statistical techniques were

used except percentages in terms of responses given by students and teachers. Views of the students and parent were attained through interview schedules which give primary data where as secondary data was collected from head of the institution. The data was analysis qualitatively.

Discussion:

About The School

The school is existed in one and half acre of land having two buildings with sprawled playground. It has pucca building with the strong compound wall. Because of Nadu-Nedu (Yesterday-Today) programme initiated by the state government the school had a face lift with white washing, tiled the ground and equipped with full furniture. Proper ventilation has brought in with sufficient fans in the classrooms. It is interesting to note that the school has the entire infrastructure except sufficient faculty.

Education of the Children

Regarding education of the children they opined that their children should get proper education. Their wards should take part in the development programmes personally. Compulsory education is made available and certain incentives for the school be given. Medical services should be provided to the children and community as well.

As the entire community especially men go for fishing and women selling the fish as vendors at market, the children stay at home looking after their siblings. At the same time they evince interest in the education of their children. What the strong feeling of the fishermen is that if their socio- economic conditions are in good shape, their children's education will be also in proper way.



Teacher- Pupil Ratio

One of the major issues in education is teacher pupil ratio (TPR). In the present school there is only one teacher who has been working for the last 10 years, No new teacher is appointed after the retirement of a senior teacher. In the beginning there were two teachers one was Head Master and another was Secondary Grade Teachers (SGT). The post of SGT has been upgraded as School Assistant (SA) after some time. Now the school has become a single teacher school. Some of the charity organizations like Lions Club has come forward and arranged teacher by paying honorarium in tune of Rs: 4000/- per month. This practice has been withdrawn in the wake of Covid -19 pandemic. Once again the single teacher remained alone acting as a both head mistress and teacher. One can wonder how a single teacher handles all the five classes in a primary school. The school also got financial help from MP LADS and the fund was used for innovating the infrastructure. It also got seven and half lacs rupees from Sarva Siksha Abhiyan (SSA) whose money was used to replace old furniture with the new one.

Once there were 250 students in the school when infrastructure and facilities were poor. At present there are 104 students. It is one more attractive feature that there is no problem of dropout for the last ten years. The teachers- pupil ratios is 1:104 against 1:30 as per the government rule.

School Environment

The school is situated in the midst of the community of fishermen locality. It is surrounded by houses with this strong compound wall with Iron Gate. But there is no security to look after the belongings of the school. The school has sufficient playground. But it

lacks play material like Nets, balls, cradle, sea-saw etc. It is heard from the present H.M that the school is under the Naadu- Nedu and granted Rs 18 lacs but the expected fund is not cleared as the school comes under the Department of Fisheries. Many problems surrounded because of the school still under the fisheries Department. It acts as barrier to get any help from the state government. Library is a nerve Center for any school. The school is having library with some books. The author has seen some charts and Maps are hung in a corner HM's chamber.

External Support

Support from the Sachivalaya is in practice. No help from school complex like exchange of teachers. There is no alternative support in respect of teachers. Cluster Resource Person (CRP) is not visiting the school as has been in other schools. But there is unstint support from the parents, community as stakeholders as their wards are studying in the school.

Views of the Stakeholders:

Students View

All the students in the school belong to one caste that is Jalari, a sub-Caste of Fishermen. They come under BC-A category. They enjoy reservation under the category for education and employment purpose. Usually the students are enrolled in the school late. Their average age is 12 years for 3rd, 4th and 5th classes. Majority students are from nuclear family and very few are from joint family and extended family. Majority of the students work along with family before or after school time. They speak Telugu which is also their mother tongue.

When interviewed the students they said that the school was having all most all facilities like drinking water,



wash room, Toilets, Electricity, tables, Benches. They also said that the school had sufficient classrooms with Pucca Building.

The students are aware of school development programmes and about the school management committee. Some of the children do not know about school development programmes and school management committee. Many of the students are not aware of Right to Education Act and Sarva Sikscha Abhiyan (SSA).

Students said that they came to know about school educational programmes through television (T.V) as it is only a powerful medium in every house / home. They are less known about academic programmes like continuous and comprehensive evaluation (CCE). But they said that they were benefitted by the programmes carried out in the school. They are of the view that they are not likely to have practical problem either from the teacher or from the other officials.

Parents View

The average age of parents was 40 years. In gender wise there is equal sample of male and female. They all belong to Jalari caste which is sub- caste of Fishermen community. They are having less education and they studied maximum up to 9th class. They are all married since the early marriage is in practice. Usually the fishermen parents used to have two to three children. The total member in the family was five to seven and the dependents are old people and children. As far as the houses are concerned the fishermen community has semi- temporary houses and very few have permanent ones. Some of the houses are roofed with RCC.

Fishermen's main occupation is fishing. But some people do petty business. They do not know other business except selling and buying fish. They do not have secondary occupation except fishing and business on fishing. Some go out for fishing once in a day and some twice a day. No one migrate for other places as in the case of other regions. They live on the fishing and stay at their village only. They remain indoors if there is natural calamity like cyclone and rough weather. They do not venture out when the sea is rough. When the officials from the climate department raise alarm the fishermen stay back from fishing. Usually the fishermen follow the instructions of the officials from meteorological department from time to time.

The fishermen said that they come to aware of warnings through Television (TV). Now a days the fishermen are aware of the information through Mobile/ Cell Phone also. As far as income is concerned they said they had meagre income to meet both the ends. Many of them are members of the cooperative society which help them in providing loan for purchasing net and the other material for hunting. When asked whether they got loans from the cooperative society, very few people said that they got loans. They encounter problems in day to day life because of illiteracy, lack of awareness and lack of interest.

Headmistress's View

She is only the teacher who has been working in the school for the last thirty years. She knows about the school better than anybody else. She said that there was Midday- Meal programme for which all the students dine in the school. She also said that the state government was providing uniforms, text books, and



note books. They get scholarship as they come under B.C-A category. According to her the school had dining hall, room for cooking food and workers.

As per financing condition, the school does not have any contingency from any source. The school depends on charity extended by organization like Lions club, MPLANDS. The Head mistress opened that, though Naadu-Nedu has been announced by the state government for the school. It is made impossible because the school comes under the agies of fisheries department. It is popularly known as 'Department School'. Out of all difficulties the school is following all the programmes implemented by government like Continues and Comprehensive Evaluation (CCE) etc.

Classroom Observation

The researcher has observed the class while it was in progress. He interacted with students directly. The students were specifically identified to be interviewed for this purpose. The students said that they were attending the school regularly. The classes were conducted every day without fail. Students said that the teachers were taking the classes every day and clear the doubts raised by them. The lone teacher is live nearby and attends the school's requirements.

Apart from the curricular activities, co- curricular activities like kho- kho, kabadi games are conducted with help of Aaya as there is no physical education teacher (PET). The main problem is that the classroom transaction is oral and no audio- video aids are used, Now and then the flat charts are used while teaching subjects like social studies and science. The students are of the view that they are able to understand subjects

like Telugu, Mathematics, and Environmental science. The medium of instruction is Telugu. It is interesting to note that students show interest in even if English made as medium of instruction in the school. State government is now strongly vouch for English as medium of English from 1st class itself. At present the primary schools have been closed due to Covid- 19 pandemic. Even then the students along with their parents are attending the school for receiving dry-ration given by the government.

Problems Identified and Remedies Suggested

1. The main problem is that there is no recruitment of teachers. At present there is only one teacher working as H.M who is going to retire from the service very shortly. There is urgent need of appointing teachers in the schools.

2. Since the school is under the agies of Department of Fisheries. No facilities and incentives given by the government are extended to the school. The only solution is the school may be merged with municipal Corporation of Visakhapatnam for all practical purposes.

Conclusion

Schools are run well provided all the facilities especially teachers are there. There should be sufficient teachers to cater the needs of the students. That is why proper teacher- pupil ratio should be maintained as per the rule. Financial support is also need to run the school well. The school in the present study is a somewhat special school run by fisheries department. Such schools have become rare feature in these days. The only school in Visakhapatnam with only one teacher. The school is beset with twin problems that is lack of teachers and unable to receive the provisions extended by the government. The only remedy for the said problems either appointing



teacher immediately or merge the school with Municipal Corporation.

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Assessing the Perception and Practice of Cooperative Learning of English Language and Literature Regular Students at Kebri Dehar University

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Abstract

This research study was conducted on the assessing the perception and practice of cooperative learning in Kebri Dehar University English Language and Literature regular students. The study used a mixed method that involves quantitative and qualitative methods. Questionnaire, interview and document review were used to gather the necessary data for the study. The researcher used a lottery method technique for students and purposive sampling technique for instructors. In order to collect relevant data, questionnaire, and interview and classroom observation were used by researcher. The collected data through those instruments was analyzed and interpreted by qualitative and quantitative data analysis methods. From this study the researcher points out the following results. Lack of enough practicing and lack of department encouragements. Therefore, necessary recommendation is given to solve these problems. That is students should exercise and practice in group in English anywhere, departments should encourage them to develop their English language skills and students always practice and give positive attitude to group learning in English language classroom.

Key Words: Cooperative learning, perception, group discussion

INTRODUCTION

The application of cooperative learning to classroom teaching finds its roots in the 1970s when Israel and United States began to design and study cooperative learning models for classroom context (Kessler 1992). Now one-to-five cooperative learning is applied in almost all school context, and acceptance is increasing worldwide. Cooperative learning is an educational approach which aims to organize classroom activities into academic and social learning experiences. Cooperative learning has also been found to enhance social and intellectual development (Burto, 1987) and help students build interpersonal skills while promoting a sense of achievement, productive and psychological well-being

(Nilsson 1987). Slavin (1996) describes cooperative learning as a teaching method in which students work together in small groups to help one another to learn in an academic context. According to Ethiopian context cooperative learning is a technique that allows students to learn from each other and gain important interpersonal skills. Cooperative learning is an organized and structured way to use small groups to enhance student learning and interdependence. Cooperative learning also has been linked to increased levels of student satisfaction. Cooperative learning is reflected in the development of students' intelligence and non-intelligence. It requires students to learn to work together, which is an important skill for their future.



Cooperative learning is one of main stream learning theories now a day.

Having these characteristics, when it comes to foreign language classroom, it is claiming to be an effective teaching method (Chang 1995). According to Johnson and Smith (1991), central elements of cooperative learning which are essential for

language learning including positive interdependence, individual accountability, face-to-face interaction, appropriate use of collaborative skill and group processing. In general term cooperative learning can be concerned as system of concrete teaching and learning methods in which students are active agents in the processes of learning through small group structures. So that student's work together, to maximize their own and each other learning.

However, most reach finding point to the positive influence loss of group learning on academic performance, social behavior and affective development, they are difficult in many educational institutions in practicing this system of instruction method in classroom, especially in language classroom. Since group discussion is a system of concepts teaching and learning method helps students to be participatory. There are many researchers who conduct a study about a cooperative learning. From those researcher, Slavin (1983 and 1989) conducted a research on the effectiveness of cooperative learning on elementary and secondary schools and researches by Johnson Etal 1981) have included the effectiveness of cooperative group learning in all education levels. The current researcher discusses the limitation gaps in relation to English language. So the researcher wants to conduct this study to fill the gap

regarding on assessing the perception and practices of cooperative learning in English language class

2. Objectives of the study

General objective of the study

The main objective of this study was aimed to assess the perception and practice of cooperative learning of English language and literature regular students at kebri dehar university

Specific objectives of the study

- ✓ To assess the students understanding of cooperative leaning
- ✓ To identify the learners practice of cooperative leaning in actual classroom
- ✓ To assess the attitudes of students, affect the implementation of cooperative leaning elements.

This study would be aimed to answer the following questions:

- How do English major students understand about cooperative learning?
- Do learners practice cooperative learning in actual classroom?
- How does the attitude of students affect the implementation of cooperative learning element?

3. RESEARCH METHODOLOGY

3.1. Research Design

This study employed a combination of both qualitative and quantitative methods to get relevant data relating to know the status of the actual problem in group learning in English classroom. For qualitative research in the way of interpreting word to word, and for quantitative, percentage will have



employed to analyze the respondents' responses.

3.2. Subject of the Study

The subject of the study was English language and literature students and selected English language and literature instructor at Kebri Dehar University.

3.4 Sample and Sampling technique

To obtain reliable data about a given population, it is obvious that using the whole population is better. But to financial and time constraints, a complete coverage of the population is not an easy task. So the researcher was used a lottery sampling techniques for students and purposive sampling techniques for instructors. The total number of English language and literature department students at Kebri Dehar University was 44 in 2021. And 7 groups were present. By using a lottery method, the researcher was taking one group from each class and among 14 English language instructors by using purposive sampling technique the researcher was took 3 instructors because the researcher believe that the are easier to obtain information.

3.5 Data Sources

Researcher used primary data sources to collect the data. A primary data source is an original data source which is one in that the data are collected firsthand by the researcher for a specific research purpose. In a primary data, researcher collect information directly from the participant for the specific purpose of their study. Therefore, the present researcher used primary data source to collect relevant information directly from the participant through questionnaires, interviews, and also researcher used document review to gather additional information from writing instructors who have students' written document on writing task like assignment, test, quiz and final exam.

3.4. Data Gathering Methods

The three data gathering tools such as: questionnaires, observation and interview were used to gather relevant data.

3.5. Survey

The data was gathered by using questionnaires for English language and literature students. It was contained close ended type of questions. The researcher was prepared close ended questions to get clear answers from the respondents.

3.5.1. Questionnaires

It helped to gather amount of data and within a short period of time. It offers greater anonymity. The researcher used close ended questions to get full information from the participants of the study.

3.5.2. Observation

As a technique it has directness advantage and used to getting real information

3.5.3. Interview

It has high validity helps to clarify complex questions and it is easy to record interview. In addition to these, it is suitable to get direct and it original answer for the provided questions. The researcher used semi structure (structure and unstructured) interview, it was better and used for instructors.

3.6. Data Collection Procedures

First the questionnaires were administered for students in their in normal classroom. The reason for the researcher used questionnaire first is because the researcher expected that administering questionnaire before observation would help to identify the perception and practice of respondents regarding cooperative learning.

In addition to these, classroom observation was conducted to check the data gathered through questionnaires is reflect or not. Finally, the interview



conducted with teachers regarding on the practice of cooperative learning as well as perception of their learners towards this approach.

3.7. Methods of Data Analysis

After gathering the required data, the researcher organized the data and analyzed by using different kinds of analysis methods based on the gathered information. Both qualitative and Analysis of students close ended questions

quantitative data analysis was employed for this study.

4. DATA ANALYSIS AND INTERPRETATION

This chapter deals with data analysis and interpretation which was collected through questionnaires observation and interview. The data were canalized and interpreted in table form both frequency and percentage.

Table 1: Students participate in cooperative learning in English classroom

NO	Item	Alternative	No of Respondent	Percentage
1	Have you every participate in cooperative learning activities as English major students to improve English language skills?	Yes	14	82.35
		No	3	17.65
		Total	17	100%

Table 1, item number 1 showed that almost 14(82.35%) of students say yes and they practice group learning inside and outside of regular classes. And also students replied that they practice group issues in any place without library they meet their members in space and other recreational program whether in cafe or other place. 3(17.65%) of students say no. They believe that group learning is for clever students and also for the leaders. In case of this and lack of knowledge they cannot practice in cooperative learning in English classroom. It is possible to say that majority of the studens participate in cooperative learning activities as English major students to improve their English language skills.

Table 2 Students have specific role in group?

No	Item	Alternative	No of Respondent	Percentage
2	Do you have a specific role in your group?	Yes	15	88.23
		No	2	11.77
		Total	17	100%

Table 2, item number 2 showed that 15(88.23%) of students said yes and 1/3 of them were group leaders 1/3 of them were writer, 1/3 of them were reporter and the remaining 2(11.77%) of students were said no, they were ordinary group members in their respective groups. Is possible to say that more than 1/3 of the students have their own roles in their respective groups.



Table 3 Typical size of group

No	Item	Alternative	No of respondent	percentage
3	What has been the typical size of your group?	2-4	–	–
		5_7	10	100%
		6_8	–	–
		Total	10	100%

Table 3, item number 3 showed that 100% of students were replied that their group size range from 5_7, is possible to say that all group have typical size with 5_7 including group leader.

Table 4 Group learning can help to develop self-confidence?

No	Item	Alternative	No of respondent	percentage
4	Do you understand that group learning can help to develop self confidence in English language?	Yes	14	82.35
		No	3	17.65
		Total	17	100%

Table 4, item number 4 showed that 82.35% of students said yes and 17.65% of the students said that no. Based on table information is possible to say that more than 1/3 of students replied that group learning can help to develop self confidence in English language.

Table 5 Practicing Cooperative learning has benefits?

No	Item	Alternative	No of respondents	percentage
5	Do you think that practicing cooperative learning in English language has benefit for students?	Yes	12	70.59%
		No	5	29.41%
		Total	17	100%

Table 5, item number 5 showed that 70.59% of the students say that practicing cooperative learning in English language has benefits, 29.41% of students replied that it has no benefits. Based on the table information it is possible to say that more than 1/3 of the students replied that practicing cooperative learning has a benefits.

Table 6 Cooperative learning build good image in English language?

No	Item	Alternative	No of respondents	Percentage
6	Is cooperative learning build good image in English language for students?	Yes	14	82.35
		No	3	17.65
		Total	17	100%



Table 6, item number 6 showed that 82.35% of students said yes. So, cooperative learning builds good image in English language as English major students and the remaining 17.65% of students said no. It cannot build good image in English language as English major students. Is possible to infer that more than 1/3 of the students were replied that cooperative learning builds good image in English language.

Analysis of Observation

No	Item	Yes	No
1	Are students participate in group learning activities to enhance their English language skills?	2	1
2	Do English language instructors motivated students participate cooperative leaning in English classroom?	3	-
3	Do students practice cooperative learning willingly?	2	1
4	Do the students interact face to face in group learning?	2	1
5	Do every student has a specific role to play in group during discussion time?	2	1

The observation was conducted to all batch English language and literature students in English classroom at 2:30, 4:30 and 5:30 in the morning, on Monday,28/08/2010.The title of the lesson was sentence error; during the observation, the researcher observed every phenomenon that was actually going on in English class teaching method and learning process. In this classroom observation, most of the students were motivated by their instructors in order to discuss in group and answer the questions. In classroom most of students were discuss in their group each other and other remaining are not discussing with other in the group. Some of the students were silent because they depend by leaders. Majority of the students showing a participation by answering question, writing, and reporting in classroom. All students are not equally participating in group learning. Instructors gave opportunity for students to practice and participate in group learning. Furthermore, the students interact face to face in group learning and most of the students has a

specific role to play in group discussion except a few students.

Analysis of instructors Interview

Item 1: Have you ever used cooperative learning methods in your class to improve students English language skills?

Based on interview three of interviewers said yes and explained that apply cooperative learning methods in every class to encourage students in order to share their experience in doing together, the instructor allow students to sit together and make discussion for the sake of subject matter.

Item 2: What are the cooperative learning strategies to develop students English language skills?

Instructor one responded that using an appropriate group size and having a good mode of atmosphere with in a manageable arrangement of students sitting style will have a great role for the success of each group in their academic



performance as well as interpersonal interaction.

Both second the third interviewees added that arranging the seat of the group: that is comfort for classroom discussion and presentation as well as random questioning to the students and peer group discussion is a vital activity of the instructors to make students effective and active participants.

Item 3: What are the students' reactions while you use cooperative learning method? Are they happy or not?

Both the respondent said that the majority of students were interested to learn in group learning way to help each other. These students have positive attitude towards group learning when the instructors allow them sit together and order them in particular issue. But few of students are not interested to learning in group learning way to help each other's and they believed that it waits their time and make the loaded for them.

Item 4: What are the roles of instructors to improve students' participation in cooperative learning in English class?

The first respondent said that the roles of instructors to improve student's participation in

Cooperative learning in English class giving or facilitates the group asking different questions in each group.

Both the second and the third interviewees added that arranging the seat of the group, giving them extra activities to participate in their group and helping them in making micro teaching, presenting as well as reinforce or

motivates them and avoid negative comments.

Item 5: Would you have some extra comments about cooperative learning in English language classroom?

For the above item, all instructors have positive attitude to encourage their students in the way of group learning in English classroom. They have recommended that cooperative learning has great advantages to be an effective learning in English and if they have willing to learn in cooperative learning they are make their self-active.

5. Conclusion

Based on the data analysis made in chapter four, the following conclusion had been made. Regarding to learner's perception toward cooperative learning the data showed that students had good image over cooperative learning to improve their English language proficiency and to cooperate each other's. Even though their knowledge on cooperative learning was one part of their perceptions, as the finding indicated that the majority of students' perceived cooperative learning willingly. But a few of students 'are not participate by their interest. Regarding to learners practice on the elements' of cooperative learning in the actual classroom, the finding indicated that the magnitude of practicing the concept of cooperative learning in classroom was to be good in every point's whether in doing assignment or discussion in group. Some of the elements of cooperative learning, such as group processing, face to face interaction were applied. That means most of the elements of group learning like group formation, individual accountability and self-confidence were



applied in good way in their group activities. On the other hand, the finding of the study indicated that the positive perception of the students towards cooperative learning develops the appropriate practice of the basic elements or concept of group learning were practiced as the way they should be practiced and the practice was nearly to the theory tells as in the review of related literature are less in actual classroom. In generally majority of the students practice in one to five cooperative learning in their English classroom in good way except a few students.

6. Recommendation

Based on the study finding the recommendation is given as follows.

- The students should more practice cooperative learning to help each other's and to develop their English language.
- The instructors should Orient students about the concept, element and purpose of cooperative learning.
- The instructors should encourage about the benefits of using group learning methods properly.
- The department of English language and literature should implement strategies of cooperative learning to develop the awareness of students towards cooperative learning.
- The department should evaluate the instructors how often they use cooperative learning and teaching methods in their regular class.
- The students should avoid negative attitudes about cooperative learning.
- Instructors should follow the students while they do tasks in group.

➤ In generally, the department should give more attention over cooperative learning on evaluating the adequate practice and implementation of cooperative learning.

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Evaluation of Lockdown outcome on Stock Returns

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ABSTRACT

Investments are made with anticipation of receiving good returns. The safety of the investment as well achieving progressive returns is the cornerstone of every investment. A pandemic situation is totally unprecedented which has a threat to life and finances. The necessity to study the impact of COVID was imperative during the lockdown with stock returns being out of control for an investor. The paper attempts to determine this impact on thirty stocks in the Bombay Stock Exchange belonging to various industries pertinent for economic growth. It examines whether there exists significant difference in the average annual returns one year before lockdown and those pertaining to the lockdown period. Also an event study of the cumulative abnormal returns of the stocks 41 days before lockdown and during the period of four lockdowns comprising 41 days was conducted. Contrary to the expectations, the mean returns were not significant. Also the event study indicated nearly half of the sample companies with positive returns during lockdown. This study focuses on the significance of value investing where selection of the right stocks could ultimately prevent risks.

KEY WORDS: Closing Prices, Abnormal Returns, market index, Cumulative Abnormal Returns

INTRODUCTION

The Indian Economy was struggling with the introduction of repeated lockdowns one after the other. The first phase of the lockdown took place between 25th March to 14th April 2020 Followed by lockdown 2.0 which came into force from April 14 till May 3; lockdown 3.0 from May 4th to 17th May and lockdown 4.0 May17th to May 31st. At this stage, it is considered important to analyse the returns of stocks before and after the COVID condition.

REVIEW OF LITERATURE

The Pandemic has aroused the interest of several researchers all over the world. Academic literature on the study of economic impacts of epidemics a study of

Spanish Flu influenza in 1918 was conducted in 2012 in the areas of capital returns, earnings and poverty in Sweden. On the contrary they found that capital returns were in reality negatively affected by the pandemic.

The efficient market theory by Fama(1970), suggests that the security prices should fully reflect the available information. He called the market which fully reflects the information to be efficient. He advocated the weak form, semi strong form and strong form of efficiency. They concluded that with a few exceptions the efficient market hypothesis worked well.

Adda,(2016) used high frequency data from France and quasi-experimental



variation to estimate the consequence of policies diminishing inter-personal contacts such as school closures or the closure of public transportation networks. According to them, though the disease prevalence was reduced significantly, these measures were not cost-effective.

Hang (2016) research dealt with the underlying dynamics of share market bubbles in China and found that barrier in the information caused large volatilities in the Chinese share market. His work also elaborated on the positive and negative impact on stocks depending on the information.

Jaiswal et al, (2020) have performed a relative *analysis* of the returns of the *stock market* in pre-*COVID-19* and during the *COVID-19* situation. They made use of the GARCH model to gain information on the volatility of the indices. Their results showed that the return of both the stock markets reached the bottom line during the first lockdown period.

Bhattacharjee et al,(2020) studied the impact of COVID on eight stock market indices. They found the markets becoming bearish and also FII sell off was witnessed. They concluded that measures need to be taken to overcome the crisis.

Pareek et al, (2020) studied the relationship between the numbers of cases of COVID to performance of the Indian stock market. Their study revealed a strong negative correlation between these variables which was statistically significant.

Thomas et al,(2020) analysed the impact of COVID 19 related announcements on NIFTY index stocks and determined the effect of important announcements made by WHO and Indian Government on the prices of stocks.

Ranjani et al, (2020) have performed a research on taken from ten Industries each represented by fifteen companies listed with NSE. The daily returns of 150 companies were compared with benchmark index NIFTY 500 for computing beta value. The results of the study proved that COVID-19 have an impact over the scrip.

Mert Topcu et al, (2020) examined the impact of COVID-19 on emerging stock markets during the period March 10 – April 30, 2020. Their results indicated a negative impact of pandemic on emerging stock markets which had gradually reduced and started to diminish by mid-April.

Kotishwar A(2020), study applied the VECM to identify the association and observed that the Covid-19 had created a significant negative long run relationship with all the selected countries stock indices.

.RESEARCH GAP

The study covers the entire period of four lockdowns announced as compared to the previous studies which have not. Also it was considered appropriate to consider a longer duration of data of one year to compare and analyse the significant differences in abnormal returns before and after the lockdown,

RESEARCH QUESTIONS

The premise of this study is structured around the following research questions.

1. Are there significant differences in the abnormal returns of the stocks before and during the lockdown period?
2. Will event study reveal certain stocks and sectors of the economy less affected with the impact of the lockdown?



OBJECTIVES OF THE STUDY

The following are the objectives of the study:

1. To measure and analyse the abnormal returns and cumulative abnormal returns of shares of the selected companies with the use of the market index SENSEX before and after the lockdown period
2. To examine the impact of the lockdown announcement on share prices and evaluate the abnormal returns of the stock as a risk and performance measure of the firm

METHODOLOGY

Before proceeding to discuss the method of measuring abnormal returns it becomes necessary to define the lockdown event in the study. The lockdown event

is the announcement date of lockdown 1.0 on 25th March; 2020. This date is followed by three succeeding lockdowns ending with 31st May, 2020. The date provides a confirmation of actual lockdown in the country. It must be noted that there is information leakage before the lockdown.

The First date of lockdown is designated day 0 in the event time. The purpose of event period is to capture all the effects on share price of the event. A longer period will show the effect of influences other than the lockdown announcement. Hence a shorter period matching the days of the lockdown has been chosen as 41 days before the announcement of the lockdown to 41 days after the announcement of the lockdown. The actual returns for the stock is calculated in the following manner

Actual Return $R_{jt} = \text{Closing share Price in a day} - \text{Closing share Price the previous day}$

Closing Share Price the previous day

There are basically three methods of calculating the normal return, These are mean adjusted return method, the market model method and market adjusted return method. The last method is the simplest and is the one chosen for the study. Under this method the normal return for the stock is just the return in the market index for that day

$$R_{jt} = R_{mt}$$

This method is an approximation of the market model

$\alpha_j = 0$ and $\beta_j = 1$ for all the firms. Since α_j is usually small and the average β_j over all the firms is 1, this approximation usually produces acceptable returns. The market index taken is BSE Sensex as most of the companies in the sample also form a part of this index.

Market Return $R_{jt} = \text{market index in a day} - \text{market index the previous day}$

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The average and cumulative abnormal returns are calculated from the above.

The calculation includes data as follows

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- Closing daily prices for the index (BSE SENSEX Index) being chosen as a proxy for the stock market for the above mentioned period
- Annual Dividend information of the company announced by the companies in the above mentioned period.

The study uses Paired sample t test as there exist matched data before and during the lockdown. As the same size is thirty it was acceptable to use the t test in SPSS as it gave similar results to the Z scores. Also Wilcoxon Signed Rank test was performed on the computed data.

DATA COLLECTION AND SAMPLE

The selection of companies was from the stocks listed in the BSE with a minimum of Rs 5 million sales revenues. The share price data was collected from March 2019 to February 2020 and also from 25th March to 31st May, 2020. The thirty companies included in the sample are Akzo Nobel, Asian paints, Kansai Nerolac, Britannia, Nestle, HUL, Godrej, Colgate, HCC, NCC, L&T, JSW Steel, Tata Steel, Vizag Steel, Maruti Suzuki, Eicher, Mahindra & Mahindra, Bharat Petroleum Corporation Limited, Hindustan Petroleum Corporation Limited, ONGC, ITC, Godfrey Philips, Kothari Products, ICICI Bank, Kotak Mahindra Bank, HDFC Bank, Bajaj

Finance, Infosys, HCL Technologies and Wipro.

The data used in the study is categorised into two. For the first objective to measure and analyse the abnormal returns and cumulative abnormal returns before and after the lockdown period the share price data used for Pre lockdown returns was from March 2019 to February 2020 and post lockdown returns from 25th March to 31st May, 2020. To study the second objective which is an event study a shorter duration of 1st January 2020 to 25th February 2020 before lockdown and 25th March to 31st May, 2020 after lockdown was taken. Pareek et al, (2020) studied the relationship between the numbers of cases of COVID to performance of the Indian stock market. Their study revealed a strong negative correlation between these variables which was statistically significant.

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RESULTS & DISCUSSION

The asymp sig is also not found significant.



S.No	Company	Pre Covid lockdown		During Covid lockdown	
		Mean	Std dev	Mean	Std dev
1	Akzo Nobel	-0.000697	0.02923	-0.0053	0.02428157
2	Asian paints	0.0005122	0.01695	-0.0025	0.0232282
3	Kansai Nerolac	0.0016876	0.03649	-0.0013	0.02883135
4	Britannia	-0.000592	0.01796	0.00387	0.02611126
5	Nestle	0.001364	0.0145	0.00081	0.02898157
6	HUL	0.0035464	0.05195	0.01213	0.11063996
7	Godrej	0.0002216	0.026	0.01213	0.11063996
8	Colgate	-0.000342	0.01648	0.00139	0.03476996
9	HCC	0.0002035	0.04059	-0.0078	0.04149296
10	NCC	0.0049566	0.05623	0.00224	0.0485052
11	L&T	-0.000722	0.01713	0.00075	0.02642804
12	JSW Steel	-0.001152	0.02127	0.01949	0.20138092
13	Tata Steel	-0.001472	0.02237	-0.0033	0.01950256
14	Vizag Steel	0.0054062	0.14893	0.00492	0.06158904
15	Maruti Suzuki	-0.00097	0.01649	-0.0018	0.07217553
16	Eicher	-0.001821	0.02545	-0.001	0.02838421
17	M&M	-0.002068	0.02202	-0.0156	0.0564253
18	BPCL	-0.000169	0.02539	0.00128	0.02733828
19	HPCL	-0.001512	0.02607	-0.002	0.02941562
20	ONGC	-0.001639	0.02458	-0.0019	0.0320344
21	ITC	-0.002198	0.01816	0.00314	0.03264038
22	Godfrey Philips	-0.000122	0.03157	0.00132	0.03223661
23	Kothari Product	-0.003174	0.03783	0.01687	0.06087436
24	ICICI	0.0006265	0.01958	-0.0037	0.03015777
25	Kotak Mahindra	0.0006	0.01727	-0.0056	0.02431985
26	HDFC	0.0029904	0.05399	-0.0016	0.01662357
27	Bajaj Finance	0.0018457	0.02234	-0.0118	0.04120048
28	Infosys	-0.000292	0.02164	-0.0051	0.03867907
29	HCL	0.0037273	0.04581	0.00093	0.02431649
30	Wipro	-0.00016	0.03315	0.00082	0.02355071



To analyse whether differences are significant a paired dependent samplet test was conducted and the results were not found statistically significant.

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	AAR Before	.0002861	30	.00211225	.00038582
	AAR AFTER	.0003963	30	.00741067	.00126298

Paired Samples Correlations

	N	Correlation	Sig.
Pair 1 AAR Before & AAR AFTER	30	.028	.885

Paired Samples t Test

	Paired Differences					t value	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference			
				Lower	Upper		
Pair 1 AAR Before - AAR AFTER	-.00010918	.00764971	.00129664	-.00296563	.00274726	.938	

Analysis of Variance

A one way ANOVA was performed and the results are summarized as follows.

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.000	28	.000	.801	.727
Within Groups	.000	1	.000		
Total	.000	29			

The results were also not found significant. The sample was further subjected to Wilcoxon Test where it was again not proved significant.

Wilcoxon Signed Ranks Test

		N	Mean Rank	Sum of Ranks
AAR AFTER - AAR Before	Negative Ranks	18(a)	14.67	264.00
	Positive Ranks	12(b)	16.75	201.00
	Ties	0(c)		
	Total	30		

Ve

The positive and negative ranks are not exactly equal with larger differences for the negative ranks,

period. This holds good for industries such as Paints & Varnishes, Engineering & Construction, Software, Automobiles and Banks. The lockdown has hit

companies in these sectors harder. But the companies in the sectors of Food & Beverage, FMCG, Oil and Natural Gas, Tobacco and Steel have revealed positive CARs even during lockdown. But at this juncture to arrive at a conclusion only based on sectors would also be inappropriate as these companies with



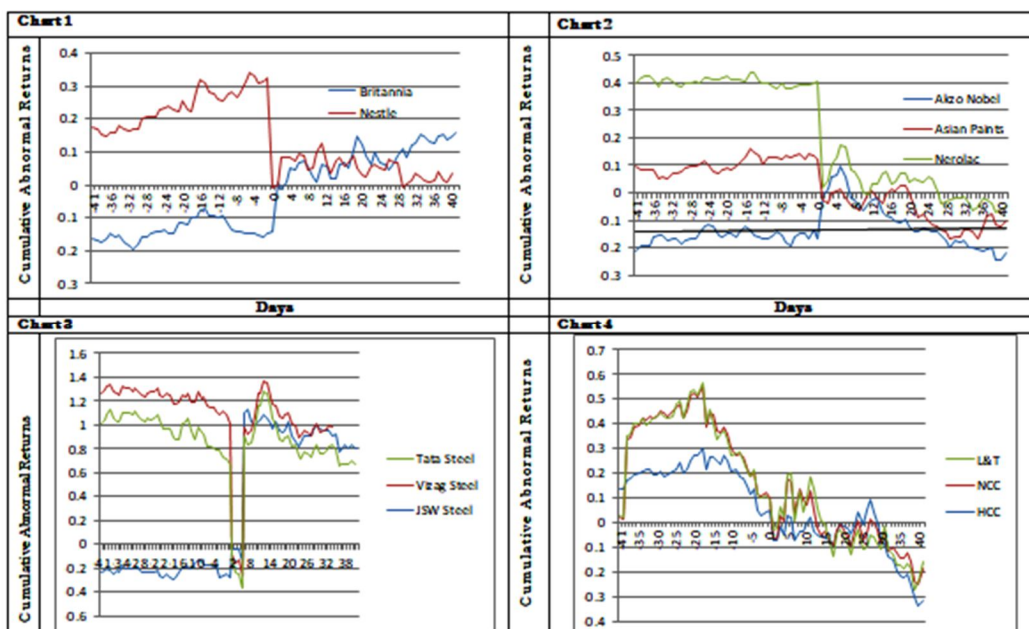
their large holdings and persistent demand are able to withstand the economic impact of the lockdown and produce positive returns.

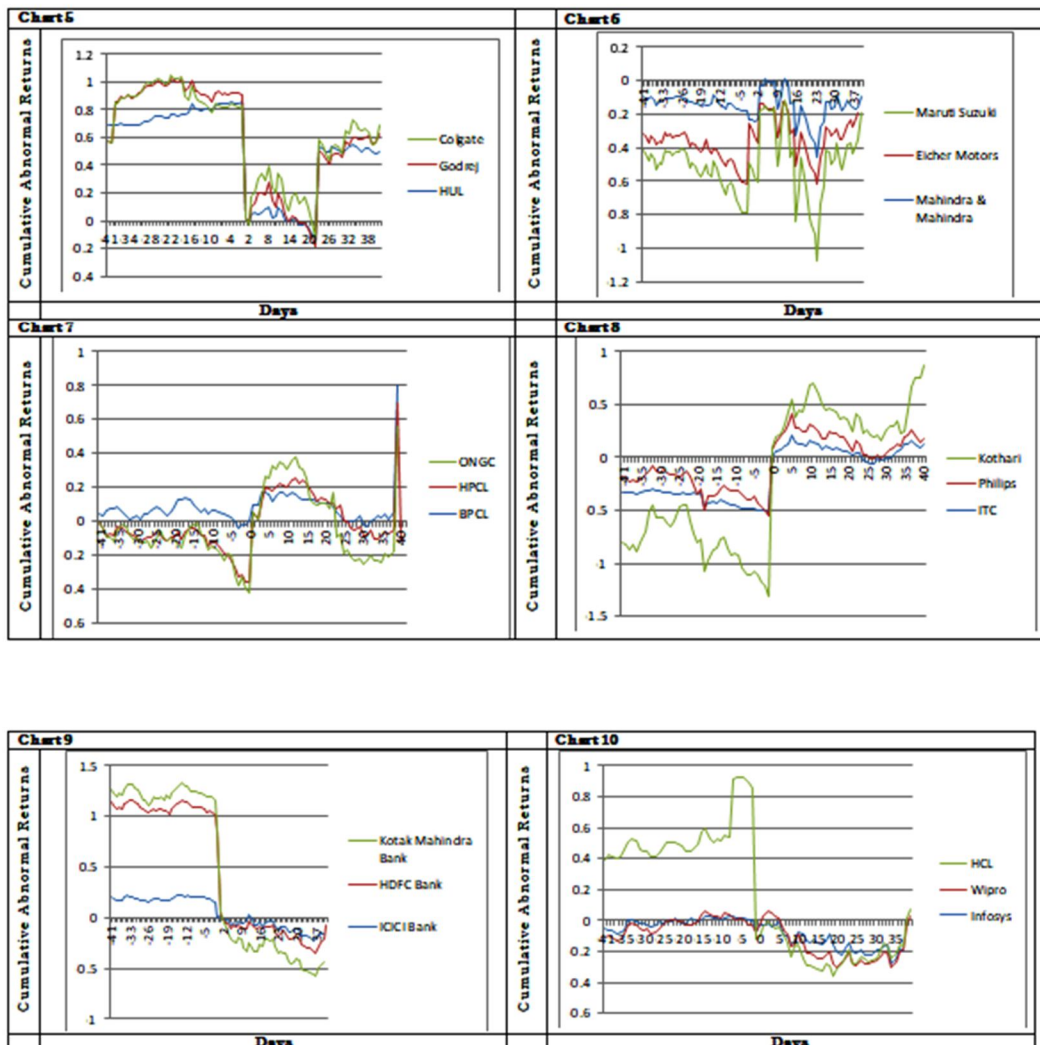
IMPLICATIONS OF THE STUDY

There is a golden rule of achieving returns. Stay invested the long run benefits of the same would reach you.

Many a losses are acquainted by investors when they panic over circumstances and conditions. The principal of investing is also choice of the appropriate stocks as they would overcome these temporary disturbances. Value investing is the key. Consideration of intrinsic value of stocks always pays you higher. Also choice of sectors which have continuous demand for their goods should be considered.

	AAR AFTER - AAR Before
Z Asymp. Sig. (2- tailed)	-.648(a) .517





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Reading Comprehension

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Abstract

It is the ability to understand the writer's intentions, the message he /she wanted to convey to the readers through their writings. Reading comprehension enhances vocabulary, thinking ability, understanding ability, logical thinking. Knowledge on various subjects, ability to identify literary devices, ability to process information. There are certain strategies to be followed to extend ones reading skills. Thus reading skills makes a person intelligent Imbided with all the reading comprehensional skills. In this paper, my aim is to identify some factors of reading strategies to enhance the reader's capabilities. Scientific study reveals that one can enhance intelligence by learning, so, it is evident that Reading skills can also be learnt by focusing learning the skills. One cannot inherit the skills by birth; it can be acquired by learning. In the early readers, short story books should be given for Extensive study to improve Reading Comprehensional skills.

INTRODUCTION

It is introduced to make the reader understand the content in it by learning the meanings of the words, synonyms, Antonyms, one word substitutes, acquire vocabulary, through it one can understand the summary of the text .which gives rise to new ideas regarding the topic, make different connections, which will be helpful to make decisions with this experience, as Questions organize information. This is how readers construct the thinking ability in his life. Students should be encouraged by their parents and teachers to build their reading comprehensional skills, right from their childhood by introducing good books on different topics, according to the interest of the student, thus he learns Reading comprehensional skills . A good reader would be able to predict the things as he gains knowledge with the experience of reading about the situation. Ex. A science student who studies about

Earth Quake, can identify the Earth Quake, can predict the cause and effects of it, he can come to a conclusion easily with the available evidence

Significance of Reading skills

1. Expository text

By arranging the known information under the headings and subheadings helps the reader to memorize the content.

2. Main idea or summary

After reading the text, if the reader re-writes it on his own; the information would be registered in his her mind forever

3. Graphical organization

It is one of the best methods to remember the things, if the information in the verbal format is transformed to pie diagram, bar chart, flow charts or tables,



it would be easy to remember as well as to present it to anyone. For this reason the topic 'information transfer' is introduced to the students.

Following the above strategies one can develop Reading skills like

1. Decoding

In English Language, some of the words like 'garage', 'luggage', 'message', give rise to different pronunciation from the spelling. Students would be able to understand the verbal form, pronunciation and the meaning of the word.

2. Fluency Speaking a Language fast without any interruptions. Perfect practice makes man perfect, so, if the student practices to speak a Language perfectly and uninterrupted, he gains fluency.

3. Vocabulary

It is acquired by listening, speaking, Reading and writing.

4. Sentence construction

The basic word order is subject +verb+object. A sentence is constructed accordingly using the basic word order with the help of adjectives, conjunctions and modal verbs

5. Reasoning and background knowledge

When a student has prior knowledge on something, he understands better about that topic, when it is read or explained, so, background knowledge is important to adapt Reasoning skills.

6. Working memory and attention

It is to memorize the particular work learned at office to perform the same next time better. This skill is not adhered by everyone.

There are four Reading techniques with which one can improve their power of imagination and creativity.

1. Skimming Reading only the main important points with which one can grasp the summary of the text.

2. Scanning Reading fast to grasp the important information.

3. Intensive reading It is a skill to read the text or book carefully for the research work.

4. Extensive Reading Reading for pleasure. Ex. Reading a story book.

Thus, one can become a good communicator improving communicational skills with the help of Reading comprehensional skills, developing positive thinking, decoding the meaning of the text, make connections between the prior knowledge and the knowledge acquired extensive thinking. This is how one can be benefitted by improving Reading comprehensional skills.

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Analyzing the Water Resources and Water Management System of Colonial Punjab in British India

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Abstract

The water resources remained a popular subject among the Researchers, Economists, Historians and the British administrators in Colonial and Post-Colonial period. The Colonial State ingeniously managed the water for their economic and financial support for their country for boosting the agricultural production as may be used for raw material for their newly started industry in the mid nineteenth century. The present paper aims at to analyze the water resources and how the Colonial State utilized the natural resources for their benefits and how canalization and colonization started in the Punjab. These assumptions would be tested in this paper.

Keywords: Colonial State, Persian Wheel, Submontane, Dhenkli, Charasa, Abiana, Canalization.

INTRODUCTION

In the colonial period, the irrigated area in India increased from about less than a million hectares in 1800 to about 5 million hectares in 1900 and 17 million hectares in 1925. At the beginning of the Five Year Plan period (1951), the area under irrigation was 22.6 million hectares.¹ Consequently, the yield of major crops increased 49.8 million tons in 1913-14 to 52.3 million tons in 1927-28.² The area under irrigation in modern India is larger than the area irrigated in any other country of the world, two and a half times the area irrigated in U.S.A.; and it exceeds the combined acreage under irrigation in U.S.A.; U.S.S.R.; Japan; Italy; Egypt; and Mexico. These five countries occupied roughly ten times the area of the Indian Union. Even then in India the acreage under irrigation was very inadequate before 1950. Only 17 percent of the land was under

irrigation as against 55 percent in Japan, 48 percent in Pakistan, 46 percent in China, 30 percent each in Indonesia and Malaya.³

The Punjab has been referred as the Province of Five Rivers in almost all the accounts in history of India. Being situated of the foothills of the Himalyan ranges and the Shiwalik uphills, Punjab had the privilege of perennial rivers as well as seasonal monsoon rivers and streams. The following water was used in agriculture also, although rainfall remained the major source of irrigation of agricultural land.⁴ Rains played an important role as a source of natural irrigation. Timely rains were very helpful for good yield. Fields were irrigated by river channels, canals, water tanks and wells etc. may be combinedly called the water resources.⁵

¹ C.B. Mamoria, *Agricultural Problems of India*, 189.

² Brij Narayan, *Indian Economic Life, Past and Present*, Low Price Publication, New Delhi, 1990, 254, (Reprint, originally published in 1929.)

³ United Asia Food Supplement, 1950, 158; Cited in C.B. Mamoria, *Agricultural Problems of India*, 1976.

⁴ Ganda Singh, *Early European Accounts of the Sikhs*, Calcutta, 1962, pp.17,93,101-02.

⁵ Water resources may be defined as different means, which provide water for



The natural means of irrigation in the Punjab were rains, rivers and inundation. There were vast tracts out of the reach of artificial or man-made irrigation and, therefore, wholly dependent on rainfall which alone nowhere in the province was sufficient for the crops. Wells, canals and *jhallars* were the important means of artificial irrigation. Wells were of two kinds: *kachcha* and *pakka*.⁶ The *kachcha* wells merely dug in the earth without masonry wells. In some districts they worked with a rude kind of Persian wheel.⁷

The method of water supply drew the immediate attention of the British rulers of the Punjab. It was widely believed that regular supply of water to the thirsty plains of the Punjab would bring a vast tract of land under the plough and provide occupation to the disbanded soldiery of the erstwhile kingdom of Lahore. Above all, increase in agrarian production would enable the government to

usefulness for agricultural output, and is a part of the earth's water circulatory system. In India and the U.S.A. vast areas of land, hitherto worthless, have been put to useful account, while in Egypt depends almost entirely upon irrigation. Sir John Hammer (ed.), The New Universal Encyclopedia, Vol. 8, The Government Book Company Limited, London, n.d., 4583. Chetan Singh, "Well Irrigation, Methods in Medieval Punjab" Indian Economic and Social History Review, (henceforth IESHR), Vol. 22, 1, 1985, Delhi, p. 75.

⁶ N.A.I., Proceedings of the Department of Home, Revenue and Agriculture (Agriculture and Horticulture), No. 71, February 1880.

⁷ J.M. Douie, Punjab Settlement Manual, Lahore, 1899, p. 20.

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collect increased revenue from land. Therefore, the government took an active part in the construction of new canals and setting up of canal colonies in different part of the province.⁸

Rural economy varied from region to region due to geographical and demographic factors. In the submontane districts of Sialkot, Gurdaspur, Ambala and Hoshiarpur agriculture had reached a substantial level of development due to regular rainfall and steady growth of population. Agriculture was more or less in a flourishing condition in the central Punjab, especially in the district of Jalandhar. But in 1870-71 in south-eastern districts like Hisar, Rohtak, Gurgaon and Karnal agriculture had developed much less to lack of rainfall and artificial means of irrigation.⁹

II

Rainfall in the Punjab was brought by monsoon winds arriving from the east and the south-east. According to a proverb, which was popular in the countryside, "the east wind brings rain"¹⁰. A major part of rainfall was received from the monsoons which prevailed from the middle of June to the middle or end of September. These rains determined the outcome of the autumn crops and spring sowings. The winter rains, received from the cyclones in early January, though sometimes insignificant in amount, affected materially the prospectus of the spring harvest¹¹.

⁸ Himadri Banerjee, Agrarian Society of the Punjab, 1849-1901, New Delhi, 1982, p. 11.

⁹ Punjab Administration Report (henceforth PAR), 1872-73, pp. 11-12.

¹⁰ Imperial Gazetteer of India, Provincial Series, Punjab, Vol. I, Delhi, 1991, p. 65.

¹¹ Baden Powell, Land System of British India, Vol. I. Oxford, 1894, pp. 205-06



To ensure normal cropping, it was necessary that this seasonal distribution of rainfall should be normal, occur at the time and be well-distributed with properly interspersed intervals of fine weather and not concentrated within a few weeks only. Large seasonal variations in rainfall, particularly between June and October, became the immediate cause of famines¹² Further, the distribution of rainfall in the Punjab decreased rapidly as the distance from the hills increased. This was especially the case while moving towards the west¹³. Consequently, the drought prone areas were those where the annual rainfall was 30 inches or less and were least protected by irrigation.¹⁴ But any reference to an average rainfall could be misled.

A year of heavy rainfall, followed by a cycle of bad years, was quite common.¹⁵ It is, however, important to note that during the British rule the dependence of peasants on rainfall increased greatly. As the population increased, large tracts of land were brought under cultivation without any worthwhile extension in area under irrigation. Secondly, the indigenous industry suffered serious setback, as it could not compete with the imported machine-made goods, which were cheaper.¹⁶ As a result, the people engaged in

such industries were forced to fall back on agriculture, which, in turn remained more or less dependent on rainfall. Therefore, any fluctuation or failure of monsoon invariably worsened the condition of the agricultural masses who besides other difficulties, were faced with unemployment. Average rainfall in the districts of Punjab between 1858 to and 1936 classifies the picture of irrigation by natural sources as has been shown in Table 2.2.

¹² H.S. Srivastava, *The History of Indian Famines, 1858-1918*, Agra, 1968, p. 2

¹³ H.K. Trevasakis, *The Land of Five Rivers*, Oxford, 1928, p. 354

¹⁴ *Statistical Atlas of India*, 1895, p.21

¹⁵ Neeladri Bhattacharya, *Agrarian Change in Punjab. 1880-1940*, (MSS) Ph.D. Dissertation, JNU, New Delhi, 1985, p.14

¹⁶ These views have been confirmed in the writings of a number of scholars such as R.P.

Dutt, *India Today*, Bombay, 1949, P. 85-107; W.H. Calvert, *Wealth and Welfare of the Punjab*, Lahore, 1922, pp. 180-86; Bipan Chandra, *Rise of Economic Nationalism*, New Delhi, 1966, pp. 54; T.B. Desai, *Economic History of India Under the British*, Bombay 1868, pp. 4-6, A.R. Desai, *Social Background of Indian Nationalism*, Bombay, 1984, pp. 79-101, V.B. Singh (ed.), *Economic History of India, 1857-1956*, New Delhi, 1975, pp. 281-96; G.S. Chhabra, *Social and Economic History of Punjab, 1849-1901*. Jullundur, 1962, pp. 201-41; B.S. Saini, *The Social And Economic History of The Punjab, 1901-1939*, Delhi, 1975, pp. 260-96, and Neeladri Bhattacharya, *op.cit*, pp. 503-607.



The Sutlej-Jamuna Divide, the water was raised by means of a lever or balanced pole erected over the well called *Dhenkli*.¹ The apparatus which worked on wells were of many kinds. *Dhenkli* was a very simple and indigenous device by which the water to be raised came up in a vessel suspended from a long arm of a lever of the balance kind and its weight was overcome by the weight of a block of hard earth or stone piled on the other hand of the lever. This device needed very much manual labour and could irrigate a small portion of land. Another device was *charasa*.² The water from the well was raised by a bucket tied to a rope and pulled with the help of bullocks. The *harat* was also of the same type but with a Persian wheel for easy functioning and more capacity for irrigation. The *Jhalar*³ system of irrigation was found on the lands near the rivers, streams or *jhills*. It was merely a variety of a Persian wheel with larger water buckets. But these methods of irrigation had never been of great importance. They only irrigated 1 million acres, while no less than 3^{1/2} million acres were irrigated by wells, the most important indigenous and still an extremely efficient instrument of irrigation, the number of wells in the Province having risen from 137,000 in 1848-49 to 245,000 in 1911 and from 290,000 in 1926 to 347,000 in 1943-44. The capital value of the wells was Rs. 800 on an average.⁴

TABLE 2.1 NUMBER OF WELLS IN THE PROVINCE⁵.

1848-49	137,000
1906-07	2,79,174
1911-12	245,000
1926-27	290,000
1928-29	3,10,274
1938-39	3,39,768
1943-44	3,47,000

The area irrigated from wells also increased considerably from 37,46,785 acres in 1901-02⁶ to 47,49,094 acres in 1938-39.⁷

¹ SR Karnal District, 1872-80, p. 48.

² Ibid.

³ Ibid.

⁴ Of these only 270,000 were made of masonry; and also see, M.M. Islam, Irrigation, Agriculture and the Raj: Punjab, 1887-1947, Delhi, 1997, p. 36.

⁵ Board of Economic Inquiry, Agricultural Statistics, 1943-44, p. 47

⁶ Ibid, 1901-02, p. 49.

⁷ Ibid, Supplement 3, p. 2.



TABLE: 2:2 RAINFALL IN PUNJAB (IN INCHES)⁸

A.	The Himalayan	Year 1858	Year 1868	Year 1882	Year 1900	Year 1936
1.	Kangra	59	48	40	30	74
2.	Simla	45	42	41	46	63
B.	The Submontane					
3.	Ambala	34	32	28	33	32
4.	Hoshiarpur	31	28	34	13	35
5.	Gujrat	25	26	27	22	23
6.	Sialkot	27	23	25	26	21
C.	The Salt Range					
7.	Peshawar	13	11	14	12	11
8.	Kohat	20	18	17	19	16
9.	Hazara	34	35	33	32	30
10.	Rawalpindi	51	44	41	36	32
11.	Jhelum	20	17	21	24	26
12.	Bannu	13	12	14	17	15
D.	The Eastern Plains					
13.	Ludhiana	25	24	29	27	26
14.	Jullundur	25	28	27	11	18
15.	Amritsar	22	23	25	19	24
16.	Gurdaspur	75	34	36	31	34
17.	Delhi	27	28	28	48	29
18.	Rohtak	22	20	21	8	20
19.	Karnal	19	24	30	27	29
20.	Gurgaon	22	18	26	24	25
21.	Hisar	15	13	14	20	12
22.	Ferozpur	14	12	25	36	28
23.	Lahore	16	15	14	19	18
E.	The Western Plains					
24.	Multan	6	7	6	9	7
25.	Jhang	10	8	9	11	10
26.	Montgomery	9	7	8	7	10
27.	Mujjaffargarh	7	6	5	7	6
28.	Dera Ghazi Khan	5	7	6	8	-
29.	Shahpur	15	17	11	14	15

8 The data has been collected and compiled from the concerned I.G.O.I., Provincial Series, Punjab, pp. 151,228,248,265,281,303,321,340,410,425,439; various District Gazetteers of Punjab, and many Settlement Reports of Punjab for the period concerned.



If a well be sunk anywhere in the Punjab plains it would find water within at most a hundred feet or so of the surface, and would refill to that level after pumping. The surface below which the subsoil was saturated sufficiently to fill a well was known as the water-table. This water-table was continuous, and had a gentle gradient in the direction in which water was flowing. It was fed by downward percolation from rainfall and other sources of moisture at the surface, and flow had to take place from these points to where the water-table was lower, and to out falls.¹ If too many wells were sunk in a given area the water-table was lowered and the area as a whole gets no additional water from fresh wells. This limit was being rapidly reached in some of the submontane areas, where well irrigation was most prevalent, lying as they do between hill districts to the north where there was sufficient rain for unirrigated cultivation while to the south the water-table sinks and renders well irrigation more difficult.² In the uplands of Jullundur and Ludhiana districts the coarser food grains and the fodder crops were raised on the rain lands, and the well areas were devoted to fine crops of wheat and maize, cotton and sugarcane.

In years of average rainfall, no attempt was made to spread the water over a wide surface, from 10 to 20 acres being thought enough to irrigate in the two harvests. In areas of heavier rainfall the climatic conditions lead the people to annex to each well a far larger area in the hope that, with favourable rains at sowing time, the increased acreage may more than compensate for any diminution in yield. Where the rainfall was scanty, the wells had to produce even the food for the cattle that work with them. In the

south-western districts, where rain was almost unheard of, wells require to be supplemented by river water coming naturally by overflow, or brought through artificial channels onto the land,³ while in the desert between the Indus and the Jhelum the wells could at times only supply drinking water for human beings and camels.

"Irrigation from wells was in the main carried out by means of the Persian wheel.⁴ This consists of a large drum, over which passes an endless rope ladder with miniature buckets attached to it at distance of one or two feet. The rope-ladder with buckets reaches below the surface of the water in the well.⁵ The drum with the buckets was revolved by means of a simple round-about gear worked by a pair of bullocks. The lever to which the bullocks were yoked gives motion to a horizontal toothed disc. Which turns a rude cog-wheel which again turns the drum. The buckets were generally earthenware vessels holding about 3 pint of water.⁶

The substitution of iron for the wood in the machinery and of aluminum for the earthenware in the buckets was a modern invention which had added greatly to the efficiency of the Persian wheel; while the introduction of a cheap form of metal roller bearing reduces friction considerably and permits simple automatic lubrication of the moving part.

The indigenous water-lift of India was the less efficient rope and leather bucket, which was still in common use in the south-east. "It consists of a whole bullock hide, with the corners cut off, and tied by leather thongs to an iron ring nearly 2 feet in diameter. It

¹ H.G. Trevaskis, *An Economic History of Punjab, 1890-1925*, New Delhi, 1984, p. 234. .

² PAR, 1923-24, p.299.

³ James Douie, *Punjab Settlement Manual*, p.68.

⁴ Ibid.

⁵ SR Karnal District, 1870-80, p.48.

⁶ PAR, 1872-73, pp.15-16.



holds about 30 gallons of water."⁷ The bag was pulled up by a pair of oxen by means of a rope passing over a pulley at the top of the well, and attached to the bucket and to the yoke of the oxen.⁸ The cattle walk down an inclined plane, and this tends to even the work, as the cattle had to climb up without a load⁹. The emptying of the bag was facilitated by the driver jerking the rope on receiving a signal from the man at the well. The toggle attaching the rope to the yoke was detached and the bag thrown into the well, where it descends by its own weight. The bullocks turn round and walk up the incline for the next load. Sometimes two pairs were used and in that case, three men were employed instead of two. But this method was more costly than the Persian wheel both in man and bullock-power.¹⁰ "Every man was his own master on a Persian wheel. He needs wait for no one, and can work by day or by night in summer or in winter. There was no hollow to get filled with water after every shower of rain, and no rope to break and injure or kill someone."¹¹

The depth from which well water had to be drawn, the character of the water-bearing stratum, the sweetness or brackishness of the water, the cost of constructing wells and providing and renewing well gear, the extent to which irrigation was assisted by rainfall or river floods, the

sufficiency of the supply of well bullocks, the periods during which wells could be worked without intermission, their irrigating capacity as shown by the average area of crops which they water, were all matters affecting the economic return from them.¹² The price and the keep of the bullocks were heavy items of expenditure. The water-table sometimes sinks with curious rapidity and after 35 feet had been passed, every fall of a few feet involves either a large diminution in the irrigating capacity of the wells, or a marked increase in the cost of working them.¹³

In the hills, artificial irrigation was done entirely by means of small channels called *kuhls* through which the waters of the hill streams were led to and distributed over the terraced fields.¹⁴ The rice grown in the terraced embankments of the hills and submontane areas was irrigated by small channels, taken out of some river or stream and often carried along the contour lines of the hill sides till a point was reached whence the water could be discharged on some cultivated area.¹⁵ Such irrigation works dated mainly from pre-British times, when they were almost always constructed by the joint action of the peasantry and of the ruler or his representative or assignee. Most of the work was done by the unpaid labour of the peasantry and their dependents but the ruler supplied direction and driving power and often paid labour, occasionally feeding the gangs of unpaid labourers while at work.¹⁶

The chief irrigation works which the British found operating upon annexation

⁷ An Economic Survey of Bhadas, A Village in Gurgaon District of the Punjab, Civil and Military Gazette, Lahore, 1936, 39-40; Punjab District Gazetteers, Vol. VI A, Karnal District, 1918, 107-09, SR Karnal District, 1872-80, p. 48.

⁸ H. Calvert, op.cit., p. 172.

⁹ SR Karnal District, 1872-80, p. 48.

¹⁰ PAR, 1872-73, pp. 17-18.

¹¹ F.L. Brayne, Rural Reconstruction in India, Allahabad, 1934, p. 2.

¹² M.M. Islam, op.cit., p. 37.

¹³ Ibid.

¹⁴ I.G.O.I., Provincial Series, Vol. I, 1908, pp. 326, 365; Vol. II, pp. 360, 395.

¹⁵ PAR, 1923-24, p. 300.

¹⁶ Ibid.



of the Punjab were the inundation canals along the Jumna River, inundation works along the Indus and the lower Chenab Rivers, and the Hasli Canal which was so constructed as to provide a perennial flow of waters from the River Ravi to the city of Lahore and to the holy city of the Sikhs, Amritsar.¹⁷

In Simla and Kangra districts they were practically the only means of artificial irrigation.¹⁸ Irrigation works constructed in this way may be said to had been the joint property of the state and the cultivators, and their maintenance continued to be the joint concern of both partners, the actual labour being ordinarily supplied by the cultivators of the state usually only assisting in the enforcement of united action, and occasionally expending money on critical occasions. For this purpose the powers of the state were exercised through the revenue officials as part of the ordinary revenue administration of the country.¹⁹ Sometimes, however, subordinate canal officials were appointed for the purpose and paid by a special cess imposed on the irrigators.²⁰ The successive rights to take the water, and the time during which it was to run on to each lot, the dams to control it, and their maximum height were regulated by custom,

and such customs were still recorded in the village administration papers.²¹

Canalization and Colonization:

During the first year of British occupation of the Punjab the 'Baree Doab' Canal was projected and re-construction began. The 'Huslee' Canal was operated next in this line by permission of government to survey and examine the line. These local inquiries were interrupted by the Mooltan insurrection but not until a considerable portion of both Upper Baree and Rachna Doabs has been roughly, but scientifically, examined. When all engineering works in the Punjab, Civil, Military or Public, were placed under one department with Colonel Napier as the Chief Engineer. In 1851, Napier was of the opinion that the movable nature of the banks of the Satlej would always be a bar to any permanent works at the heads of these inundation canals. The inundation canals were highly vulnerable to the fluctuating behaviour of the Indus River and so was agriculture dependent on those canals. Colonel Napier had devised schemes for two great canals, one from the Ravee and the other from the Chenab River.

Thus, the process of agricultural colonization was commenced in the Western Punjab from 1885 and it continued into the final years of British rule. The nine canal colonies developed in this period were situated in the interfluves west of the Beas-Sutlej and east of the Jhelum rivers. These canal colonies of west Punjab, also known as the bars, were the 'breadbasket of India' before partition. Embracing an area of 5.5 million acres (225773 Hectares), they were developed in the districts of Lyallpur, Sargodha (Shahpur), Montgomery and Multan. The Lyallpur colony was started in 1892 and one of the oldest. The lower Chenab Canal irrigated it. The Sargodha colony was started in 1897, when the lower

¹⁷ Paul Paustian, Canal Irrigation in the Punjab, Columbia University Press, New York, 1930, 26-28.

¹⁸ Census of India, 1931, Punjab, XVII, p. 38.

¹⁹ N.A.I., Irrigation Works of India, A Statistical Review of the Financial and Agricultural Results obtained from them in 1887-88, Lahore, 1889, p. 21.

²⁰ James Douie, op. cit., para 443, p. 70.

²¹ Wajib-ul-arz.



Jhelam Canal extended irrigation to it. It was followed by the development of Montgomery colony also called Nilli Bar. Its irrigation was rendered possible by the famous Triple Project (1905-17), which was conceived by the Sir Thomas Benton, the great canal engineer. Three canals were made. The first on the Upper Jhelum, took the spare water of the Jhelum and poured it into the Chenab, irrigating 35000 acres (263046 hectares). On its way Chenab and the Ravi were then linked together by a second canal, the upper Chenab, which irrigated another 650000 acres (263046 Hectares) in Gujranwala and Sheikhpura, and third canal, the Lower Bari Doab, took it another 134 miles (216 meters) through Montgomery into the heart of Multan. The lower Bari Doab Canal colony, the Montgomery Bar, the third of the great colonies, was the result. Consequently, a tremendous increase in the cultivated area took place in canal colonies, which experienced there by the great expansion in agricultural production unequalled in any part of South-Asia even the world. Mufakharul Islam, Himadri Bnerjee and Imran Ali considered the canalization as an example is neither in India nor in South-Asia. M L Darling also remarked: "The irrigation colonies in fact, opened an era prosperity undreamt of the past."

The colonial State exploited the latent potential of the Punjab by initiated several irrigation schemes to meet the economic requirements. The State's main concern was the water taxes through *abiana*. In the Punjab 30 percent the total revenue came from irrigation as compared to 23 percent from India as a whole.²²

²² For details See, Mahender Singh, *Agrarian Society in Transition: A Case Study of Colonial South-Eastern Punjab*, Writer's Choice, New Delhi, 2015.

III

The construction and maintenance of all the important canals of the Province was the work of the Irrigation branch of the Public Work Department usually known as the Irrigation (or Canal) Department. This department was also responsible for the assessment of the water-rate livable on irrigated land and usually also for the assessment of land revenue on such land when it fluctuated according to the actual area irrigated.²³ This department was administered by three Chief Engineers, under each of whom were superintending Engineers who control circles formed of one or more canals. These circles were again split up into divisions, each in charge of a sub-divisional, officer. Not only did the department maintain all the canals in its charge,²⁴ but its officers were responsible for the registration and measurement of the irrigation and the assessment of the revenue levied on it.

For canal revenue purposes, each sub-division was divided into sections, generally three in number, each in charge of a *zailadar* and each section was again sub-divided into village accountant's²⁵ circles. For maintenance purpose a sub-division was divided into sections in charge of overseers or sub-overseers. The revenue establishment of a whole division was further supervised by a Deputy Collector. When the supply of water was insufficient, the superintending Engineer Controls inter-divisional distribution and

²³ Sukhwant Singh, *Agricultural Growth Under Colonial Constraints* : The Punjab, 1849-1947, New Delhi, 2000, p. 102.

²⁴ Ibid.

²⁵ The canal patwari is to be distinguished from the ordinary revenue patwari.



the divisional officer that between sub divisions. The internal distribution of water and regulation of supply was primarily in the hand of the sub-divisional officer.²⁶ The *zailadar*, who was constantly in touch with all his village accountants, indents for water at the heads of the distributaries which take off from the canals or their branches.

For the significant extension of the cultivated area, however, the growth of irrigation and colonisation of the vast uncultivated tracts was of the foremost importance. The canal systems brought water to the arid, thinly populated and sparsely cultivated regions in the south-western and south-eastern plains of the Punjab. In the south-western Punjab, along with irrigating the already cultivated land, the expansion of irrigation led to the establishment of flourishing canal colonies.

However, traditionally popular well-irrigation declined. New tax was imposed on wells by the British government, determined by the estimated area these could irrigate during the year. These acts discouraged the people in general and peasants in particular from digging new wells and many went out of use. The progress of canal irrigation remained slow. The net-work of canals spread mostly in the canal colonies, i.e. in the west Punjab. While the drought prone areas of south-east Punjab, had only a small area under canal irrigation,

where well-irrigation was also marginal. Here the Western Jamuna Canal was extended in the beginning of the twentieth century but very slow.

IV

Around the mid nineteenth century, when the British annexed the Punjab just about 25 percent for the land was under cultivation. As a cumulative result of the colonial policy towards extension of cultivated areas, new conditions of British rule and the response of the people to them, the gross cultivated area of the Punjab increased from 23 percent in 1849 to 49 in 1901 and further increased to 53 percent in 1947.²⁷ Of the total area of 5.22crores acres in the Punjab province under which the cultivated area was 1.27 acres and cultivable area was 54 lakhs acres (nearly 10 percent of total area) in 1855.²⁸ Of the total area of 65 million acres in 1868, about 28 percent acres were cultivated and 20 percent acres were cultivable, while 43 percent were considered barren.²⁹ By the turn of the century, the cultivated area had further risen to 2.53 crores acres by 1911 to 2.72 crores acres.³⁰ By 1936-37 cultivated area had

²⁶ PAR, 1922-23, p.390.

²⁷ Sukhwant Singh, 'Agricultural Development in the Punjab, 1849-1947,' Journal of Regional History, Amritsar, 1980, 100.

²⁸ Himadri Banerjee, Agrarian Society of the Punjab, 1849-1901, Manohar, New Delhi, 1982, 17 (notes).

²⁹ Report on the Census of Punjab, taken on 17th February 1868, 8.

³⁰ B.S.Saini, Social and Economic History, 191.



risen to 3.10 crores acres.³¹ The cultivable but not cultivated area was 34515 square miles in 1880-90 and decreased 26373 square miles in 1903-04 i.e 24 percent.³²

V

The Punjab had abundant natural and man-made water resources in the Colonial India and Colonial State utilized them to exploit the resources to help them in many ways. The specific policy for specific region was successfully followed as can be seen in west Punjab where the canalization and colonization was started to boost up the agricultural production to produce a raw material for their industries and in the south-east Punjab whose, geographical features retained by the state and no major irrigation system was initiated as this region produced food cum fodder crops which suited for animal husbandry. The cultivated area had a many fold increased in the Punjab, which was unparalleled not only in India but also in the world.

³¹ The actual figures were 52240171 total areas from which cultivated area was 12751161 in 1855, and then increased to 25363161 in 1901, which again increased to 27231422 in 1911, and shoot up to 31041660 by 1936-37. Land Revenue Administration of the Punjab for the Year ending, 1937, Statement No. ii, IV.

³² Imperial Gazetteer of India, Punjab, Vol. I, Superintendent Government, Calcutta, 1908, 154.



Financial Empowerment through Vocational Education –A Brief Study

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Abstract

Vocational education is the training given in a specific trade or craftsmanship which empowers the learners to earn their livelihood and become economically independent without facing uncertainty about employment. Formal education system alone cannot guarantee. Financial support and steady earnings, it should be work- based learning. Hence learners should be instructed in Vocational education. "Vocational education programs have made real difference in the lives of countless young people nationwide; they build self-confidence and leadership skills by allowing students to utilize their unique gifts and talents".- Conrad Burns. Hence Vocational education is very essential for the youth to have a skill in hand for immediate livelihood and face the future with confidence and certainty.

Keywords: Vocational education- Financial empowerment- Dignity of labor- Self-employment- Innate talents- Desired employment- Confidence- Money -Stress-free life

Article

Education induces knowledge, personality development and the ethics to lead a respectable life in the society. Clarity about what is right and wrong behavior, thinking and reasoning, is taught through formal education teaching-learning process. Education also trains the learners to explore innovative ideas to bring in creative changes in the static conditions paving way for development. Hence formal education learning is very essential to make better human beings.

'Happiness is what you think, what you say, and what you do are in harmony'—
Mahatma Gandhi

Vocational education on the other hand helps the learners to learn a trade of their choice and excel in that skill which provides them with self-employment and may even give employment to others. In this way they become economically independent and lead life with certainty and assured satisfaction.

So both formal educations along with vocational education should be taught to the learners for their all round welfare and stress free lives.

The ultimate aim of any learners who join the formal education is to acquire a decent employment or entrepreneurship but in the present competitive world the youngsters are required to go the extra



mile to achieve for what they aspire, they need to stand out exceptional with added merits in their particular field, otherwise they face tough situations in life like financial crises, stress, health problems and disrespect in the society. Training in Vocational education will certainly help the learners to lead a harmonious life and be assured of self employment and entrepreneurship.

Benefits of training in vocational education:

1. Financial empowerment
2. Better job opportunities
3. Strengthen innate talents
4. Scope to pursue desired employment
5. Minimum standards of happy and stress free living

1. Financial empowerment:

Training in Vocational education ensures financial support, learners

who are trained in some choice of vocational education acquire the necessary skills to stand better chance of employment and may utilize their learned trade for self-employment and also provide employment for others, thus financial self sustainability is procured through training in vocational education.

'The Indian youth needs to be empowered, and it can be done through good education and vocational training'— M.M.Pallam Raju

2. Better job opportunities:

Vocational education enables the learners to stand better chance of gaining employment as training in certain trade, prior to taking up employment or

entrepreneurship will provide experience and confidence to be proficient in their job.

3. Strengthen innate talents:

People have certain hidden talents, when they are identified and elevated with right training could be beneficial for independent earnings. The innate talents when instructed in an effective and methodological way can be very helpful in obtaining employment.

4. Scope to pursue desired employment:

Training in choice of vocational education enables the learners to opt for their choice of work, whether working for others or having their own business. This gives a sought of self satisfaction paving way for a more successful career.

5. Minimum standards of happy and stress free living:

Money is one constraint, allows to lead a stress free life which permits economic independency, creative thinking, personality development and reasonable thinking. Vocational education facilitates the learners with the above stated factors, hence vocational education should be given importance to solve the employment problem in the society and solve financial crises. Vocational education provides dignity of labor because it is a means of living which helps to sustain oneself financially without depending on outside support. Hence training in a particular chosen trade helps in acquiring the required skills for a desired profession and become independent and self reliant earner.



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The treatment of Marriage in Kavery Nambisan's Mango Colored Fish

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Abstract

A family is the basic unit of any society, where marriage plays a key role. Marriage is the celebration of life. In patriarchy dominated societies, women are not given a free hand to express their opinion in selecting their life partners. As an individual human being, her opinion should be important, but facts remain contrary in a traditional society like India. Kavery Nambisan's *Mango-coloured Fish* (1996) attempts to expose the inner feelings of a young girl, Sharada who is engaged to an eligible bachelor, Goutam. Her pre-marital dilemmas make her explore the real meaning of marriage. In the process, she happens to meet different people, which lead her to a realization of what she wants in her life. This paper attempts to analyze how Nambisan treats marriage and dissects the man-woman relationship within its ambit.

Keywords: Family- marriage- pre-marital dilemma

Introduction

Born in the splendid coffee and spice district of Karnataka, Coorg, in 1947, Kavery Nambisan has emerged as one of the notable writers of Indian English through her significant works such as *The Scent of Pepper*(1997), *On Wings of Butterflies* (2002), *The Story That Must Not Be Told* (2010), and most recent *A town Like Ours* (2014). She embarked on her literary career by contributing to children's magazines, women's magazines, and then proved herself as a successful novelist. With equal intensity, she justifies her profession as a surgeon. Her *Mango Colored Fish* (1996) exerts a feminine argument on marriage, in the backdrop of post-independent modern India.

Literature is a living document that reflects the social, cultural, traditional, and political conditions of that age. Human relationships betwixt the genders and their reaction to the world are the central themes of literary works. Among all the human relationships, the relationship between man and woman has a significant place in currents of life, and the sustainability of this relationship which has been the prime mover of the world stands on the system called 'marriage'. Samuel Johnson in his *Rasselas* (1759) in chapter 26 opines "Marriage has many pains but celibacy has no pleasures", as it has its prominent place in society as well as in binding man-woman relations. In the Indian context, marriage is of primal importance for human social bonding and a mode of socio-cultural regulation which also imposes order onto a society.



Nambisan has a clear opinion on marriage. She protects the serenity of marriage on the one hand and exposes the bondless marriages on the other hand in which we find no fruitfulness.

Many Indian English women novelists like Kamala Markandaya, Anita Nair, Manju Kapoor, Shoba De, Nayantara Sehgal Anita Desai have focused on the man-woman relationship in multifarious forms since women novelists probe into the nuances of the Indian marriage system and also both describe and critique the social institution of marriage.

Mango-Coloured Fish

The female protagonist of *The Mango-Coloured Fish*, Sharada (Shari), born to a typical domineering mother and everything okay father, is attracted to Gautam, an eligible bachelor when she attended a party along with her family members. When he proposed her she finds no reason to reject and then she is engaged to him. But her internal dilemma about marriage initiates her into a journey to know what marriage means. The novel chronicles the exploration of Shari within the traditional norms of marriage and attempts to make an in-depth analysis of the relationship between husband and wife. She feels that her parents are not living for themselves. Their lives are a mere spectacle for others to witness. She has been grown watching the lifeless bond of her father and mother, and so she has no so good impression on marriage. Shari resents her highly domineered, controlled life, dominated by her mother, her too perfect elder sister Chitra and even by her passive father. Hence, she hates it. Marriage, to her, is

an experimental journey, where she seeks to explore the very institution.

At first, she goes to Vrindavan where she stays for few days with her doctor brother Krishna, who is married to Tejaswini (Teji), also a doctor, to have first-hand information about love marriage (since theirs is one). She then goes to Delhi to meet Yashoda (Yash), her childhood friend, who used to receive several love letters when she was at school but has an arranged marriage. Then she stays for a few days in a hostel in Delhi, where she happens to meet a widowed old man, George who lives with the memories of his lost wife. She also witnesses the life of her mother's half-sister Paru aunt and uncle, though fascinated by their mutual relation but later realizes that there exists a relational gap between them too!

At Vrindavan, when Shari is with her brother Krishna to understand his married life, she attempts to gauge their happiness. They both work at a hospital, not for any profits, but purely to serve humanity. She finds them dedicated to their profession. When she asks him the reason for having clashed with their mother, he answers thus: "Mother goes on about us not having children. There is plenty of time. **It is not children, not sex, family adjustments or job success, it is that two people are happy together**" (MCF 66) (emphasis mine). With this reply from her brother, she understands that there are many other things in married life and not just children. Shari observes the relationship between Krishna and Teji only to get clarity about what marriage is, and to some extent she achieved it. In the words of Zai Whitaker in an article "Road to Self-Discovery" on *Mango-Coloured Fish* opines, "Krishna



and Teji are high-minded doctors who serve in a small rural clinic. Theirs is a committed and evolving relationship, one of argument and discussion, sulking, and reconciliation of active hearing and being heard" (43). Teji tries to make Shari understand that love alone would not suffice and that intentions must be pure, promises are to be kept and commitments are to be made to make a success of any marriage. She says, "Marriage is a mirage because people choose to see only the icing on the cake" (MCF 56). She also explains her that there will be many instances where the husband and the wife should understand each other and to go further not to the opposite directions but to one direction which leads to a world of bliss. She further says about how relationships occur, "Every person longs to meet another all the way. Even DNA is a double-stranded molecule, pair-bonded with its mate. The best relationships improve with time" (MCF 56). Being with Teji and Krishna, Shari's confusion on marriage has been cleared to some extent.

Later she moves to Delhi where Shari gains the opportunity to understand the real plight of Yash. Though hers is a seemingly portrait-perfect arranged marriage, she is not truly happy, though she pretends to be so. She is sick of her family life. For her, adultery is a vile and a daily humiliation, but for her husband Satya, it is normative. Yash is aggrieved: "I'm sick, sick, sick of it. Adultery is vile, for me, it's a daily humiliation...and my kids when I tell them: be good, be honest, my mouth hurts" (MCF 121). The purity and sustainability of man-woman relations are based on mutual respect and love whether it is a love or arranged marriage.

Nambisan has clear spectra about marriage. She writes, "...arranged marriages seem to work better than the so-called love marriages. Just because two people decide without outside opinion that they are suited to each other, it doesn't mean they're in love. They may be guided by other considerations like money and social standing" (MCF122). The novelist illustrates this with example. For instance, a college graduate from a wealthy background falls in love with a college graduate from an equally wealthy background; the daughter of an IAS officer chooses to marry an acquaintance who has his car and whose father owns a thriving. She is little inclined to marry the son of a school teacher who rides a bicycle. "Love, dear girl, is very *matlabi* most of the time. You should see the west, where every marriage is a "love" marriage. The way the women and men chase each other is enough to make you sick" (MCF 122). Amulya Malladi, a well-known Indian English writer in her novel *Serving Crazy with Curry* (2004) expresses a similar opinion that arranged marriages are the only option for the young generation. She opines that when there is a discourse of true marriage, certainly there will be mutual maturity and understanding between husband and wife.

Yash clearly states to Shari that it is not love that makes the world go, around but it is hunger. As Shari's Paro uncle says, no two marriages are the same. The premarital dilemmas which Shari expresses are almost equal to that of Bharat's in *The Truth (Almost) About Bharat*. He is also in a state of confusion in understanding his parents who are always quarrelsome. When Shari looks at



the life of her Paro aunt and uncle, she thinks that marriage is like a sweet bond unlike the bond between her parents. The endearing and unending saga of the love story between her Aunt and Uncle allows her to unravel the dilemma of her marriage to Gautam.

Shari has been very keen to understand marriage and tries in many ways to realize the reality in the man-woman relationship in a marriage. Even when she is at a coffee house or at a restaurant, she tries to understand the couples who come across by carefully observing their behavior. In one such instance, she watches a couple but remains unable to understand the intensity of their relation, as they don't exchange at least a word throughout their stay. Finally, she concludes that they are either bitterly unhappy or so well matched that their only reason for coming to a restaurant is to eat and nothing else.

During her brief period of staying in a hostel in Delhi to explore her 'self', Shari meets George, a widowed old man, and realizes his deep attachment with his wife. His company in the hostel makes her to understand how a husband can be a true friend and lover who can love his wife with equal intensity even after her death. His life can be compared with Simon, the protagonist of *The Story Must Not Be Told*, who is also a widowed old man, living with the memories of his wife. Shari feels as if "growing and stretching towards something" for which she has come to find and gradually realizes what she needs. (MCF165)

The relation between a man and a woman can be strengthened only if the need, warmth and love are mutual. This

is true in the relation of Naren and Shari. Naren, a blind and working as a teacher, is a friend to her with whom she has long talks and walks. They feel comfortable to be in each other's presence. For Shari, the physical disability of Naren is not at all a problem of making a relation with him. Their intimacy becomes closer due to their compatible wavelength and thought. Like her, he also teaches, and he hopes to achieve something by being a teacher. He too wants to be self-confident and self-empowered, and more than, that he passionately aims at ushering in a social change, which fascinates Shari.

During her stay at Delhi, Shari goes to the University hostel where Naren stays, to meet him without giving him prior intimation. When she doesn't find him there, she is disappointed. She felt that if he were here, she would talk, fight, argue and be friends. "When I was with Naren, my mind moved and swayed in unpredictable ways. How we scuffled! Tapping and teasing, teasing, teasing and tearing, and nibbling and scrunching into each other's minds, like two puppies jostling in the mud. Sometimes, we would think the same thought and it was like sipping through one straw" (MCF 99). This above expression of her reveals that she is not physically attracted to him as she is attracted to her fiancée, Gautam. She experiences a kind of higher love for Naren. She checks herself that any relationship based on merely physical attraction cannot be sustained long. Hence he rechecks her decision of marrying Gautam.

Shari's psychological struggle in taking an important decision in her life has got a solution when she compares her fiancé Gautam and her friend Naren. While leaving for Delhi, she told him that



she would often call him but his reply, "How much can you say when you know the money's trickling away?" (MCF 33) He also asks her to arrange some foreign exchange by taking the advantage of her friends who are living in England. This kind of expressions of Gautam gives her an opportunity to understand his psychology that he is giving weight to money than her. She wants to be a teacher but Gautam wants her to do an M.B.A which would be useful when he sets up a company of his own and she doesn't want to live up to "someone's expectations" (MCF 37). In a letter to Naren she has written that she is in love with somebody, and to Gautam she has written, "I love you, my dearest", but now she realizes the fact that it is a lie, and she is lying to herself. "The Lie written in a letter - growing bigger all the time" (MCF 85). Finally, Shari refrains from marrying Gautam as she realizes what she exactly wants; she, at any cost, doesn't want to be "moulded" and at anymore (MCF 73). She can be compared to Miriam of Margaret Atwood's *The Edible Woman* (1969) who also has a similar feeling that her fiancé Peter is metaphorically devouring her.

Conclusion

Nambisan makes her readers realize the true meaning of marriage. Initially, though Shari was fascinated by physical appearance and status of Gautam, and later with whom she is engaged, as a result of her journey she discerns that she cannot find the true essence of marriage with him, "I can feel myself leaping out of the cage I have prisoned myself in, I savour the joy of being me. Where is the sense of living by somebody's rules?" (MCF 240) Instead of taking a peripheral decision at the crucial

junction of her life, she takes a pause to listen to her heart. It is a pause which costs the cancellation of her engagement with Gautam, a pause that makes her to understand her needs, a pause that ignites her to come out of the cuckooed life. According to Nambisan, marriage should not be a mechanical relationship of convenience, but it is more than that. She has a vision of the interdependency of man and woman, and marriage is such a platform where the both should feel equality in all corners of their life and it must not be a monotonous. Human relations can be sustained only through the right understanding and positive attitude, and the relationship between a wife and a husband is not exception to it.

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An Analysis of women Empowerment and Higher Education. With Special reference to Hassan karnatak India

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ABSTRACT

The realization of the country's aspirations involves changes in the knowledge 'skills and values of the people as a whole. If this change in a grand scale is to be achieved without a violent revolution there is one and only instrument that be used - Education". Education is the nourishment of the mind with knowledge this is practiced purposefully and productively. Education disciplines the mind, sharpens the intellect and refines the spirit. The philosopher President Dr. Radhakrishnan [1948] said " there cannot be educated people without educated women. If general education has to be limited to men or women, that opportunity should be given to women from them it would most survey be passed on the next generation. Education cannot be construed to be merely the instruction received at school, or college but would include the whole course of training moral, intellectual and physical. Thus higher education in particular plays an extremely important role in inculcating values and fostering empowerment. The drawn of the present millennium has witnessed several countries of the world struggling to achieve equity and equality in education and in other related fields. The present study is revealing about the women empowerment through accessing higher education.

INTRODUCTION

Education has a special significance in the context of a quasi-traditional or transitional society like India. Admitting the fact that the inducement of social change as one of the fundamental functions of education, the report of Indian education commission [1964-66] stated: "The realization of the country's aspirations involves changes in the knowledge 'skills and values of the people as a whole. If this change in a grand scale is to be achieved without a violent revolution there is one and only instrument that be used -Education". Education is the nourishment of the mind with knowledge this is practiced purposefully and productively. Education

disciplines the mind, sharpens the intellect and refines the spirit. The philosopher President Dr. Radhakrishnan [1948] said " there cannot be educated people without educated women. If general education has to be limited to men or women, that opportunity should be given to women from them it would most survey be passed on the next generation".

The status of a nation depends upon the educational level of its citizens. Women constitute half of the humanity and they have to play a very important role in the national development of any country. They are equally important in the development of any family, community, or a nation. They play of



crucial role in the family sustainability, stability and growth. Although their role is accepted by all still they are not empowered to the level of men. The education of girl/ women has been recognized for several decades as a fundamental human rights and a development necessity. Pandit Jawaharlal Neharu recognized it and said, Education of a boy is education of one person, but education of a girl is the education of entire family.

Higher Education in India

The Gurukula system of education was an ancient system of education during the Vedic period in which anyone who wished to study went to a teacher's Guru's home and requested to be taught. If accepted has a student by the Guru, the guru taught every thing the student wanted to learn, from Sanskrit to the holy scriptures, from mathematics to metaphysics (kumar,2014). During the Vedic period women had access to education in India, however, over time they lost this right to access education and academic exposure. The women had special customs, rituals and spirituality, with which men were not allowed to interfere(Naik 1978). This traditional system of education was in 1800-1900 replaced by the colonial system when the British ruled in India. After 1978 the colonial system was replaced by the national system of education. The modern history of India, from 1857-1947, shows continuous efforts were made to educate the people enabling them to know their rights and duties towards their family, society and nation to enlarge and strengthen capabilities to fight ignorance, injustice, corruption, violence, disparity and communalism to fight for independence (Jitendra,

april2013) in the British period there was a revival of interest in women's education in India due to strong, British influence on the fundamentals of the education system. During this period, various socio religious moments led by various social reformers in India who took various initiatives to make education available to the women? The women's right for education, which was lost after the Vedic period, was slowly recovered during this ere. They were ensured their participation in the social gatherings and events by introducing them into polity and administration at all levels during this period(Naik,1978).

Place of women higher Education in India

In India the female education has its roots in the British Regime. In 1854 the East India company acknowledge women's education and employment. Initially this education was limited only to primary school level education and only the richer section of the society enjoyed this facility. Thus as it was confined only for a small section of people in society so the literacy rate for women increased from 0.2% in 1882 to 6% only in 1947. It is very unfortunate to say refer the suggestions given by the University Education Commission in 1947. The report of the said commission revealed that they were against female education. In their recommendation they wrote "women's present education is entirely irrelevant to the life they have to lead. It is not only a waste but often a definite disability" [Report of the University Education Commission, Government of India,1948-49]

But in spite of this, it is fact that in post independent period the female literacy rate was 8.95%. Thus in 1958,



the government of India appointed a national committee for the education of women. The committee submitted report in favour of women education. The government of India accepted most of the recommendations of the committee.

Since independence there had been a phenomenal growth in the number of women students enrolment in higher education. On the eve of the independence the women enrolment was less than 10 percent of the total enrolment but in the academic year 2010-11 women enrolment increased up to 41.5%.

However, the 2001-2002, MHRD provides information on the teachers in the 12 open universities which is 18.4% and 21.5% in the institutions offering correspondence courses. There has been a phenomenal expansion of educational opportunities for women in the field of higher education, both general and technical. Women's education at the university and college has been diversified and reoriented in tune with the changing the requirements of the society, industry and trade. The number of women enrolled in institutions of higher education increased from 40,000 in 1950-51 to about 14,37,000 in 1990-91 recording an increase of more than 36 times over the 40 year period. And in the year 2004-05 the number of increased to 3,97,407. The proportion of women entering higher education 1950-51 was 10.9% and in 2002-03 it was 40.04%. The number of women per 100 men in 1950-51 was 14 which increased to 67 in 2002-03. During the year 2005-05, the total enrolment in all courses and level in regular steam had been 110,28 lakhs, including 44,660 lakh women student's constituting 40.50%.

METHODOLOGY

The study is the broadly outlined with primary and secondary sources, primary sources which is collected information from hundred respondents with schedules and observations. Secondary source also been considered in this study.

OBJECTIVES

- To understand about the economic conditions of women by education.
- To understand women participation in economic contribution.
- To know the relevance of education in women's life.
- To analyse the need of women empowerment.

Education cannot be construed to be merely the instruction received at school, or college but would include the whole course of training moral, intellectual and physical. Thus higher education in particular plays an extremely important role in inculcating values and fostering empowerment. The drawn of the present millennium has witnessed several countries of the world struggling to achieve equity and equality in education and in other related fields. The millennium development goals have already set the agenda in motion by highlighting that achieving universal elementary education and promoting gender equality and empowerment is an agenda that need to be priorities by all signatory countries of the world. In the context of gender issues in education, there has been a constant realization by



policy framers and educationist that women constitute almost half of the population in the world. But the hegemonic masculine ideology made them suffer a lot as they were denied equal opportunities in different parts of the world. The rises of feminist ideas have, however, led to the tremendous improvement of women's condition throughout the world in recent times.

The concept of women empowerment was introduced at the international Women's conference at Nairobi in 1985. This concept has roots in the women's movement throughout the world and particularly for third world feminists. The conference concluded that empowerment is a redistribution of power and control of resources in favor of women through positive intervention. Broadly, empowerment means individuals acquiring the power to think and act freely, exercise choice, and to fulfill their potential as full and equal members of society. The united nations development fund for Women includes the following factors in its definition of women empowerment:

- Acquiring knowledge and understanding of gender relation and the ways in which these relation may changed;
- Development a sense of self-worth, a belief in one's ability to secure desired changes and the right to control one's life.

Relationship between Higher Education and Women Empowerment

Higher education definitely raise women's status whether she contribute in the income of the family or not. She can be at par with men. Majority of the

women in our country are uneducated that is why they are suppressed. It is the duty of school teachers to tell them that becoming a wife is not their ultimate goal. Their standing up on their feet and being something is important. Education can bring phenomenal change in women's life resulting in social transformation in the long run.

Increased knowledge, self-confidence and awareness of gender equity are indicators of empowerment process(Murphy-Graham,2008). There is evidence that these components are usually developed during and as a result of higher education. Women, who are educated and earning, are in much better position in our society as compared to uneducated women worker. This is a commonly understood view about the role of education in transforming women. Hindrance of women empowerment and in higher education there are many hindrance in the part of women empowerment and in higher education.

Social Status

Status of women in India Society the worth of a civilization can be judged by the place given to women in the society. The Muslim influence on India caused considerable deterioration in the status of women. They were deprived of their rights of equality with men. Raja Ram Mohan Roy started a movement against this inequality and subjugation. The third factor in the revival of women's position was the influence of Mahatma Gandhi who induced women to participate in the freedom movement. As a result of this retrieval of freedom, women in India have distinguished themselves as teachers, nurses, air-hostesses, booking clerks, receptionists,



and doctors. They are also participating in politics and administration. But in spite of this amelioration in the status of women, the evils of illiteracy, dowry, ignorance and economic slavery would have to be fully removed in order to give them their rightful place in Indian society.

Necessity of Higher Education for Women

There are two different views on the question of women participation in higher education- traditional and modern. The traditional view supports women's education to equip them to become better views and mother. This view believed that women's present education is entirely irrelevant in their lives. It is only waste of time and this does not help them to solve the problems of their daily life. This views believes that modern educated women are neither happy nor contended nor socially useful. Shi is misfit in life and needs opportunities for self expression. But modern attitude visualizes education as an instrument for women's equality and development.

Women education has two aspects- individual aspect and social aspect. It is education increase women's abilities to deal with the problems of her

DATA ANALYSIS:-

Analysis of age group:-

For our study the members who are selected are belongs to the different age group of members or defined of explained in the table.

Age group	Members	Percentage
20-30	28	28%
30-40	42	42%
40-50	18	18%
50 above	12	12%
Total	100	100%

life, her family, her society and nation. Education increase confidence in women. Educated women can easily understand the demerits of early marriage and high birth rate. They have the attitude of gender parity among their children right from health care, nutrition, education and even career. The fruits of education are enjoyed not only by the women concerned but it passes to her family in later life. In a word, over all development of a society depends on the development of its total members. But if half of its member is legged behind, obviously it will create hindrance to the development.

Our past experience shows that higher education was restricted only to men. Women did not have any entry in the domain of higher education. Now a day this facility has been widen and women have equal opportunities in higher education. The commission on the higher education for women, University of madras in 1979 rightly observed: for women and men college education is necessary for character formation, ability to earn, creative self expression and personal development. The following table will show the picture of women student growth in higher education from 1950-51 to 2005-06.



Through this above table we could analyze that the 100% members which have taken for this study among them belong to 20-30 age group are 28%, 42% of them 30-40age group. 18% of them belong to 40-50 age groups, and above 50 years age group are 12%.

Educational qualification

Education level	Members	percentage
Primary	14	14%
High school	16	16%
PUC	20	20%
Degree	30	30%
Post graduates	14	14%
illiteracy	6	6%
Total	100	100

In the above table 14% of member in primary education, 16% of the high school, 20% of respondents were completed p.u.c. education, 30% of the them were degree holders, 14% of members were graduated, finally 6% of them illiterate.

Marital status:-

Marital status	Members	percentage
Married	86	86%
Unmarried	14	14%
Widow	0	0
Diverse	0	0
Total	100	100%

The above table shows that 86% members were married. And 14% members unmarried, and widow, diverse would not found.

Sources of life:-

Source of life leading	Members	percentage
Agriculture	40	40%
Government	20	20%
Private	20	20%
other	20	20%
Total	100	100%

Above table shows that 40% of members engaged in Agricultural field, 20% of members in government job, 20% of members in private work, 20% of doing in other activities.



Occupation of respondents:-

Occupation	Members	Percentage0%
Agricultural	0	0%
Government job	20	20%
Business	0	0%
Private	20	20%
Others	60	60%
Total	100	100%

Above table shows that 00% of member in Agricultural, 20% of member in government job, 20% of member in private job, 60% of member in others, business would not find.

Usefulness of higher education to women:-

Improvement	Members	percentage
To help the house construction and buying permanent assets	4	4%
Improving standard of living	32	32%
To help the self-employment	24	24%
Involvement in decision making	6	6%
Freedom	0	0%
Participation in all activities	28	28%
Escape of dowry	6	6%
Total	100	100%

From the above table shows that 4% of women opinion is to help the home construction and buying permanent assets by higher education, 32% of women opinion is improving standard of living, 24% of women opinion is to help the self employment, 6% of women opinion is involvement in decision making, 28% of women opinion is participation in all activities, and 6% of women opinion is escape of dowry.

Involvement in decision making at home or work place

Decision making	Members	percentage
Yes	90	90%
No	10	10%
Total	100	100%

In the above table shows that 90 women were involvement in decision making at home or work place, only 10 women were not involvement in decision making at home or work place.

The Indian context: policies and programs The constitutional provision and the national policy on education 1986 and 1992, has been the guiding force influencing both the qualitative and

quantitative indicators regarding gender equity and empowerment. The police status;

Education will be used as an agent of basic change in the status of women. In order to neutralize the accumulated distortions of the past; there will be a well-conceived edge in favor of women. The National Education System will be play a positive, interventionist role in the



empowerment of women. It will foster the development of new values through redesigned curricula, textbooks, the training and orientation of teachers, decision makers and administration, and the active involvement of educational institution. This will be an act of faith and social engineering. women's studies will be promoted as a part of various courses and educational institutions encouraged to take up active programs to further women's development.

The removal of women's illiteracy and obstacles inhibiting their access to, and retention in, elementary education will receive overriding priority, through provision of special support services, setting of time targets, and effective time monitoring. Major emphasis will be laid on women's participation in vocational, technical and professional education at different levels. The policy of non discrimination will be pursued vigorously to eliminate sex stereo-typing in vocational and professional course and to promote women's participation in non-traditional occupations, as well as in existing and emergent technologies.

Empowerment of girls/women has once again been reiterated in the national Policy for the empowerment of women 2001. equal access to education for women and girl will be ensured. Special measure will be taken to eliminate discrimination, universalize educator, eradicate illiteracy, create gender sensitive educational system, increase enrollment and retention rates of girls and improve the quality of education to facilitate lifelong learning as well development of vocation/ technical skill by women. Reducing gender gap in secondary and higher education would be

a focus area. Gender sensitive curricula would be developed at all levels of educational system in order to addresses sex stereotyping as one of the causes of gender discrimination.

Higher education, in recent times, has become the most obvious means to attain material health and social privilege. This is possibly one of the most important reasons as to why access to higher education has been monopolized by a few privileged sections and hence the necessity to provide the weaker sections with an opportunity to access higher education.

Suggestion for Promoting Women Participation in higher education

To improve the women education and their life and women empowerment there is a need of some valuable and implementable suggestion. Here are few suggestion are given below.

1. Introduce attractive scholarship for both financially poor student and meritorious student to encourage women students in higher education.
2. Provide counselling for both family and person concerned at the higher stage of education.
3. Make skill-oriented higher education.
4. Establish non-traditional curricular for women and extend stage support for this.
5. Improve transport facilities for women students.



6. Education policy has to be taken to facilitate women participation in higher education.

7. Establish more female educational institutions.

8. Provide bank loan facilities for women students.

9. Establish higher educational institutions in rural and tribal areas.

10. Check sexual harassment within and outside institutions.

11. Increase women teachers in co-educational institutions of higher education.

12. Increase women representations in decision making bodies of higher educational institutions.

13. Establish equal opportunity commissions for higher educational institutions.

14. Introduce stipends, scholarships and fellowships for women studying in higher educational institutions.

15. Government should formulate and implement policies for stopping drop out of girl students in secondary and lower classes.

16. Establish post-secondary vocational training institutions for promoting the entry of women in higher education.

17. In many cases early marriage leads to withdrawal of women from higher studies. This must be stopped.

18. Increase hostel facilities for women students.

19. Above all, attitude of the male oriented society must be changed. This will undoubtedly help in increasing women participation in higher education.

Conclusion

Education is the key yardstick by which the growth and development of a country can be delineated and as such it has occupied an honoured place in the society. None can deny that has a vital role in the life of an individual as well as society education has a vital role. In the case of individual education helps to discipline the mind, sharpens the intellect refines the spirit. Education is the nourishment of the mind the knowledge and as such it helps in the formation of an integrated personality of an individual.

The current momentum of higher education reforms in India has yet to receive sustained attention from scholars and activities. Historically speaking, women's education occupied a central place from the nineteenth century to the first decades of India's independence, but, curiously, lost prominence with the onset of the women's movement and the introduction of women's studies in the academy in the 1980s and since then. Although the participation of women in higher education shows steady improvement and a narrowing of the gender gap, the article examines national level data to reveal the complex and elusive forms being currently by gender discrimination. This includes recognising that disparities among women from different social group are greater gaps have closed are also characterized by adverse child sex ratio due to practices of



sex selection, taken together the current era of expansion in higher education demands analysis from a gendered perspective.

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Impact of Covid 19 on Biodiversity

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Abstract:

The covid 19 highlights that we exist in a global community. From a single city it spread to more than 200 countries across the Globe and today it impacted more than 35 million people. It is clear that the lockdown of humans is helping nature and biodiversity Human beings ever since their creation have never been alone on Earth. They lived in harmony with other species of flora and fauna. The whole Earth is just one family. To meet various demands and materialistic needs Human Beings exploited other species in Nature without realizing the adverse impact of the extinction of the species.

Introduction

Covid 19 is spread from person to person. The risk to animals is very low and the risk from animals is also low. There is no reason to harm wildlife. SARS – Covid 2 has been confirmed in cats, dogs and ferrets. Overall dogs appeared to be more resistant than cats and ferrets. The Covid 19 pandemic is imparting all parts of Human society. There are reports of reduced human pressure on wild animals. In protected areas, decline in visitor numbers caused by Travel restrictions and park closures have reduced stress on sensitive animals. There are also reports of wild animals venturing into the rural and urban areas, including beaches and parks where they have not been seen for many years as traffic and other human activity declined. satellite images have shown dramatic improvements in air quality in almost every country which is affected by the pandemic as industrial and transportation sectors were shut down to a considerable extent which also resulted in decline of green house gases. There is misperception that nature is

getting a break from humans during the Covid-19. Instead many rural areas in the tropics are facing increased Pressure from land grabbing, deforestation, illegal mining and wildlife poaching. People who have lost their employment in cities are returning to their rural homes further increasing the pressure on natural resources, while also increasing the risk of Covid-19 transmission to rural areas. Covid-19 is one of the worst pandemics that have struck the globe in the last 20 years.

LONG TERM IMPACTS

The negative perception of wildlife as disease carriers may result in retaliatory killing of possible carrier species such as bats and pangolins resulting in severe repercussions for these threatened species for example all Asian pangolins are endangered and any future killings may push the species towards extinction. Unemployment and mass migration as a result of the pandemic may result in added pressure on wild life and habitats for food and livelihood by increasing



poaching, hunting and logging, leading to closer contact between humans and wildlife resulting in future outbreaks of zoonotic diseases. Anthropogenic transmissions from humans to wildlife have been reported such as great apes.

In the Lockdown period, the of Nitrogen di oxide and carbon emission remarkably decrease in atmosphere due to restricted consumption of fossil fuel by industries, thermal power stations and air transportations.

The concentration of Nitrogen dioxide dropped by 45%-54% in the atmosphere of most populated cities in Europe. The intensities of PM 2.5 and PM 10 Decreased by 43% and 31% respectively indicating improvement in the atmosphere SPM Reduced up to 15.9% Noise pollution remarkably dropped below 60 db.

Conclusion

It is reported that cats can be infected with Covid-19 and can transmit to other cats but dogs are susceptible to infection. The covid-19 lockdown offers a scope for experiment in animal behavior. Cheetahs, pumas roaming on the road, raft of ducks crossing the road in Paris are observed.

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Social Change and the Women: A Case Study of the South-Eastern Punjab of Colonial India

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Abstract

The subject of social change in modern India is a vast and complex and an adequate understanding of it will require the collaboration, for many years, a number of scholars in such sundry fields as economic, socio-cultural history, law, politics, education, religion, demography and sociology. It will have to take account of regional, linguistic differences. My aim, however, is much more limited, only related to region and women of south-eastern Punjab. In this paper, I shall try to assess the social change as a whole and the position of women in late nineteenth century and early twentieth century. Was there any change during this period and lastly, which of the factors responsible for any change and the factors responsible for not much change? Hypothetically, I assume that no concrete steps have been taken in terms of their social status and empowerment from both government and patriarchal system. This assumption would also be tested in the present paper.

Keywords: Choudhar, Panchayat, Havelis, Kachcha, Pucca, Ghoongat.

Introduction

There has been no much literature on women studies on the region under reference. Nevertheless some books are found, which related to colonial times and of contemporary times as well. In addition to, some short studies, in forms of thesis, dissertation, and articles, can be referred in a way of review of literature. In this way, I would love to prefer some famous British administrators who devoted a lot of energy by describing the position and status of the women of the area under reference. M.L.Darling, in his books namely, 'The Punjab Peasant and Prosperity and Debt' (1925), 'Wisdom and Waste in the Punjab

Villages' (1934), 'Rusticus Loquitor' (1935) referred about the position of women, their status in society, their education, *pardah* system and some change in colonial period. Another famous administrator, F.L.Brayne, described the similar aspects, however, main emphasis has been given to education of women but not so much description about the women of South-Eastern Punjab. The secondary sources like K.C. Yadav's 'Modern Haryana', Chattar Singh's 'Social and Economic Change in Haryana' do not provide so much detail about the topic under reference. Short studies like, 'Customs in a Peasant Economy: Women in Colonial Haryana' by Prem Chowdhry provides some information about the women of this area but not so much discussion



about the change in early twentieth century. In Daljit's dissertation, 'Social Life and Social Change in the Colonial Punjab', there is a some discussion about the women of the Punjab but some references were found only as far as concern to the South-East Punjab.

II

The South-East part of the Punjab province¹ had poor resources than most other parts of Punjab. The region was located away from the perennial rivers of Punjab and the river *Jamuna's* course was along the eastern boundary of the State. The non-perennial river *Ghaggar*, which passed through the Northern parts of this area, caused considerable yearly damage to agricultural. Small rivulets, mostly dry except during the monsoon, caused more damage. Rainfall was low and erratic and in the peak period, July to September, there were often early local and widespread floods. The soil was sandy and light in texture. Irrigation through wells was extremely limited. In most parts, there was a paucity of sub-soil water; the level of which water was considered to be roughly out 25 feet.² In many case water was

¹This is called Haryana in modern times, which was separated on 1st Nov. 1966 from Punjab. Karnal District Hand book, 1961, p. 18.

²*India Office Records: P/7841/1908*, p.22 also see *Report of the Deputy Commissioner of Rohtak District, 22 Sep. 1906* cited in Prem Chowdhry (1986) "Advantages of Backwardness: Colonial Policy and Agriculture in Haryana", *IESHR*, New Delhi, Vol. XXXIII, No. 3, www.ijar.org.in

brackish. The main aim of discussion is that the economic condition also affected the social change. In South-Eastern region, the control of women's behaviour through certain customs has been central to the affirmation of the solidarity of the dominant Jat peasant group. Such customs and traditions emerged from the growth and demands of a patriarchy and interacting with.³

Before discussing the social change in whole of the region under reference, we take a look on the definition of social change. It has many interpretations. It may be defined, as the process in which there is discernible alteration in the structure and functioning of a particular social system. It asserts that there is some difference through time in social behaviour, social structure and social values.⁴ Social change, therefore, would mean observable differences in any social phenomena over only period of time.⁵

New Delhi: Sage, pp. 263-88. M.N. Srinivas (2003) *Social Change in Modern India*, New Delhi: Orient Longman, p.1. (Reprint, Originally published in 1966).

³ Prem Chowdhry (1989) " Customs in a Peasant Economy: Women in Colonial Haryana", in Kumkum Sangari and Sudesh Vaid(ed.), *Recasting Women*, New Delhi: Kali for Women, pp.142.

⁴For more details on social change, see, P.S. Cohen (1969), *Modern Social Theory*, London,; M.N. Srinivas (1966), *Social Change in Modern India*, Bombay, B. Kuppaswami (1960), *Some Aspects of Social Change*, New York, and S.C. Dube, *Social Change in India*, Bombay.

⁵*Encyclopaedia of Social Change*, (ed.) by Laxmi Devi, New Delhi: Annel



James defines social change as a term used to describe variations in, or modifications of any aspect of social process, social patterns, social interaction or social organization. Merrill and Eldredge state that 'social change means that large number of persons are engaging in activities that differ from those which they or their immediate fore-fathers engaged in some time before', Davis says that social change meant only such alterations as occur in social organization, that is, structure and functions.⁶

III

Hard work was a general feature of women of South-Eastern parts of the Punjab province. The women devoted her energy at home and in the field as well. A woman did all a man do except plough, sow, and thresh. However, since the war,⁷ it was noticed women were gradually given less work. Some work of manure was given to the sweepers, and the *Panchayat* forbade the cutting of the thorn bushes for fuel and for hedges, to women. That was a matter of 'izzat'

Publication, 1996, pp. 1-2 and see also, *Encyclopaedic Dictionary of Sociology*, New Delhi: Penguin Booksss, 1984, pp. 193-94.

⁶For details, Mahender Singh(2015), *Agrarian Society in Transition: A Case Study of Colonial South-Eastern Punjab*, Writer's Choice, New Dehi,. Chapter 6 and also see, Mahender Singh, *Agriculture and Agrarian Life in the South-East Punjab, 1858-1947*, Unpublished Ph.D Thesis, P.U., Chandigarh, 2007.

⁷After the First World War.

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(choudhar); it was not well that a woman should go out into the 'Jangle' alone.⁸ Hard work was a characteristic of the women in whole rural Punjab, yet relatively speaking, due to harsh geo-economic conditions of South-East Punjab, the women worked harder than elsewhere in the Punjab province. The women of the South-Eastern districts such as Hissar, Rohtak and Gurgaon took a greater share of agriculture work than the women of the central districts. They were believed to work even better than their husbands in some areas.⁹ The standard of living of the women was different in the regions. The women in canal colonies and the Central Punjab lived better lives than in Southern Punjab, where they continued to work harder than the men folk.¹⁰ In a subsistence level economy, women were considered as an economic asset. Recognizing, W.E. Purser and H.C. Fanshawe commented in their Report in 1880:

Enquiry from people themselves, in almost every village of the district has shown that as long as a family has its proper complement of workers, male and female, it is well to dowhere there is no women in the family, the house is certainly to fall into difficulties. Another graphic description of women' work showed: the women's work as hard as the men if not harder. The heavy tasks of bringing in wood and fuel and water fall

⁸ Malcolm Darling (1934), *Wisdom and Waste in the Punjab Villages*, Delhi: OUP, pp.144.

⁹*Census of India, Punjab and Delhi, 1931, Vol. VII, Part 1, Report, 1932, p.27.*

¹⁰*Census of India, 1931, Vol. XVII; Punjab, Part 1, and II, Lahore, 1933, 217.*



on them; they have to cook the food, and carry it daily to the fields; they have to watch the crops; to them the peeling of the sugarcane and picking of the cotton belongs; and when there is nothing to do, they must always fill up the time with the spinning wheel.¹¹ Malcolm Darling remarked by the women of Hissar there was no *pardah* and the veil (*Ghunghat*) is used only when an elder or man of importance was present.¹²

The colonial state was also concern to the empowerment and transformation of the women of south-eastern Punjab. For example, the Hartog Report said, "In every scheme of extension should be given to girls' educations, and let us now hopes that the unique and costly experiment of trying to uplift and civilize a nation without educating the women is at last to be abandoned."¹³ The colonial administrators also considered women as the hand that rocks the cradle, and also stated, "A very big effort is being made to improve every aspect and outlook of village life and to give every villager, from the cradle to the grave, a better chance. Practically the whole of our efforts,

however, are directly to one half only of the population of each village, as very little that we do at present have more important half of the population! It has been estimated in a European country of small holders such as the Punjab in India-That seventy percent of village life depends on the women. The man is busy with his farm, but upon the woman depends whatever value is got out of the crops and money he brings home for the family.¹⁴ Upon the housewife's knowledge, thrift and skill depends the feeding clothing, health, comfort and happiness of the home and greatest of all upon her capacity for bringing up and training her children depends the whole future of the state and yet we continue to neglect her."¹⁵ The heartbreaking disappointments that the British administrator experienced in village work were all due to this fundamental error of thinking that the interest and attention of the women was unnecessary for the organizing of a social and economic revolution for the 'uplift' movement was nothing less! In village life, the women were as much concerned as the men, if not more so.¹⁶

¹¹W.E. Purcer and H.C. Franswe, *Report on the Revised Land Revenue Settlement: Rohtak District, 1873-1879* (1880), Lahore: W.Ball Printer, p.65; *DG Rohtak District, 1910*, p.10; Quoted in Prem Chowdhry (2004), *The Veiled Women*, New Delhi: OUP, pp.57-58. (Reprinted, originally published in 1994).

¹² Malcolm Darling, *Wisdom and Waste*, p.131.

¹³ See for detail, *The Hartog Report*.

In these conditions, there were many possible sources of opposition to higher education for girls. There was a rather general complaint that the higher education

¹⁴ F.L. Brayne (1937), *Better Villages*, New Delhi:OUP, p. 120.

¹⁵ Even the parents often neglect their girl babies.

¹⁶ F.L. Brayne, *Better Villages*, p. 121.



then given to girls spoiled them for the drudgery of home life, and they refused to help in the house when they returned from school and college.¹⁷ If any lucky girl, who got a higher education, instead of being pioneers of women's welfare work and spreading the demand for girl's education, has to prove that the educated girls could be a better wife and home maker. It was also alleged that they were backed up in this by their mothers who did not encourage them to escape the drudgery which fell to their own lot.¹⁸

There was yet another possible source of opposition to higher education for girls. It was feared that it will mean more competition still for the few available jobs for the men. In addition to the British administrators stated that the education of village girls is a great problem. No country in the world can afford two schools in each village, to say nothing of the difficulties of inspection and staff, and yet the villagers are loath to send the little girls to school with their brothers. Village parents would send their girls quickly enough to a mixed school if the teachers were female and female teachers were a few. And there was no custom yet for women to teach boys in an open school.¹⁹

Now, we will take a look on women's work, which they had to perform at home. We can quote the important conversation between the famous administrator Malcolm Darling and the retired Captain of Army of Rohtak district, when he said cautiously; 'it is well known that your women work harder than any other women in the Punjab, perhaps harder than any the world' 'Yes, they work very hard, said Captain. Those who do not live in Rohtak say you work your women like slaves, and that they have no time to look after their children.' 'No, not like slaves,' said the captain deprecatingly, but it is true there is no one to look after the children except the old men, and all they do is to pat and pet them they cry'. He further "Does a woman do all a man does? 'Yes a woman does all a man does except plough sow and thresh for these there is no custom and she becomes very strong. Those who have much care taken of them cannot reach the standard of our women.²⁰ When Malcolm Darling asked the Captain, when his wife got up? 'She rises at four and grinds for one or two hours. When we are all at home, she does ten seers a day, which takes about two hours, and if she has no grinding to do, she says: 'I have had no exercise to-day: I cannot digest.'" After the grinding she heats the water for the bath,

¹⁷ *Ibid.*, pp. 124-25.

¹⁸ *Ibid.*

¹⁹ *Ibid.*, pp. 125-28. In spite of Government's repeated worry about the education, we find no better position and it is a matter for deep regret that not 2 per cent of the females of the Punjab

province (5 years and over) were literate. Even in 1933 the number of girls at school was hardly more than 2 per cent of the female population as against 8 percent for boys. See for detail, Census Report of Punjab, 1931.

²⁰ *Ibid.*, pp. 72-73.



milks the buffaloes, clean that house the sweepers does they byre and prepares the morning meal. And at different times during the day she spins, draws the water from the well and brings it in on her head, one pot set upon another'. If women's Husband is away, she employs a servant to do it for her'. When does she go to bed? 'At ten. Sir Six hours' sleep is enough for her.²¹

To start with marriage, general, but not universal custom prescribed that girls should be married in childhood, and that marriage shall be consummated when nature makes this possible or not long after. For centuries Brahmins have declared that if a girl were not married before puberty, 'The most terrible punishment would fall upon all concerned,²² and so deeply ingrained was that idea that in 1928, Malcolm Darling was informed that in the eyes of most an unmarried daughter of 16 indicated some defect in the brain of the parents or their financial position.²³ The result of this attitude was the existence in India to-day of about 12000000 wives and 300000 widows under the age of 15²⁴ on any first

²¹ *Ibid.*

²² Farida Hanswirth, *Purdah* (1932), p. 53 Quoted by Malcolm Darling, *Wisdom and Waste in the Punjab Villages*.

²³ Malcolm Darling(1934), *Rusticus Loquitor*, London: Oxford, , p.40, (cited hereafter, *Rusticus Loquitor*).

²⁴ K.C. Yadav (2002), *The Little Republics, Social Economic Life and Change in Haryana Villages*, Gurgaon: Hope India Publication, p. 100.

four, in one high school, I met a Hindu boy of 13 who was living with a wife only 12 year old, and a Sikh boy of 16 who had already lost both wife and child, and in another, I found that out of 198 out of 198 boys in the four upper classes 66 were married and 26 had started living with their wives. On any last tour the first woman interviewed, a Hindu jatni, was married at the age of 4 and her husband was only 9, on age at which she had recently married her eldest daughter. The second woman, also a Hindu Jatni, was married so young that she could not remember coming to her husband's home. A Muslim woman met later on the borders of Punjab said the same. The two woman interviewed in a Muslim village fared a little better one, a Muslim was married at 11, and so was her daughter, the other Sikh jatni, was married at 12.... So this kind of situation of women existed during the colonial role.

IV

The South-Eastern region underwent some degree of social change over time. The term social change has many interpretations. It may be defined, as the process in which there is discernible alteration in the structure and functioning of a particular social system. It asserts that there is some difference through time in social behaviour, social structure and social-cultural values. Social change, therefore, would mean observable differences in any social phenomena over only period of time.²⁵

²⁵ *Encyclopaedia of Social Change*, Vol. edited by Laxmi Devi, New Delhi: Annel Publication, 1996, pp.1-2; and see also,



James defines 'social change as a term used to describe variations in, or modifications of, any aspect of social processes, social patterns, social interaction or social organization. Merrill and Eldredge state that 'social change means that large numbers of persons are engaging in activities that differ from those which they or their immediate forefathers engaged in some time before.' Davis says that social change meant only such alterations as occur in social organization, that is, structure and functions of society.

As a result of these various factors a cumulative process of change started to become visible by the 1930s and 1940s. This change was physical, as seen in the construction of houses and material goods, and also ideological in thinking, attitudes and customs. Villages now expanded in size and land use pattern within them altered. Many instances were noticed when zamindars encroached the *shamlat* land. The manure plants were no longer in the middle of the village but on the *shamlat* (common land) just outside it. As there was not enough common land their manure across the *nullah* (there was a broad ditch poyaridis away).²⁶ Previously most of the houses in the villages were constructed with mud,²⁷ but by the mid twentieth century being those was replaced by 'pucca' houses made of small bricks.

Malcolm Darling also remarked that near Ladwa, we noticed in a Jat village a pucca house, which was evidently new.²⁸ The landlords and baniyas lived in larger home. Baniyas lived in 'Havelis'. The homes of the menial castes were still of mud but some peoples of those castes had also the 'puccas' houses.²⁹ The one thing, which we have to remember about the pucca houses that these houses were, which were different from the bricks, we used in the present day.³⁰ The pucca and even kachcha houses had pucca paving and drains.³¹ The things which were the indication of improvement in the homes as air, cleanliness, tidiness in the home; chimneys for the home smoke; tasteful pictures and simple and homemade decoration; flowers in the courtyard; clean, well kept, orderly; healthy, happy children (but not loaded with trinkets); regular well cooked meals and an orderly home regime.³² The walls of the houses were well plastered-the re plastering having been done every year after the spring harvest- by most people except to the Rajputs. The houses were very clean except where the cattle lived.³³ Furniture also changed within the houses. The previously used, charpais (bedsteds), 'morahs', 'peerahs (small stool) and tats were replaced by chairs, tables, benches, stools initially by the retired Army

Encyclopaedic Dictionary of Sociology, Vol. IV, edited by B.B. Sharma, New Delhi: Annal,1992, pp.874-76; and *The Penguin Dictionary of Sociology*, New Delhi:Penguin Books, 1984, pp.193-94.

²⁶ M. L. Darling, *Rusticus Loquitor*, p.69.

²⁷ *Ibid.*, 4.

²⁸ M. L. Darling, *Rusticus Loquitor*.

²⁹ *Interviewed with Jahangir*, Village, Jani, District Karnal, Age, 71 on 25.1.2005.

³⁰ *Interviewed with Kishan Chand*, Village Khalila, District Panipat, age 76, on 7.8.2004.

³¹ F. L. Brayne, *Better Villages*, pp.16, 33.

³² F. L. Brayne, *Better Villages*, pp. 21-22.

³³ M. L. Darling, *Rusticus Loquitor*, 99-101.



Officers and government employees and later by other people. Cooking vessels and other utensils were replaced with crockery and glass vessels. These new western items may not have been common but familiar to rural society.

There was some change in the dress of the mid twentieth century. The most significant change was from homespun to machine-made cloth.³⁴ Men wore a homespun cotton sheet (chaddar), and dhoti, (white sheet) but wore mill made shirt below; and all had mill-made puggarees. In addition to, they began to use socks, mufflers, caps, pants and hats. The women's dress was not away from the wind of change. The woman wore very little homespun (khaddar), preferring the more delicate machine made tissues; but they still spun the yarn for other household uses and wove for their own household use.³⁵ British manufactured goods like high heel sandal, toys, shoes, cup plate were demanded.

The changes in food was also noticed in 1930s and 40s. Not much wheat was eaten daily but the guests were served this superior cereal.³⁶ In summar the

staple crops were barley and gram, and in winter bajra³⁷ and jawar.³⁸ It was significant to notice that peoples ate missi roti (mixture of barley and millet).³⁹ There seems to be some improvement in rising of the standard of living that in 1933 one of the Zaildars had started growing carrots for home consumption. In addition to potatoes, tomatoes, lady finger, brinjal also started to be cultivated. *Chatni* (sauce) and *achar* (pickles) were also used in a great deal. Two further changes may be noted: Tea was introduced as new item in the local menu, and was drunk by Hindus and Sikhs, while serving during the war. *Huqqa* was replaced by *biri* and cigarette (smoking items).⁴⁰

Life style was also changed due to education and now replacing particularly the service in the administration and army. A degree of varieties in general behaviour and discipline became noticed by the mid twentieth century. The people seemed to be 'civilized' as 'tu' was replaced by 'aap' and 'ji' began to use in general behaviour. The English words found their way in local wording as plate, table, school, college, good morning, good man, car, bus, jeep, trolley, tractor, commission, minister, tobacco, snuff, petition, promotion, officer, rank, selection and member.⁴¹

³⁴ As long ago as 1887 the Settlements Officer wrote that the mass of the agricultural population ----do no spend much on food, but the expenditure on clothing has risen greatly. Because the people have largely given up their coarse homespun for inferior English Cloths'. *Assessment Report of Jagadhri Tahsil of Ambala District, 1887*, p. 40: the Jagadhri Tahsil merged with that of Naraingarh.

³⁵ M. L. Darling, *Rusticus Loquitor*, pp.70-71.

³⁶ *Interviewed with Jahangir, Village Jani, Karnal, on 25.1.2005.*

³⁷ Spiked Millet (*Holcus spicatus*).

³⁸ Great Millet (*Holcus Sorghum*).

³⁹ *Interviewed with Deshraj, Village Khalila, District Panipat, Age, 80, on 7.8.2005.*

⁴⁰ M. L. Darling, *Rusticus Loquitor*, p.136.

⁴¹ K. C. Yadav, *Haryana: Itihas Evam Culture*, pp.329-30.



In order to measure the rigidity-flexibility dimensions of the caste system prevailing in the rural society, it can be said that, in a majority of rural South-East Punjab the social distance between high and low castes had to some extent been narrowed in 1940s, but untouchability still prevailed in the society. Where the Arya Samaj had been at work, it was going out with the new generation, and men were becoming more slightly more broadminded on this subject.⁴² The traditional pattern was however, common. 'We must not enter the Zamindar's house: we wait outside and call; if not one comes, we come back when someone is there. If the Jat happened to touch the chamar then Jat washed his clothes and bathe. This was not only Karnal but also in Rohtak.'⁴³

The menial's position was not too bad and was rapidly improving.⁴⁴ The tanner, the carpenter, and the blacksmith had all greatly improved their position: the sweeper too could earn more, but he was an extravagant fellow and spent all he got. The barber and the carpenter might now be found amongst the money-lenders. The dhobi or washer man was doing as well as anyone, for far more washing was done-probably twice as much as before.⁴⁵

The landlord's condition was more of less improved from the nineteenth century, but the enquiries (1930) suggested that in the last ten year there had been no marked change for the better. There were the land lords who were both good and bad. The reason for this was that the ordinary word for 'good' in Hindi-achcha-had no moral significance, but only material, the condition of a village moneylenders was also decreasing. 'These are not days,' he grumbled. The old days were better.⁴⁶ Especially was it so with the Rajputs, the Sainis were honourable me (sharif)-this was a complement of their surroundings-and paid back something. 'It is very difficult now days to get anything back from the Zamindars'.⁴⁷ As a result of the overall factors of the colonial milieu a cumulative process of change started to become visible by the 1930s and 1940s. These changes were both physical as well as ideological. Physical change was as seen in the construction of houses and material goods available such as kitchen equipment and furniture. The kucha houses began to be replaced by pucaa houses in some places. The new western items like cups, plates, tables, chairs, high heeled sandals may not have been common but were now familiar to rural society. The most significant change was

⁴² Similar views are taken from Dharamvir Arya, Arya Samaji and ex Senator, whom continuously discussion by me on the role and relevance of Arya Samajh at Chandigarh.

⁴³ M. L. Darling, *Rusticus Loquitor*, pp.62, 94-95.

⁴⁴ F. L. Brayne, *Batter Villages*, 1937, 26.

⁴⁵ M. L. Darling, *Rusticus Loquitor*, pp. 65.

⁴⁶ There was a popular saying about the village money-lenders in this respect. 'Tuta Baniya jab janiye jab Kahe purani bat. (You may know a Banya has come to a grief when he talks of old times.) *Final Report of the Revision of Settlement of the Sirsa District, in the Punjab, 1879-83*, Calcutta: Calcutta Central Press, 1884, XXII.

⁴⁷ M. L. Darling, *Rusticus Loquitor*, pp. 65-95.



from home spun to machine made cloth. British manufactured goods were in demand.

Several changes in attitudes, thinking and customs became visible in food, dress and social behaviour. New food items started to be used for example, vegetable and tea. There was some change in apparel for men with the adoption of trousers, hats, shirts and a hosiery items like gloves, socks and mufflers. In the social sphere, English words found their way in every day parlance. Mobility and social space, especially for girls, increased to some extent. The traditional lower groups also became mobile and track to new occupations. The distinction of caste saw, however, a minimal degree of change. Social customs also reflected subtle changes with the passage of time and the impact of colonial rule.

In spite of these rigid and customary situation prevailed in the patriarchal society, we find some kind of social change in the first half of the twentieth century. Now the women began to wear the homespun (Khaddar).⁴⁸ Also professing the more delicate machine made tissues; but they still spun the yarn for other house uses and wove for their own house hold use. British manufactured

goods like high heel sandal, toys, shoes, cup plate were demanded as the proverb says' when a woman demands.⁴⁹ "Onchi Edhi Boot Vilayati Paharan Khatir Lyade"

(Give me high heel sandal from England).

The women were beginning to talk about demerits of the purdah system. It was not quite so strict with Hindus, who allowed their women folk to visit each other. When asked, why Hindus kept pardah they replied that it was due to their ancestor (buzurgon bi baat). The Muhammad women had rigidity about purdah because they believed it was bound with Koran.⁵⁰

Few families had given up spinning, but most were working their wheels harder than before. In more prosperous time,s the clothes requires for the bride and mother in law and obtained from the Bazaar, but many now cannot afford to get anything in this way. Cotton, too, was cheaper than it had been for years, and women were taking advantage of this and of their holiday from filed work to spin yard for their daughter's trousseaus'.⁵¹

Now, the mentality of men, somehow, changed also as far as

⁴⁸ This was very famous in women and men as well, and Gandhiji's idea was so prominent. This was a famous saying in 1930s and 40s that' Jisne kata na sut, uska Marega put (Spin the khaddar otherwise you son will die). *Interviewed with Janki Devi*, Age 85, H.No. 929, Sec. 10, Panchkula on 10th Jan. 2007.

⁴⁹ M.L. Darling, *Rusticus Loquitor*, pp. 70-71.

⁵⁰ For details see, Mahender Singh, *Agriculture and Agrarian life in the South-East Punjab, 1858-1947*, unpublished Ph.D Thesis, PU., Chandigarh, 2007, pp. 248-49.

⁵¹ Malcolm Darling, *Wisdom and Waste in the Punjab Villages*, P. 170.



concern to the burden of women's work. The men began to try to change this, and observed 'yet' if in a house there are only man and wife, she must help him in everything, or the work will not be done'. Out of doors, all that the wife of a Sikh Jat does was to take her husband his morning meal in the fields, pick the cotton bring in and chop up the fodder, and the make the dung-cakes. The latter were less used than before and need not, he thought, be used at all for the milk could be kept warm with a wood fire. The mobility and sphere of women somewhat enlarged. It was due to education system because the girls had to step out from their village for education to nearby villages. They were learning a lot from education through which society could change and it impacted the women to a marginal degree.

As to women, marriage before puberty was much less common than it was. The main reason for this was the new light which the close connexion with the army has diffused more widely than in Karnal, where a comparatively few enlist. People were bringing to realize that later marriage means better health. Polygamy was rare than before and it was commonly said at that time. It you want to give a man trouble, give him second wife.

In addition to, some kind of change can be seen in education which could be main factors for social change. As far as concern to the education of women in this sub-region, the scenario was very much depressive in the late nineteenth century, however, some kind of improvement can be seen in

the early twentieth century. This could be possible when the British Government and their administrators began to take interest in this social evil. The British administrator, like F.L. Brayne, an enlightened deputy commissioner of Gurgaon, once said, "If a boy is educated, only one person is educated; but if a girl is educated, a whole family is educated".⁵² Consequently, there were only 465 female students in 1860, which increased to almost double to 968 in 1900,⁵³ and Ambala, Gurgaon district enjoyed a better position.⁵⁴ In 1951, the situation was more improved and the strength of girls students reached up to 50 thousand, but not so satisfactory.⁵⁵

The main factors of social change in the modern times can be identified as western education, growth of modern technology, industrialization, urbanisation and rise of political consciousness. In the South-East Punjab, three factors are seen to be more operative education, socio-religious activity, and print medium, which were

⁵² F.L. Brayne (1927), *Village Upliftment in India*, Allahbad, p.3.

⁵³ As compare to, the School decreased from 33 to 29 during this time.

⁵⁴ The figures have been taken from the Administration Reports, Education Reports and Census Reports of Punjab for the concerned years.

⁵⁵ Excluding primary students; see for detail, K.C. Yadav (2002), *Modern Haryana*, New Delhi: Manohar, p.258.



responsible for social change. The colonial milieu which introduced a new administration and economic framework also contributed to this change.

VI

To conclude, the social change of the women during colonial period saw a slight change. As far as concern to the change as a whole, we find some changes in men's behaviour, life style, education. So far as concern to the social changes of women, it could be in a better position if some factors would not have been existed namely; patriarchal notions, drudgery homework, no encouragement from the parents side, competition in the men's job, early marriage, *pardah* system, lacking in implementation of government policy (relating to education), separate schools for girls, lacking of women teachers, were among the factors, by which the social change could not be in a good shape.



A Study On Role Of Anganwadies In Enhancing Immunity Among Children, Pregnant And Lactating Women -With Special Reference To Hassan District

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Abstract:

India became one of the fastest- growing major economies and is considered a newly industrialised country. However, it continues to face the challenges of poverty, corruption, malnutrition, and inadequate public healthcare. Since independence in 1947, its economic states has been classified as a low-income country with majority of the population at are below poverty line, through most of the population still living below the national poverty line, its economic growth indicates new opportunities and a movement towards increase in the prevalence of chronic diseases which is observed in at high rates in developed countries such as United States, Canada and Australia. The combination of the people living in poverty and the recent economic growth of India has led to the co-emergence of two type's malnutrition: under nutrition and over nutrition's. Deficiencies in nutrition inflict long term damage to both individuals and society compared with their better-fed peers, nutrition –deficient individuals are more likely to have infectious diseases such as pneumonia and tuberculosis, which lead to higher mortality rate. In addition, nutrition-deficient individuals are less productive at work. Low productivity not only gives them low pay that traps them in a vicious circle of under – nutrition, but also brings inefficiency to the society, especially in India where labour is a major input factor for economic production.

INTRODUCTION:

The Indian economy was the world's seventh largest by nominal GDP and third largest by purchasing power parity. Following market-based economic reforms in 1991, India became one of the fastest- growing major economies and is considered a newly industrialised country. However, it continues to face the challenges of poverty, corruption, malnutrition, and inadequate public healthcare. Since independence in 1947, its economic states has been classified as a low-income country with majority of

the population at are below poverty line, through most of the population still living below the national poverty line, its economic growth indicates new opportunities and a movement towards increase in the prevalence of chronic diseases which is observed in at high rates in developed countries such as United States, Canada and Australia. The combination of the people living in poverty and the recent economic growth of India has led to the co-emergence of two type's malnutrition: under nutrition and over nutrition's.



The World Bank estimates that India is one of the highest ranking countries in the world for the number of children suffering from malnutrition. The prevalence of underweight children in India is among the highest in the world, and is nearly double that of Sub Saharan Africa with dire consequences for mobility, morality, productivity, and economic growth. The consequences of child malnutrition for child morbidity and mortality are enormous and there is an adverse impact of malnutrition on productivity so that failure of compact child malnutrition reduces potential economic growth at the macro level. At micro level, malnutrition both protein energy malnutrition and micronutrient deficiencies directly affects children's physical and cognitive growth and increases susceptibility to infection and diseases. It is obvious that there is urgent need to focus on the nutritional and overall developmental needs of children. The golden interval of intervention is believed to be from pregnancy to 2 years of age, after which under nutrition may cause irreversible damage for future development.

Deficiencies in nutrition inflict long term damage to both individuals and society compared with their better-fed peers, nutrition –deficient individuals are more likely to have infectious diseases such as pneumonia and tuberculosis, which lead to higher mortality rate. In addition, nutrition-deficient individuals are less productive at work. Low productivity not only gives them low pay that traps them in a vicious circle of under – nutrition, but also brings inefficiency to the society, especially in India where labour is a major input factor for economic production. On the other

hand over-nutrition also has severe consequences. In India national obesity rates in 2010 were 14% for women and 80% men with some urban areas having rates as high as 40%. Obesity causes several non- communicable diseases such as cardiovascular diseases, diabetes, cancer and chronic respiratory diseases.

Malnutrition: Malnutrition is the condition that results from eating a diet in which certain nutrients are lacking, in excess (too high in intake), or in the wrong proportions. A number of different nutrition disorders may arise, depending on which nutrients are under- nutrition or over-abundant in the diet. In most of the world, malnutrition is present in the form of under nutrition, which is caused by diet lacking adequate calories and protein not enough food, and of poor quality

Nutrition- specific interventions, which address the immediate causes of under nutrition, have been proven to deliver among the best value for money of all development interventions. Emergency measure includes providing deficient micronutrients through fortified sachet powders or directly through supplements. WHO, UNICEF, and the UN world food programme recommended community management of severe acute malnutrition with ready to use therapeutic foods, which have been shown to cause weight gain in emergency settings.

Meaning about the Nutrition

As molecular biology, biochemistry and genetics advance, nutrition has become focused on the steps of biochemical sequences through which substances inside us and other living organisms are transformed from one



from to another- metabolism and metabolic pathways. Nutrition also focuses on hoe diseases, conditions problems can prevent or lessened with a healthy diet.

Nutrition Food in Anganwadi Centre:

The Integrated Child Development Services (ICDS) Scheme of the Ministry of Women and Child Development is a Centrally Sponsored Scheme in which Central Government is responsible for policy and Programme Planning and States/UTs are responsible for the implementation of the scheme including procurement, supply and management of supplementary nutrition at the Anganwadi Centres (AWCs). States/UTs are required to provide supplementary nutrition to children (6 months to 6 years) and pregnant women and lactating mothers for 300 days in a year as per the schematic nutritional norms of the scheme.

As per information available, the States/UTs of Andhra Pradesh, Arunachal Pradesh, Bihar, Goa, Gujarat, Haryana, Himachal Pradesh, Karnataka, Kerala, Maharashtra, Manipur, Meghalaya, Mizoram, Nagaland, Orissa, Punjab, Rajasthan, Sikkim, Tamil Nadu, Tripura, West Bengal, Andaman and Nicobar Islands, Chandigarh, Delhi, Dander & Nagar Haveli, Daman & Diu, Lakshadweep and Pondicherry are providing over 21 days of SNP. Rest of the States/UTs is providing less than 21 days SNP indicating disruption. From the above reports and during visits instances of disruptions and deficiencies in SNP by the States such as Uttar Pradesh, Assam and Uttarkand have been detected and brought to the notice of the respective State Government for remedial measures

and action. In addition, any complaint received by the Government is referred to the concerned states/UTs for appropriate action in the matter.

Further, the Government has also introduced 5-tier monitoring and review mechanism at National, State, District, Block and Anganwadi Levels for which guidelines foe issued on 30.03.2001. under these guidelines, the District and Block level committees is to be constituted to closely monitor inter-alia quality of supplementary nutrition, regularity of functioning of AWCs, etc. And Anganwadi level committee is required to review and take as well as suggest actions to improve delivery of services including status of supply of supplementary food to all beneficiaries for at least 21 days in a month at t6he AWC etc. The revised rates would follow the phased implementation over the 3 years of the Strengthened and Restructured ICDS on the existing cost sharing ratio 50:50 between the Centre and the States other than NER where it will continue to be on 90:10 basis.

OBJECTIVES

- To know about the problems facing by children, conceived and lactating women.
- To know the controlling measures of malnutrition among the children and women.
- To study the role of anganwadies in enhancement of nutrition level and immunity among the children.



HYPOTHESIS

- The nutrition level among the children, pregnant and lactating women's is not good.
- By providing supplements which is helps to reduce mal-nourishment among the beneficiaries.

METHODOLOGY OF THE STUDY

The study is broadly out lined with primary and secondary sources, primary data has been collected by using a schedule and through personal interview of the anganwadi workers and parents and 10 anganwadi centre have been selected for purpose of this study.

The primary data have been collected by using schedules and through personal interview of the anganwadi workers and parents. The 10 anganwadi centres were selected for the purpose of the study. The secondary information has been collected from different printed and unprinted sources. Secondary data are mainly from books, magazines, reports, news paper and internet. The collected secondary data has been tabulated and analysed through the simple statistical average method and percentage method.

Review of Literature

Banerjee, Sangita. (1999) A study on Commodity Participation in ICDS This study investigated how better community participation can be ensured. It covered a total population of 854, among who were 15 mothers and 15 fathers of beneficiary children, 10 were non beneficiary parents, representatives of local organizations and 5 were functionaries of different centers. Fathers of beneficiary children mentioned that they could not

earn money if they did not go outside the home, and the adult family members looked after their children. Only 7 out of 15 mothers reported correctly about the program services for children rendered by ICDS. Mothers of the beneficiary children were encouraged by family members to send their child to the centre. 3 respondent mothers reported that slum children did not get adequate food, proper education, etc.,

The Ministry of Women and Child Development (MWCD) entrusted the National Council of Applied Economic Research (NCAER) with the task of conducting a nationwide evaluation of the ICDS Scheme to help the Government in initiating corrective measures to make the program more effective.

Social Assessment of ICDS in Karnataka. Bangalore: KAR-DWCD-Indian Institute of Management Bangalore, Bangalore (2005). The supplementary nutrition (SN) and Amylase Rich Food (ARF) was not of good quality and distribution was not regular. Storage facilities, measuring scales and cooking facilities were not available or were inadequate. Lack of proper coordination with the health department and absence of mission mode had made the immunization program less effective. Proper buildings constructed at the right locations were a major problem. Clean drinking water was not available in many AWCs. As their post did not have proper job description their services were not well streamlined in ICDS. The PRIs namely ZP, TP and GP did not fully participate in ICDS activities.

Kamla- Raj 2012 Stud HomeCom Sci, 6(2):95-98 (2012) Assessment of Nutritional Status of Rural Anganwadi



Children of Aligarh under the ICDS (Integrated Child Development Services) and Rural Health FarzanaAlim and FarhatJahan: Department of home science, Aligarh Muslim university, Aligarh, Uttar Pradesh, India A survey was conducted to assess the nutritional status of children (0-3 years) among 16 Anganwadies in 5 villages in Aligarh, Uttar Pradesh (U.P.) registered under the ICDS scheme. To examine the relationship between nutritional status of the child and selected variable that effects nutritional status of children, chi-square test was employed. Based on Gomez' classification, out of 300 children, only 229 (76.4%) of children received supplementary nutrition through ICDS out of which 188 (62.7%) children were normal while 41 (13.7%) were under weight. Based on Waterlow's classification out of 300 children, only 229 (26.4%) of children received supplementary nutrition through ICDS out of these children 148 (49.4%) were

normal while 81 (27%) were stunted. It can thus be concluded that majority of children were normal who received supplementary nutrition through ICDS.

DATA ANALYSIS

The present study is related to the role of anganwadi centres in enhancing immunity among child, pregnant and lactating women. This study is related to particular anganwadi center in Hassan District. For this purpose of the study of immunity condition among children pregnant and lactating women there has been chosen of 10 anganwadi centre a random sample method for data collecting. For the study a pre- tested scheduled has been used and also through interview and observation method the required information has been collected. The collected data has been tabulated and analyzed on the simple method and percentage method as following.

Kids in Anganwadies

Respondents	Ratio	Percentage
Male	136	49.18%
Female	137	50.183%
Total	273	100%

In this analysis 136 (49.18%) male kids, and 137 (50.183%) have female kids in anganwadi centres.

Age group of kids

Age(in years)	Ratio	Percentage
6 months to 3 years	119	43.58%
3 years to 6 years	154	56.410%
Total	273	100%

Table reflected that around 43.58 kids are belongs to between six months to three years and 56% of kids belongs to between three years to six years.



Number of physical Handicap kids

No. Of physical handicap kids	Ratio	Percentage
Yes	0	0%
No	10	100%
Total	10	100%

As revealed by the table no physical with disabled in the anganavadi centres means that 100% of the kids who have admitted they are physically well.

Nutrition food details

Nutrition food details	Ratio	Percentage
Mineral food	10	25%
Peas	10	25%
Juices	10	25%
Vitamin food	10	25%
Total	40	100%

The table stated that the nutrition food details in anganwadi centres given to childrens' like mineral food, peas, juices, and vitamin food to kids.

Food Quantity given to kids

Food items	Ratio	Percentage
Mung	30 gram	7.83%
Pengal	9 gram	3.34%
Sugar	15gram	3.91%
Wheat powder	100 gram	26.10%
Salt	2 gram	0.522%
Oil	9 gram	2.34%
Rice	180 gram	47.78%
Ground nut	5 gram	1.30%
Red chilli	5 gram	1.30%
Milk	15 mili litre	3.91%
Bengal gram	11 gram	2.87%
Mustard seeds	2 gram	0.522%
Total	383 gram	100%

In this analysis shows providing food details to kids at anganwadies 7.83%(30 gram) mung, 3.34%(9 gram) pengal, 3.91%(15 gram) sugar, 26.10%(100 gram) wheat powder, 0.522%(2 gram) salt, 2.34%(9 gram) oil, 47.78%(180 gram) rice, 1.30%(5 gram) ground nuts, 1.30%(5 gram) red chilli, 3.91%(15 mili litre) milk, 2.87%(11 gram) Bengal gram, 0.522%(2 gram) mustard seeds totally 383 gram food giving daily to kids.



Financial support given to food supplement

Financing authority	Ratio	Percentage
Central government	-	-
State government	-	-
Local government	-	-
Central and State government mutual fund	10	100%
Total	10	100%

In this analysis shows financial support given by the state and central government aiding to provide food for kids.

Facilities for kids in anganwadies

Facility	Ratio	Percentage
Play ground	3	8.82%
Play kits	10	29.41%
Toilet	7	20.58%
Drinking water	4	11.76%
Bed	10	29.41%
Total	34	100%

Above the diagram shows that facilities available in anganwadies as research consider 10 anganwadies to collect the information among them 3 anganwadies have play ground facility, and 10 anganwadies have play kits, 7 anganwadies have toilet facility, and 4 anganwadies have drinking water facility, and 10 anganwadies provide bed to kids to get sleep.

Age group of pregnant and lactating women

No. of pregnant and lactating women(age)	Ratio	Percentage
18-24	35	59.32%
25-35	24	40.677%
36-40	-	-
Above 41	-	-
Total	59	100%

Above table shows shown that the age group of pregnant and lactating women as found in the study area. 59.32% (35 respondents) age group of 18 to 24, 40.677% (24 respondents) age group of 25 to 35. Totally 59 respondents registered in 10 anganwadies.

Types of food

Types of food	Ratio	Percentage
Nutrition food	10	100
Under nutrition food	-	-
Total	10	100%



Above table reveals that anganavadi centres issuing nutrition food grains for women and lactating women, hence 100% respondents are revealed that same.

Providing food details (in grams) to pregnant and lactating women

Grains	In grams	Percentage
Rice	4375 gram	35.93%
Mung pea	1550 gram	12.73%
Oil	200 gram	1.64%
Wheat	5875 gram	48.25%
Red chilli	75 gram	0.616%
Salt	100 gram	0.821%
Total	12175 gram	100%

In this analysis shows providing food details for pregnant and lactating women (monthly). 35.93%(4375 gram) of rice, 12.73%(1550 gram) of mung pea, 1.64%(200 gram)of oil, 48.25%(5875 gram) of wheat, 0.616%(75 gram) of red chilli, and 0.821%(100 gram) of salt giving monthly in anganwadi centre.

CONCLUSION

To prevent or minimize the problem of alnutrition, various nutrition intervention pro- assessment of nutritional status of rural anganwadi children 97 programs have been introduced, from time to time, in India. Although the ICDS program has been successful in improving the nutritional status of children (0-3 years), further improvements can be made in the functioning the program. Changes need to be made in the understanding and utilization of the services. The study shows the high extent of under nourishment and less than satisfactory performance of children are a nation's most vital and important resources because it is they who are poised to take over from their parents to advance a country's future development. The well-being of children from pre-birth must user in an uncompromising sense of

responsibility to their welfare. A strong sense of outrage should prevail at all levels of state and society at the lack of protecting children from poverty, poor healthy and care.

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चित्रामुदगल कृत "एक जमीन अपनी" उपन्यास में नारी चित्रण

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ABSTRACT

चित्रामुदगल कृत "एक जमीन अपनी" उपन्यास में नारी चित्रण चित्रा मुदगल के औपन्यासिक नारी पात्रों में विभिन्न विशेषताएं परिलक्षित होती है। उनके सभी नारी पात्र संघर्षशील एवं जुझारू हैं। वे अपनी अस्मिता, अस्तित्व और अधिकारों के प्रति सजग हैं। स्त्री जीवन की समस्याओं पर लिखने में चित्रा मुदगल जी अपनी विशिष्ट पहचान बनाई है। नारी मुक्ति से जुड़े अनेक प्रश्न, उन प्रश्नों से जुड़ी सामाजिक, पारिवारिक एवं आर्थिक बेबसी और उससे उत्पन्न स्त्री की मनः स्थिति का चित्रण इस उपन्यास में अनेक स्तरों पर यथार्थरूप से प्रस्तुत किया गया है। "एक जमीन अपनी" उपन्यास विज्ञापन कंपनियों से जुड़कर काम करनेवाली दो नारियों की कहानी है। नीता अपने नौकरी और पैसों के लिए किसी भी हद तक जाने के लिए तैयार होती है। पर अंकिता समाज में अपना कुछ स्थान बनाना चाहती है। इस उपन्यास में जहां अंकिता बिना अक्षीलता का आश्रय लिए अपनी प्रतिभा और ईमानदारी के बलबूते पर आगे बढ़ना चाहती है। असुरक्षित माहौल में संघर्ष करते हुए अपने कदम फूंक-फूंक कर रखती है और कामयाब होती है। वहीं नीता अपनी कामयाबी के लिए शरीर प्रदर्शन और उच्छंखलता का मार्ग अपनाती है। विज्ञापन जगत की चमक में स्वयं को भूल जाती है और मृत्यु की शरण में चली जाती है। यह उपन्यास विज्ञापन जगत के अनेक रहस्यों का खुलासा करता है। इस उपन्यास में लेखिका ने यह सिद्ध कर दिखाया है कि स्त्री की शक्ति प्रतिभा में छिपी हुई है न कि देह प्रदर्शन में।

FULL PAPER

प्राचीन काल में नारी का जीवन घर की चार दीवारों में ही बीत जाता था। विशेष रूप से नारी का एक ही कर्तव्य था कि घर संभालना, उसे घर की इज्जत मानकर घर में ही परदे के पीछे रखा जाता था। आज नारी में आधुनिक बनने की होड़ लगी है। नारी के जीवन में क्रांतिकारी परिवर्तन हुआ है, क्षेत्र में आगे बढ़ रही है, बदल रही है और ये परिवर्तन सभी को देखने को मिल रहा है। भूमण्डलीकरण ने अपने तमाम अच्छाईयों एवं बुराईयों के साथ सभी वर्ग के शिक्षित स्त्रियों को घर से बाहर निकालने का अवसर दिया है। परिणामस्वरूप स्त्री अपने वर्जित क्षेत्रों में ठोस दावेदारी की और स्वावलम्बन के दिशा में तीव्र प्रयास भी सामने आए।

हिन्दी कथा साहित्य में नारी विमर्श का जोर आठवें दशक के महिला लेखिकाओं में उल्लेखनीय है- ममता कालिया, कृष्ण अग्निहोत्री, चित्रा मुदगल, मृदला गर्ग, मैत्रेयी पुष्पा, दीप्ती खण्डेलवाल, सुनीता जैन, सुधा अरोडा अर्चना वर्मा, नमिता सिंह, अलूका सरावगी आदि ये सभी लेखिकाओं ने नारी मन की गहराईयों, अनेक समस्याओं का चित्रण यथार्थता से किया है। वास्तव में सत्य यह है कि जिस युग के समाज में नारी का जो स्थान था, उस युग के साहित्य में नारी उसी रूप में चित्रित की गई है। साहित्य समाज का दर्पण होता है। नारी का योगदान का मूल्यांकन साहित्य में करना हो तो वह किसी भी क्षेत्र में पीछे नहीं है।



चित्रामुदगल हिन्दी की समकालीन कथाकार है तथा हिन्दी की अत्यंत प्रतिष्ठित कथालेखिका हैं। चित्रा मुदगल की रचनाएं समकालीन कथा साहित्य की सभी उल्लेखनीय विशेषताओं से संघोषित हैं। चित्रा मुदगल अपने लेखन में नारी के पक्ष में खुलकर आवाज बुलंद की है। स्त्री विमर्श साहित्य के लिए नित्य नए ज्वलन्त मुद्दे उपलब्ध करवा रहा है अनेक पुरुष तथा महिलाएं स्त्री समस्याओं को लेकर रचनाएं लिखी रहे हैं। "एक जमीन अपनी" उपन्यास में विज्ञापन कंपनियों से जुड़कर काम करनीवाली दो नारियों की कहानी है। "एक जमीन अपनी" में विज्ञापन क्षेत्रों में काम कर रही दो नारियों - अंकिता एवं नीता की कथा- व्यथा है। दोनों सहेलियां हैं परंतु सोच समझ एवं काम करने की पद्धति में दोनों की दृष्टिकोण अलग है।

अंकिता घरवालों के विरुद्ध के बावजूद सुधांशु से प्रेम विवाह करती है। उनकी रजिस्टर मेरिज सुधांशु की तानाशाही, ताश-शराबी के लत के कारणों से टूट जाती है। पति से संबंध टूटने पर अंकिता अध्यापिका बनना चाहती है, पत्रकारिता में लेख लिखती है। अंत में वह विज्ञापन जगत में अपना करियर बनाना चाहती है। कहानी शुरूआत में वो इंदौर से कुछ दिनों की छुट्टी के बाद वापस आती है तो पाती है कि वो जिस कंपनी से पक्की नौकरी की उम्मीद लगाकर बैठी है वही से उसे दफ्तरी राजनीति के कारण उसे टाला जा रहा है। लेकिन वो हार नहीं मानती है।

नीता यौन स्वतंत्रता को ही स्त्री-स्वतंत्रता मानकर विज्ञापन संस्कृति के प्रवाह में बहकर आधुनिकता का ताज पहननेवाली है। जब वह शादीशुदा, दो बच्चों के पिता सुधीर गुमा के साथ बिना ब्याह के रहने लगी, तब अंकिता ने उस पर प्रश्न किया। नीता के अनुसार- "हम प्रेम करते हैं। हमारा प्रेम मात्र आवेग नहीं है। न क्षणिक उन्मादायह परस्पर संवाद है। मानसिक जूझाव। हम वर्णनाहीन होकर जिएंगे। बंधन हीन होकर बंधेंगे, रूढ़ि मुक्त हों मानसिकवरण" -- १ नीता ने सुधीर के साथ जिस रिश्ते को सत्य माना वह परस्पर कामुक आरोपों से टूट जाता है। नीता यह बर्दाश नहीं कर पाती। नीता की गोलियों खाकर आत्महत्या का प्रयत्न करती है। अंत में अपनी बच्ची को अंकिता को सौंपकर नीता अपनी जीवन यात्रा को पूर्ण विराम देती है।

इस उपन्यास में भारतीय संस्कृति की महत्ता, स्त्री-स्वतंत्रता एवं स्त्री - पुरुष समानता आदि समकालीन जीवन के पहलुओं पर चित्रा मुदगल ने गंभीरता से प्रकाश डाला है। हरिन्द्र लंडन जाने से पूर्व सुधांशु को अंकिता से मिलाने दोनों को घर बुलाता है। वहां अनजाने में सुधांशु अपनी आत्मीयता का प्रदर्शन करेगा, लेकिन अंकिता इस टूटे रिश्ते को पुनः जोड़ना नहीं चाहती है। अंकिता का भाई खुद सुधांशु एवं मित्र हरिंद्र भी चाहती है कि यह रिश्ता फिर से जुड़े, लेकिन नारी शोषण के खिलाफ अंकिता प्रतिक्रिया है कि- "सुधांशु जी, औरत बोनसाई पौधा नहीं जब जी चाहा, उसकी जड़ें काटकर उसे वापस गमले में रोप लिया। वह बौना बनाए रखने की इस साजिश को अस्वीकार भी कर करती है।" -- एक जमीन अपनी -- पृ: २३५

आज नारी का कदम घर से बाहर की ओर बड़ गया है। आज उसकी प्रतिभा और दृष्टिकोण पुरुष से पीछे नहीं है। नारी को भोग्य मानने वाले पुरुष प्रधान समाज में नारी प्रमाणित कर दिया कि वो भी इस पुरुष प्रधान देश में अपना लोहा रख सकती है। इस उपन्यास में जहां अंकिता बिना अक्षीलता का आश्रय लिए अपनी प्रतिभा और ईमानदारी के बलबूते पर आगे बढना चाहती है। वहीं नीता अपनी कामयाबी के लिए शरीर प्रदर्शन और उच्छ्रंखलता का मार्ग अपनाती है। जहां अंकिता में झिझुक ज्यादा है वहीं नीता बिंदास है। अंकिता मानती है कि स्त्री को अपने शारीरिक सौन्दर्य से नहीं, अपनी प्रतिभा और कार्यकुशलता से प्रत्येक क्षेत्र में विजय हासिल करने की जरूरत है।

निष्कर्ष : चित्रामुदगल ने अपने उपन्यासों में नारी के विविध रूपों का बड़ा ही मर्मस्पर्शी एवं हृदयग्राही चित्रण किया है। चित्रामुदगल इस उपन्यास के माध्यम से स्त्री की व्यथा, कुंठा, तनाव, पारिवारिक जीवन की समस्याएं आदि को प्रमुखता चित्रित



किया है। "एक जमीन अपनी" में नीता अपने नौकरी और पैसों के लिए किसी भी हद तक जाने के लिए तैयार होती है। पर अंकिता समाज में अपना कुछ स्थान बनाना चाहती हैं। चित्रा जी जिन समस्याओं को अपने उपन्यासों में रेखांकित की है, वे मात्र कल्पना पर आधारित न होकर आधुनिक नारी की सामाजिक जीवन की वास्तविक समस्याएं ही हैं।

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Self Help Groups and Socio-Economic Empowerment of Rural Women in India – An overview

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ABSTRACT

Self-help groups have emerge as a foremost approach for the endorsement of familiar credit to the rural deprived. The noteworthy characteristic of the Self-Help Groups is that they present credit to the unfortunate at unsubsidized interest rates in addition have comparatively low non-payment rates on these loans. SHGs decrease *business costs* of financial institutions that do dealing with the poor and that of the SHGs themselves. "They condense the cost of financial institutions by performing as mediator organizations or by provided that social collateral those substitute for costly loan appraisal and supervisions". SHG advance has made extensive collision on the maturity of rural financial system in terms of "mounting savings of the poor, on condition that right of entry to credit for the deprived at sensible rates of interest by establish linkage with the official financial institutions, civilizing the production levels and income levels, growing food security and normal of living, civilizing asset formation and ornamental earnings generation behavior, augment environment sustainability and contributing for the much desirable women empowerment. With the fervent roles played by the NGOs, the banks, the public and the governments, over an episode of one and a half decade", the SHG approach has malformed into a association in the rural areas.

INTRODUCTION

The SHG members have also learnt to turn out to be a good purchaser of banks with the training given under this programme. As per the Socio Economic and Caste Census out of more than 1794 lakh household in rural region, about 1337 lakh households are have a bulletin profits of the uppermost earn member of the households below Rs.5,000. Which is about 75% of the total households? All these households appear to be in the economically backward and disadvantaged group. These households comprise the possible subdivision of the SHG Bank Linkage Programme. The

particulars of the overall progress under SHG- Bank Linkage programme .

The Self-Help Groups have been getting better consideration by all the worried like the Government, NABARD, RBI, Commercial Banks, and RRBs. This pioneering appearance of credit liberation is infectious up in a large method in rural areas. SHG progress is leveraging the power of the official banking system and suppleness of relaxed SHGs in provided that sufficient financial services to the pastoral depressed. The programme has twisted in to a social association with high development rates in current years. Fuelled by capability and eagerness at all



stakeholder levels, it is growing speedily right through India, counting tribal areas. It is perhaps the world's principal and the majority triumphant micro finance programme for the rural poor-outstanding in its weight on self-reliance and local self-sufficiency of the extremely meager.

Most self-help groups are voluntary, non-profit association open to anyone with a similar need or interest; however, spin-off groups also exist to meet the needs of particular types of people; for example, the elderly, women, or Hispanics. usually, groups are led by peers, have an informal structure, and free (except for small donations to cover meeting expenses). However, professional of various kinds lead some self-help groups.

A self-help group(SHG) is a village-based financial intermediary usually composed of 10-20 local women or men. A mixed group is generally not preferred. Most self-help groups are located in India, though a SHGs can also be found in other counties, especially in south Asia and southeast Asia.

OBJECTIVES OF THE STUDY

To study the impact of wage employment schemes on vulnerable poor especially rural women with a view to focus on their improvement in economic freedom, standard of living, and reduction in poverty.

To study the role, objectives, function of SHGs promoted by both government agencies and non-governmental organization with a view to analyze their output income and employment effect with special reference to Swashakthi program me in India.

RESEARCH METHODOLOGY

The present study is based on secondary as well as primary data. Though, ever since it is a grass root level enquiry it heavily depends upon primary data sources. In this study the primary data have been composed from interviewing with suitable questionnaire.

various publications of central, state and local governments

existing literature and data in websites various publications of national institutions like NABARD,RBI, NIRD, NIBM and other agencies

other sources like books, magazines, newspapers, reports, articles, seminar papers published by universities and research institutions.

THE CONCEPT OF SHG

It is a voluntarily formed group the member size is 10-20. The group is basically homogenous in nature. They came together for addressing their common problem. They are encouraged to save in a regular basis. The amount of saving is within the range of Rs. 20 – Rs, 100. They rotate this common pooled resource within the members with a very small rate of interest. Each group has a leader who is called as the president and secretary. They usually maintain records of translation in daily basis in written format and that has been kept with the president or the secretary. Not only from the internal resources the members also get loan in bulk amount from mainstream bank, different governmental and non-governmental organizations, donor agencies through MFI's.

Social mobilization through "self-help groups" is inevitable for economic empowerment and poverty alleviation. The concept of "self-help group" exists prior to any intervention. The members



are linked by a common bond like caste, blood, community and place of origin activity in these natural groups of "affinity groups". It is imperative that the self-help group should be promoted in the way that facilitates a co-operative participate and empowerment culture.

The "self-help groups" provide economic benefits in certain areas of production process by undertaking common action programmes, like cost-effective credit delivery system, generating a forum for collective, learning with rural people, promoting democratic culture, fostering an entrepreneurial culture, providing a firm base for dialogue and co-operation in programmes with other institutions, possessing credibility and power ensure participation and helping to assess an individual member's management capacity.

SHG FUNCTIONS

The important functions of SHGs are as follows: -

Group members usually create a common fund by contributing their small savings on a regular basis.

Groups evolve flexible systems of working and manage pooled resources in a democratic way.

Groups consider loan requests in periodic meetings and competing claims on limited resources are settled by consensus.

Loans are given mainly on trust with minimum paper with and without any security.

The loan amounts are small, frequent for short duration and are mainly for conventional purposes.

The rates of interest vary from group to group and the purpose of loan. It is higher than that of banks but lower than that of money lenders.

At periodic meetings, besides collecting money social and economic issues are also discussed.

Defaults are rare due to group pressure and intimate knowledge of the end use of credit

Role of Self -Help Groups in the Empowerment of Women

1. Access to economic resources and influence over this use. The unjustifiable concentration of economic powers is one of the key factors for the low prestige and weak bargaining position of women in the society

Participation in economic decision - making. Economic roles are more influential in the present day living. In this direction, women's abilities are required to understand, to access women empowerment.

Women's ability to influence the decisions on the purpose of loans.

Woman's ability to influence the scale or mortgage of assets in times of financial needs.

Women's ability to make decisions about the household purchase.

3. Opportunities for self-Development. This latter is especially important since rural women, right from the time when they are young girls, are denied the opportunities to go to school.

4. Participation in socio- political decision making and influence over local opinion making.



Involvement and interaction in SHG meetings

Agency-wise Distribution of savings in 2014-15

"Particulars"	"Commercial Banks"	"Regional Rural Banks"	"Cooperative Banks"	"Total"
'Total SHG	'41.36 (54%)	'21.61 (28%)'	'14.00 (18%)'	'76.97 (100%)
'Women SHG'	'36.02 (54%)'	'18.03 (27%)'	'12.37 (19%)'	66.52 (100%)'

The details also state that amongst Southern region; Tamil Nadu has the utmost numeral (12.8%) of SHGs before the divide of Andhra Pradesh. Table - 3.3 represent that the Commercial Banks with their bulky branch complex have accounted for a chief share of saving linked SHGs and Women SHGs. "Commercial Banks had more than half of the total SHGs, followed by RRBs, Cooperatives have about 18% of saving linked SHGs with them"

SELF - HELP GROUPS IN INDIAN MOVEMENT

India has applied the Bangladesh's model in a customized form. To improve the deficiency and to empower the women, the micro-finance has emerged as a dominant implement in the new economy. With accessibility of micro-finance, self-help groups (SHGs) and credit management groups have also in progress in India. And therefore, the movement of SHG has increased out in India. The details of the state-wise extend of the SHG Bank Linkage programme in India.

The share of funds for the SGSY scheme by both central and states governments was Rs.1, 472 cr. in 1999 - 00, the first year of the agenda. "The total amount owed for the program during 10 years is Rs.14, 467 cr, it is less than half of the

budgetary allocation of Rs.30, 100 cr., for NREG in just one year, i.e., 2009 - 10". The chief reason for stagnation in funds allocation is non-cooperation of banks. "The owed meager amounts were not fully utilized even in one year during the last 10 years program period, total utilization is 74% of funds made obtainable as a result the program is often known as subsidy-oriented program". 'In India, Aim of the SHGs is to give social empowerment to women'. "In 1991-92 NABARD started promoting self-help groups on a large scale, and it was the real take-off point for the 'SHG movement, in 1993, the Reserve Bank of India also permitted SHGs to open saving accounts in banks".

The Self-help groups (SHGs) engage in leisure today a primary position in poverty alleviation in rural India'. 'A increasing number of poor populace in a diversity of part of India are members of SHGs and energetically connect in savings and credit, as well as in other activities. The S/C heart in the SHG is the most well-known ingredient and offer a possibility to make some control over capital. Empowerments of the poor encompass three fundamental dimensions-reduction of poverty, formation of employment, and erasing inequality. The self-help group approach in India has taken strong roots as an



effective and viable channel to take the poor to a new domain of economic empowerment and social upliftment. India is balanced to provide sensible solution by delegate the achievement of micro finance for eliminate total scarcity in the coming decade.

State –wise spread of the SHG-Bank Linkage Programme'

"States"	"SHGs"	"Savings (in lakhs)"	"% of SHGs"	"% of savings"
'Andhra Pradesh'	14,18,676	349962.18	19.09	35.36
'Arunachal Pradesh'	2,588	153.01	0.034	0.02
'Assam'	2,85,327	11,289.51	3.84	1.14
'Bihar'	2,68,721	16,466.57	3.62	1.66
'Chhattisgarh'	11,184	18,283.52	1.51	1.85
'Goa'	8,170	1,313.37	0.11	0.13
'Gujarat'	1,96,510	16,872.00	2.64	1.70
'Haryana'	43,029	4,539.47	0.58	0.46
'Himachal Pradesh'	37,634	2,732.43	0.51	0.28
'Jammu & Kashmir'	873	40.74	0.01	0.004
'Jharkhand'	86,386	8,932.95	1.16	0.90
'Karnataka'	7,09,171	1,08,757.29	9.55	10.98
'Kerala'	6,01,325	56,942.49	8.09	5.75
'Madhya Pradesh'	1,57,481	13,010.41	2.12	1.31
'Maharashtra'	6,92,274	74,805.53	9.32	7.56
'Manipur'	9,039	94.92	0.12	0.009
'Meghalaya'	7,230	536.65	0.10	0.04
'Mizoram'	187	4.46	0.002	0.00
'Nagaland'	2,437	210.08	0.03	0.021
'New Delhi'	2,901	660.57	0.04	0.06
'Odisha'	5,17,391	45733.95	6.96	4.62
'Punjab'	23,041	2283.98	0.31	0.23
'Rajasthan'	2,57,262	17906.61	3.46	1.80
'Sikkim'	343	35.49	0.004	0.00
'Tamil Nadu'	9,42,469	105145.21	12.69	10.62
'Tripura'	9,148	558.00	0.12	0.06
'Uttar Pradesh'	3,79,270	43,858.84	5.10	4.43
'Uttarakhand'	37,294	3,903.04	0.50	0.39
'West Bengal'	5,91,464	81,406.51	7.96	8.23
'A & N Islands'	4,824	115.58	0.06	0.01
'Pondicherry'	24,454	2,406.41	0.33	0.24
'Chandigarh'	468	13,096	0.01	1.32
'Lakshadweep'	229	648.81	0.003	0.07
"Total"	74,29,500	9,89,741.54	100	100

Source: NABARD: Status of Micro Finance in India 2015-16.



'Even if they tried to reach the bank branch, the long distance and loss of earnings on being away from work, while visiting the bank branch, was the main hurdles. They were also not convinced whether they would get any service or not if they could approach the bank. The levels of mutual problem and discomfort made the poor look at banking as an almost inaccessible service. But now the circumstances has changed. After the foreword of the SHG programmes the poor particularly women have been proved to be bankable and most sought after customers'. The following table explain the percentage contribution of commercial banks in extending micro credit.' 'The details of the number of participating banks in SHGs bank linkage programme are presented in table.

Commercial Banks

The SHG bank linkage becomes the chief focus and a part of the production commotion of all the 27 public sector banks and 20 private sector banks. The SBI has managed to link the maximum number of SHGs followed by the Andhra Bank and the Indian Bank. "Apart from these banks, banks such as Canara Bank, State Bank of Hyderabad, Syndicate Bank, Bank of Baroda, and Bank of India have also registered an imposing growth in the SHG bank linkage, the two imperative private sector banks which supported SHG financing are ICICI bank followed by the Vysya Bank".

"The year wise presentation of the public sector and private sector banks in promote SHGs and extend of loan to them is shown in table – 3.7". The

percentage enlargement of the number of SHGs linked to the banks has been growing excluding during the year 2013, while the quantum of loan has been fluctuating in the case of public sector banks'.

In the case of private sector banks, the percentage augment in the number of SHGs and the amount of loan has been presentation fluctuations. The table – 3.6 shows that the labors of the public sector banks were very high in promote SHGs and providing Micro Credit to the SHGs compared to the Private sector Banks. The public sector banks are with no problem easy to get to by the rural people and dish up them better due to a large number of branches being spread over vast rural areas. Unlike the private sector banks, the goal of the public sector banks is "pro-poor" and the banks are heading for to realize Government policies of poverty abolition.

Performance of Private Sector Banks

Private sector banks also carry out evenly well in SHG Bank linkage programme. 'The ranking of private sector banks on the basis of their presentation is given in the below table.'

"The table presentation the ranking of private sector banks on the foundation of their presentation in promoting SHGs, one can infer that the ICICI bank ranks first in its percentage contribution (around 34 percent) followed by the Vysya Bank (with a contribution of around 21 percent), the Dhana Lakshmi Bank occupies the third place (with around 14 percent of the contribution)."



“Ranking of Private Sector Commercial Banks (on the basis of the number of SHGs provided with the bank loan up to 31st March 2016”

“Name of the Bank”	“Cumulative number of SHGs provided with the bank loan”	“Percentage to the total”
‘ICICI Bank	11009	33.94
The Vysya Bank	6721	20.72
Dhanalakshmi Bank	4391	13.53
Federal Bank	1879	5.79
Bank of Rajasthan	1842	5.67
South Indian Bank	1512	4.66
Karnataka Bank	1171	3.61
KBS Local Area Bank	663	2.04
City Union Bank	634	1.95
Catholic Syrian Bank	564	1.73
Laxmi Vilas Bank	450	1.38
Tamilnadu Mercantile Bank	340	1.04
UTI Bank	328	1.01
Karur Vysya Bank	273	0.84
National Bank Ltd	181	0.55
Jammu and Kashmir Bank	153	0.47
Sangli Bank Ltd	141	0.43
The United Western Bank	93	0.28
Lord Krishna Bank Ltd	67	0.2
Ratnakar Bank Ltd’	19	0.05
‘Total’	32,431	‘100’

Source: Progress of SHG- Bank Linkage in India, NABARD Publication.

SUGGESTIONS AND CONCLUSION

Despite limitations, the achievements of the SHG Bank Linkage programme were laudable within the shortest span that is less than a decade. But it is now necessary to rectify the lapses of the programme. Its implementation of the programmes with similar ingredients with the help of Self-Help Groups hampers the success rate.

The rapidly changing business environment or social environment may spell disaster on the members the SHG itself; whatever prudence or competence they may have. A mechanism like "Safety Net" be adopted for them i.e. an insurance coverage should be designed to

give the SHGs protection against such mishaps. The SHGs again do not have the legal status which can provide them Social Safety Net. Building viable social safety nets to protect assets through risk management strategies should be initiated by NGO/MFIs. Social safety nets are also a necessary to prevent poor people from falling into deeper poverty.

The subsidy amount may be used for developing rural infrastructure to facilitate backward and forward linkages. The success of this programme requires extension of supporting services by the Government agencies and other partners in growth like CARF, etc. Government in



the development of market, transport system and communication, etc.

As many unscrupulous players are entering into the micro finance services sector taking the advantage of the huge gap of demand and supply of finance to this sector and unprecedented increase in the supply position, the regulatory mechanism should be in place.

The uneconomic land holding of the marginal farmers necessitates substitution of traditional crops for high value crops. For that matter proper development of infrastructure in the form of irrigation net-work, single window input delivery system along with technical services and market support should be strengthened in the rural areas.

The inadequacy of loan component to meet the enhanced cost of materials and quality assets coupled with inescapable consumption needs reduces the profitability and sustainability of the enterprises and the sustainability. The quantum of loan assistance inclusive of subsidy component should, therefore, be adequate to match the enhanced cost of raw materials, cost of seeds/inputs and the cost of quality assets. A portion of the loan component earmarked for the working capital could be released annually for the maintenance of assets.

Financing of grocery shop, tea-stalls and sewing machines units in large scale (general category beneficiaries in growth centers) failed to yield the desired benefits to the beneficiaries. Hence, over-financing of a particular scheme should be avoided, if the size of the market is too small to absorb the products.

Gender issues in Bank operation is also a vital area of policy decision like priority area finance.

In group lending situation where the business of the individual member exceeds their investment and working capital requirement, it may be difficult then on the part of SHGs to provide. In such a situation the individual members should try to establish direct link with the banks.

'It can be finished that the Self-help groups are measured as agents of socio-economic redecoration in rural areas. In India, self-help groups have been in action for a long time in frequent field. "The majority of the SHGs have come up due to the energetic headship of certain individuals with in a group or through the catalytic role play by some in developing such groups, in rural areas, to support decentralized problem analysis and collective action, the formation of self-help group is a hopeful suggestion".

"With a view to develop supplementary credit strategies for reaching the unreached rural poor in the rural areas like the landless agricultural laborer's, rural poor women etc., in a translucent and a cost-effective way, National Bank for Agricultural and Rural Development (NABARD) has introduced in 1992-93, a pilot project for linking SHGs with banks". "The program me has helped in rebirth of a substitute credit system administered by the clientele themselves, who have organized themselves into self-help groups". "Thus, an informal credit system was evolved with the assistance from formal financial institution, the agencies concerned in the scheme were NABARD, Banks, NGOs and SHG members respectively".



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