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From Chief Editor's Desk...

NAIVIGYAN is a multidisciplinary ISBN proceedings, covering research papers from Commerce, Computer science, Management, Languages and other related fields. The book provides a forum for compiling theory and comprehensive technical review articles of interdisciplinary and original research with significant research results and analyses in related areas and their applications. It is designed to provide a platform for academicians, researchers and practitioners to explore new arenas of knowledge. The aim of NAIVIGYAN is to give a highly readable and valuable addition to the literature which will serve as an indispensable reference tool for years to come.

We are pleased to publish the First Edition of NAIVIGYAN, which includes an authoritative source of information in multidisciplinary areas. As the Chief Editor of NAIVIGYAN, I take this opportunity to express my sincere gratitude to authors who have contributed their research findings to NAIVIGYAN. Further, I would like to thank the Editors, and other supporting staff at Naipunnya Institute of Management and Information Technology, Pongam for the success of this proceedings.

NAIVIGYAN has been focusing on addressing the developing areas and to document this intellectual vibrancy will always be the key aspect of this book. We focus to promote knowledge and make the various academic developments in the world accessible to every section of society. The proceedings is a hub of diverse ideas and arguments and the articles in NAIVIGYAN are peer-reviewed to achieve this goal.

We are happy to receive contributions for our next issue from Academicians, Scholars and Practitioners and Industrialists to ensure the consistency and the success of NAIVIGYAN. We welcome comments and suggestions that would advance the objectives of the Journal.

Dr. Joy Joseph Puthussery

Chief Editor

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A comparative study on customer satisfaction towards Public and Private Banks with special reference to SBI and Federal Bank in Thrissur District.

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Abstract-Banking Sector seems to be the most vital sector as far as an economy is concerned. It is considered as the lifeblood of economic activity. As far as the Indian Economy is concerned, the banking sector has undergone a tremendous shift in the past two decades from physical banking to digital banking. As we are moving to the phase of Artificial Intelligence, it is a challenging step for the banks. Customer behavior will shape the banking sector in the years to come. The study tries to identify the customer's satisfaction level towards the diversified range of products and conveniences which are offered by both sector banks. Since customers are having advantages to wider choices and alternatives, quality of banking services, financial inclusion, digitalization, customer efficiency are thoughts and insights which are to be considered by the banks with keen importance. The study tries to make an attempt on the attention to details concerning the facilities presented by SBI and Federal banks with regards to the customer contentment. Satisfied customers decide the banks future and hence this research attempt is also in identifying a systematic risk policy relating to the banking stocks.

Index Terms- Customer Inclusion; Digitalization; Service-Quality; Expectation

I. INTRODUCTION

A bank could be simply referred as a money negotiator for safeguarding, transferring, exchanging or lending of money. The primary role of a bank is the connective functions of collaborations with individuals, businesses, and loan needy with the funds available with them. Difference between the rate of interest charged from the borrowers and what is charged to the depositors are the source of income of a bank. In the present scenario, banking sector acts as the backbone in the facilitation of modern development. And the medium of exchange and transfers have highly adopted to a situation wherein presence of banking cannot be considered squeamish. The relationship between RBI and the Commercial Banks can be seen both from the legal and regulatory angle. The RBI gets its powers and discharges its responsibilities as per the RBI (Reserve Bank of India Act) ACT 1934. The industrial banks operate below the Banking Regulation Act 1949. The RBI is the monetary authority of India and supervises all the banks (nationalized banks, banks in the private sector and co-operative banks) under its jurisdiction. The RBI holds the monopoly powers in currency issuing, regulating money supply and liquidity by means of various instruments, inspection authority of books of commercial banks and operation suspension if alleged and proved with misuse of money irregularities. It even acts as the lender of last resort in the commercial banks. The study tries to identify the level of satisfaction of customers towards the banks functioning in our country. As far as our country is a concern, we have public banks and private banks. The attempt is made to find out the various factors affecting customer satisfaction towards the services and facilities provided by the banks to the customers. Customer expectation is also one of the important factors which determine the success of banks. The connected client desires banking services that integrate with their connected life. The study tries to identify the expectation of customers towards banking services. It also tries to compare the level of significance between private and public sector banks.

II. IDENTIFY, RESEARCH AND COLLECT IDEA

STATEMENT OF PROBLEM

The title of the research is “A comparative study on customer satisfaction towards Public and Private Banks with special reference to SBI and Federal Bank in Thrissur District”. This beholds an indicative study depicting of how far the products-services provided by these banks (SBI and Federal Bank) associates with the customer satisfaction.

OBJECTIVES OF THE STUDY

1. To examine the level of customer satisfaction towards banks.
2. To detect the factors influencing customer for choosing banks for availing services.
3. To identify the customer expectation of the bank and compare the satisfaction level of customers in the public and private sector bank.

SIGNIFICANCE OF STUDY

In this study the possibility is restricted to the customers of Thrissur district. The relative study is limited to SBI and Federal Banks customers. Without a sound and effective banking industry, an economy cannot prosper in the growth objectives in a greater ease. As far as the Indian banking system is considered, banking system which are scrutinized on the dynamic adaptation of technological up gradation, other external and internal forces are not to be characterized by annoyance and squeamishness in the working matters as they determine the customer satisfaction benchmarks. Indian financial system is mainly dominated by the banking sector through non-banking financial institutions are also playing some important roles.

The categorical differentiation of banking in India are trifurcated as; Public Sector Banks, Private Sector Banks and Foreign Banks. With further bifurcating Private Banks could be characterised into Old and New Private Sector Banks. ‘New Private Banks’ are those that came into being after Banking Sector Reforms in the year 1991. Entry of New Private Sector Banks and expansion of Foreign Banks brought about a tough competition among all the categories of banks. In order to deal with the emerging situations, management of different bank groups have been compelled to devise different strategies to remain in business. Customer satisfaction is only the tool that the banks can adopt in order to survive.

REVIEW OF LITERATURE

Dr M. Kumaraswamy, Jayprasad D. (2014), Over the study on Customer Relationship Management in Kaveri Grameena Bank, where in the respondents had shown disparaging opinions with respect to banking capability, transaction accurateness and timeliness. However, customers share optimistic views concerning bank credibility and accuracy of banking solutions. Undeniably it is often argued that customers trust their bank and trust is seen as a serious theory in the assortment of code of discipline with regards to CRM. Further, within the jurisdiction of relationship marketing, trust has been recognized as an important variable for the accomplishment of relationships in the banking sector.

N. Sathiya, (2013), “A study on Customer Relationship Management practices in banking sector with special reference to Salem district”. In this study, all banks of public sector and five private sector

banks of Salem district was taken into consideration to arrive at a decision regarding the aim of study in every class. Totally 22 banks were chosen for the purpose of the study. From each of the twenty-two banks, twenty-five customers were taken as models. The branches situated within a width of Salem district were included to identify the real factors of analysis. The results say that the customers of banking sector intensely believed that commercial ads, reports, communication, directing employees to meet customer enquiries by providing information and most importantly the role of ombudsman committee were the basic elements to achieve customer satisfaction. CRM depend upon the strategy of a bank to build a sense of dedication for their customers through employee's cohesive routine actions.

Navinkumar Mishra and Vijaykumar Pandey (May 2013), "Customer Satisfaction –A comparison of public and private sector banks of India". The exploration study outlined client satisfaction evaluation by a proportional study of both the public and private banks. The authenticity matters of this study beholds that it's sustained by a well-structured questionnaire with response collected from about 350 individuals. Even though there are arguments supporting eminent attributes a private bank offer, a majority of people choose to deal with public sector banks in the allegation to the fear of security and privacy factors.

Uppal R K and Poonam Rani (2012), "Customer Perception towards Better Banking Services in India- An Empirical Study". The research outlines on analysis of customer perception about CRM, reliability, accuracy, security and transparency among banks in the public sector, Indian banks in the private sector as well as foreign banks in Amritsar, Punjab. Study revealed that most of the customers were gratified with banking services rendered by public sector banks.

Jaspal Singh and Gagandeep Kaurthe (2009), "Determinants of Customer Satisfaction: An Empirical Study of Select Indian (Universal) Banks" outlines on various factors relating and affecting the customer satisfaction based on the study from Indian (Universal) banks. Questionnaire results from 180 respondents were gathered by convenience sampling technique. Results revealed various factors such as service provider's responsiveness, services innovation, responsibility and accessibility, security and privacy, rating, quality of services and allied facilities, including problem-solving capability and appropriate operational hours as the foremost determinants of client/customer pleasure.

Manoj P K (2010), "Determinants of Profitability and Efficiency of Old Private Sector Banks in India with Focus on Banks in Kerala State: An Econometric Study paper". The search trace outs the factors concerning the cost-effectiveness and functional-efficiency of KOPBs, by means of an econometric approach. It even depicts in the analysis that the priority sector advances do not mark any profitability or risk management undesirably. Higher profitability rates and risk management ability are vital survival and growth of the banking sector.

Pooja Mengi (2008), "Customer satisfaction with service quality-An empirical study of public and private sector banks". Here, study depicts customer perception towards superiority of service rendered by public bank and private banks. SERVQUAL scale was used in the measure of bank exploitation. The research outlined results wherein public sector banks are having an edge over the private sector banks

when it relates to service quality matters. Superior SERVQUAL performance guarantees furthermore client/customer satisfaction and facilitates in achieving customer retention objectives.

BS Bodla and Richa Verma Bajaj (2006), “An analysis of private sector banks India”. This research paper outlines the evaluation of the power of personal sector banks. The researcher used the Production approach of Data Envelopment Analysis model. Dissertation reveals that irrespective of the motives, objectives, expenses, banks are always considered as service providers, it even outlines in the study findings as the bank’s position, reputation are all influenced by the categorical variable’s potency – which is indeed the customer satisfaction.

RESEARCH METHODOLOGY

The required data for this study are basically primary in nature. The data has been collected through questionnaires through convenient sampling method. A sample size of 50 respondents, of various age groups and at various income levels is taken from Thrissur district for the study. Secondary data for the study was collected from journals, magazines and internet were used to get a clear view of the topic. Personal interview with the respondents were conducted to gain familiarity with the problem. Various statistical tools have been used for the analysis of the data for identifying population characteristics. Data has been classified under relevant heads and various presentation tools like tables and graphs are used to present the analyzed data.

HYPOTHESIS

H1: There is a significant association between occupation and customer preference towards banks. (Chi-Square)

H2: There is a significant association between age and customer preference towards banks. (Chi-Square)

H3: There is a significant relationship between customer expectation and satisfaction. (Correlation)

H4: There is a significant association customer preference towards banks and their level of satisfaction.

LIMITATIONS OF THE STUDY

The findings of the study may not be generalized in all areas as the study is only based on small geographic area and sample size also the study is mostly based on primary data, hence the limitations of primary data will also affect the study. i.e., reliable information may not be obtained, sometimes the informants are not serious in furnishing information.

III. ANALYSIS AND FINDINGS

DATA ANALYSIS AND INTERPRETATION

Table 1: Occupation and customer preference towards bank (Chi-square tests)

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	76.226 ^a	16	.000

The table showing Chi-Square Analysis for testing the significant association between age and customer preference towards banks, the Karl Pearson Value 76.226 and degree of freedom 16 and significance level .000. So, the hypothesis state that there is a significant relation between occupation and customer preference toward bank is accepted.

Table 2: Age and customer preference towards bank (Chi-square)

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-square	59.658 ^a	20	.000

The table showing hi-square analysis for testing the significant association between age and customer preference towards banks. The Karl Pearson value show 59.658 and degree of freedom 20 and significance level .000. So, the hypothesis there is a significant association between age and customer preference towards banks is accepted.

Table 3: Descriptive statistics

	Mean	Std. Deviation	N
PF	4.3542	3.67539	52
CG	4.4583	4.41876	52

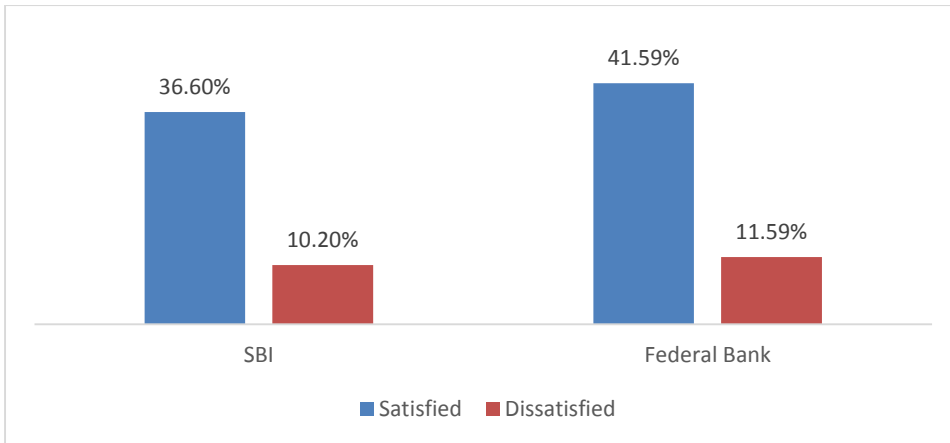
Table 4: Correlations

	PF	CG
PF Pearson correlation	1	.991..
Sig. (2-tailed)		.000
N	48	48
CG Pearson correlation	.991	1

Sig. (2-tailed)	.000	
N	48	48

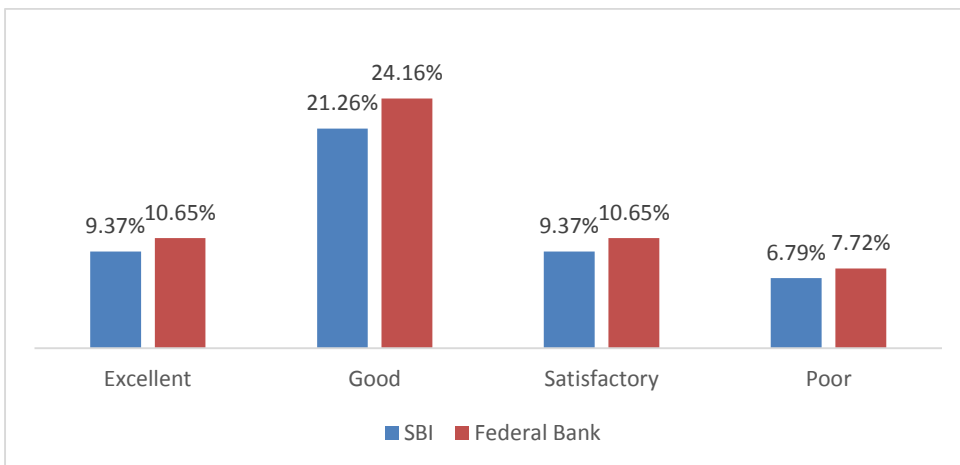
Table showing the correlation between customer expectations and customer satisfaction. They are highly positively correlated. So, the hypothesis is accepted.

Figure 1: Satisfaction status regarding core banking facility in public and private sector bank.



The above graph of analysis depicts that in general, a majority of respondents are more satisfied from the private sector banks constituting about 41.59% of the respondents, 36.60% of respondents are satisfied with the banking services from public sectors. The rest of the population of 10.20% (SBI), 11.59% (Federal Bank) disaccords the same.

Figure 2: Customers rating status regarding employee mannerism towards both public and private sector bank.



The analysis depicts that in general, employee mannerism seems better in private sector bank (Federal Bank) than in that of public sector bank (SBI). 9.37% of respondents in SBI rate ‘excellent’, followed by 21.26% of respondents rating ‘good’, followed by followed by 9.37% of respondents rating

'satisfactory', followed by 6.79% of respondents rating 'poor' regarding their employee mannerism. 10.65% of respondents in Federal Bank rate 'excellent', followed by 24.16% of respondents rating 'good', followed by followed by 10.65% of respondents rating 'satisfactory', followed by 7.72% of respondents rating 'poor' regarding their employee mannerism.

FINDINGS

1. Majority of the respondents are females.
2. Majority of respondents are students within the age group of 20-30.
3. Chi-square analysis showing a significant association between age and customer preference towards banks (Karl Pearsons value 59.658 df 20 and significance level .000). So the hypothesis states that there's a significant association between age and customer preference towards banks is accepted.
4. Chi-square analysis showing a significant association between occupation and customer preference towards banks (Karl Pearsons value 76.226 df 16 and significance level .000). So the hypothesis states that there's a significant association between occupation and customer preference towards banks is accepted.
5. The correlation results show a highly positive relationship between (Correlation value 0.99) customer expectation and their level of satisfaction. So the hypothesis is accepted.

IV CONCLUSION

The study makes it evident that the banks have to understand the changing needs of the customers, their expectations to create brand value by providing prompt services and a positive attitude towards the customers who approach the bank. This study exposes new grounds for additional analysis, any studies will address the subsequent problems to own additional insights on the topic. Studies can be done to search out those intrinsic factors resulting in the degrading morale of staff in the banking sector, and analysis topics alike. During this study, client satisfaction towards public and personal sector bank was checked up with categorical variables like worker mannerism, core banking facility etc. Further, studies will touch alternative portals within the banking and allied portals during a wider approach. Similarly, any analysis would possibly concentrate to search out the variations, destitute, hindrances, factors in facilitating harmony within the customer-oriented market. Since the contradiction of violation exists in here this situation, another fascinating dimension are to search out the differential effects of mistreatments and customers awareness towards grievance cells during a wider approach, and steps in increment of worker morale.

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A Study on Digital Marketing

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Abstract- Digital marketing is the avenue of electronic communication which is used by the marketers to endorse the goods and the services towards the marketplace. The supreme purpose of the digital marketing is concerned with consumers and allows the customers to intermingle with the product by virtue of digital media. This article concentrates on the usefulness and impact of digital marketing on purchase decisions of consumers. 100 respondents are surveyed to get a clear picture about the present study.

Index Terms- Digital marketing, Usefulness, Purchase decisions

I. INTRODUCTION

Digital marketing is often referred to as 'online marketing', 'internet marketing' or 'web marketing'. The term digital marketing has grown in popularity over time, particularly in certain countries. In the USA online marketing is still prevalent, in Italy it is referred as web marketing but in the UK and worldwide, digital marketing has become the most common term, especially after the year 2013. Digital marketing is an umbrella term for the marketing of products or services using digital technologies, mainly on the Internet, but also including mobile phones, display advertising, and any other digital medium. The way in which digital marketing has developed since the 1990s and 2000s has changed the way brands and businesses utilize technology and digital marketing for their marketing. Digital marketing campaigns are becoming more prevalent as well as efficient, as digital platforms are increasingly incorporated into marketing plans and in everyday life, people use digital devices instead of going to physical shops.

II. LITERATURE REVIEW

Digital marketing technologies permit the customers to keep on with the company information rationalized (Gangeshwer, 2013). These days a lot of customers can way in internet at any place whichever time and companies are constantly updating information regarding their goods or services. Customers know how to visit company's website, examine with reference to the products and make online purchase and afford feedback. Consumers get complete information related to the products or services (Gregory Karp, 2014). They can make comparison with other related products. Digital marketing allows 24 hours of service to make purchase for the consumers. Prices are transparent in the digital marketing (Yulihagri, 2011).

III. STATEMENT OF THE PROBLEM

The problem is to identify the usefulness of digital marketing and to study the impact of such system on the purchases made by consumers.

IV. OBJECTIVES

The objectives of the present study are set as follows

- 1) To identify the usefulness of digital marketing in the competitive market.
- 2) To study the impact of digital marketing on consumers purchase.

V. METHODOLOGY APPLIED

- Primary Data: The research is done through observation and collection of data through questionnaires.
- Secondary Data: Secondary data is collected from journals, books and magazines to develop the theory.
- Sample Size: The sample size is determined as 100 respondents from the customers who presently purchase products with the help of digital marketing.
- Tools of Analysis: Percentages are used for analysing the data collected.

VI. RESULTS AND DISCUSSION

For identifying impact of digital marketing on the purchase decision of consumers, a survey was conducted among the selected respondents using structured questionnaire. The results of the survey is summarized in the following paragraphs.

Attributes	Category	Number of respondents	Percentage of respondents
Gender	Male	40	40%
	Female	60	60%
	Total	100	100%
Age	Below 18 years	10	10%
	19-30	25	25%
	31-45	43	43%
	Above 45 years	22	22%
	Total	100	100%
Profession	Housewife	35	35%
	Employee	33	33%
	Business	15	15%
	Student	7	7%
	Any other	10	10%

	Total	100	100%
Monthly Income	Below 5000	10	10%
	5000-10000	25	25%
	10001-20000	23	23%
	20001-40000	24	24%
	Above 40000	18	18%
	Total	100	100%

Source: Field Survey

The demographic profile of the respondents is discussed in Table 1. It reveals that majority of the respondents (60%) are females. With regard to the age composition, majority are in the age group of 31- 45 years. By profession, majority of the respondents are either housewives or employed people. The results also indicate that the monthly income of the respondents has no significant influence on the purchase decisions through digital means.

Table 2 Availability of Online Information about Product		
Particulars	Number of Respondents	Percentage of Respondents
Excellent	60	60%
Good	23	23%
Average	12	12%
Poor	5	5%
Total	100	100%

Source: Field Survey

The availability of online information about various products are shown in Table 2. The data shows that the information about the product are excellent (60%) and good (23%). This reveals that majority of the respondents, i.e. 83% opines that there is online information about the products of their interest.

Particulars	Number of Respondents	Percentage of Respondents
Wide variety of products	22	22%
Easy buying Procedures	40	40%
Lower Prices	18	18%
Various modes of payments	14	14%
Others	6	6%
Total	100	100%

Source: Field Survey

The reason for choosing online shopping is exhibited in Table 3. The results indicate that easy buying procedures (40%) attracts the consumers towards online shopping. The second reason is that in online shopping a wide variety of products are available in the online shops (22%). Also they (18%) point out the online sites offer the products at lower prices.

Particulars	Number of Respondents	Percentage of Respondents
Purchases once in a year	21	21%
More than 2 times a year	20	20%
More than 6 times a year	40	40%
More than 12 purchases a year	19	19%
Total	100	100%

Source: Field Survey

Table 4, on frequency of online purchasing, indicates that 40% of respondents purchase through online modes more than 6 times a year. 21% of them purchase only once a year. Though 20% purchase more than twice a year, 19% buys through online shopping sites more than 12 times.

VII. FINDINGS

- Digital marketing have a greater future in the present market.
- Consumers are satisfied with the purchase through digital marketing.
- People find online purchase as a safe mode.
- Ratio of female customers is very high in online shopping.
- Income of respondents mainly falls in the range of Rs. 5,000 p.m to Rs. 10,000 p.m.
- Housewives are purchasing more than others through online shopping.
- Most of respondents feel that online shopping have simple buying procedures; others feel that they can have a broad variety of products, products with lower price, a variety mode of payments etc. while making online purchases.
- Majority of the respondents feel that availability of online information about Product & Services is outstanding.
- Frequency of purchase among most of the respondents is more than 6 times in a year

VIII. SUGGESTIONS

- Improve technical advancement in promotion of digital marketing.
- Collect and implement the feedback provided by the consumer in the right way.
- Provide a transparent and good service to the consumer before and after purchase.
- Complete description should be provided about the product to the online shoppers.

IX. CONCLUSION

Digital marketing has turned out to be crucial marketing approach of most companies. Presently, by depending on digital marketing modes small business proprietors have an inexpensive and competent method to market their products or services in the society. It provides wider opportunities to them. Company can utilize devices such as tablets, smart phones, TV, laptops, media, social media, email etc. to support company and its products and services. Digital marketing can reach more consumers if their desires are kept as a peak priority.

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Impact of Financial Literacy Programme on the saving attitude of Kudumbashree Women in Kerala

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Abstract- Kudumbashree mission is one of the major movements in women empowerment. Though the programme is successful in providing empowerment in many aspects of their life, how far the programme is effective in providing a financial empowerment is yet to find out. The paper probes on this aspect of those Kudumbashree women who have attended financial literacy classes as a part of Financial Literacy Programme. The paper focuses only on the changes in saving attitude after attending the financial literacy classes using Wilcoxon rank test.

Index Terms- Financial Literacy, Women Empowerment.

I. INTRODUCTION

“Financial literacy is a combination of awareness, knowledge, skill, attitude and behaviour necessary to make sound financial decisions and ultimately achieve financial wellbeing.” (Atkinson and Messy, 2012)

Financial literacy is an important adjunct for promoting financial stability and financial inclusion- meaning delivery of financial services, at an affordable cost, to the vast sections of disadvantaged/low-income groups who often tend to be excluded from the formal financial system.

As a very first step towards improving financial literacy and inclusion in India, a nationwide baseline survey i.e. NCFE-Financial Literacy and Inclusion Survey (FLIS) (2014) is being carried out for assessing the state of financial inclusion and financial literacy. Mott MacDonald, a global management and development consultancy organisation, has been appointed through competitive techno-commercial bidding to carry out the proposed survey. The survey was conducted among sample of 75000 (76762) across India divided into 5 zones distributed proportionate to population. The overall financial literacy in Kerala derived from combining scores of attitude behaviour and knowledge is estimated to be 36% which is comparatively higher than the south zone and national level rate.

II. RESEARCH GAP

There are many studies across world assessing financial literacy, saving attitude, investment preferences etc. But, studies relating financial literacy and saving attitude are rare to find. Therefore this study aims to measure the effectiveness of financial literacy in changing the saving attitude among the people.

III. STATEMENT OF PROBLEM

The study is framed to evaluate the effectiveness of financial literacy on saving attitude among the beneficiaries of financial literacy programme. The current study focuses on women, especially women in Kudumbashree as this movement has empowered women across the state of Kerala unlike any other women empowerment programmes. One of the main focus of such SHG is financial empowerment. Financial Literacy Programme offered through Financial Literacy Centres (FLCs) focuses on imparting financial education to marginalized people, especially women. Financially empowering women will bring them from the bottom of pyramid to the main stream and moreover improve the proper utilization of finance.

IV. LITERATURE REVIEW

Kudumbashree can bring changes in life of women by increasing their standard of living and economic development. It also provides an opportunity for decision making and political participation says John (2017). Ashuthosh & Jasheena (2016) detailed in the paper regarding Kerala model of women empowerment – Kudumbashree that it promoted womenpreneurship widely among the poor women of Kerala and empowered them in various ways. But women shows lesser confidence in answering questions relating to financial knowledge says Bucher-Koenen et al (2016). Males out performed women in financial literacy tests conducted in a survey conducted in Jammu & Kashmir (Aabida & Sangmi, 2016). In the study, the authors substantiate that financially literate women have better financial household management. Women from marginal families and low education benefited more from financial literacy programmes than their counter parts (Agarwalla et al, 2014).

V. OBJECTIVE

The main objective of the study is:

- To measure the effectiveness of Financial Literacy Programme in changing the saving attitude of Kudumbashree women.

VI. HYPOTHESIS

On the basis of objective the following hypothesis has been formulated.

- Financial Literacy Programme has not effected any changes in saving attitude of Kudumbashree women.

VII. METHODOLOGY

Universe

Universe consists of all the beneficiaries of Financial Literacy programme.

Sample & sampling method:

This study focuses only on Kudumbashree women in Parakkadavu block. A structured interview schedule was used to collect data from them. They have been interviewed before and after attending Financial Literacy classes.

Primary data is collected from 30 Kudumbashree women randomly selected from various Panchayaths under Parakkadavu block. All these Kudumbashree women have attended classes on Financial Literacy.

Secondary data is collected from literature around the globe, reports of RBI, State Level Banking Committee reports, research journals and various other publications related to the subject.

VIII. ANALYSIS

For analysis, Wilcoxon signed-rank test is used. It is a nonparametric test equivalent to the dependent t-test. This test does not assume normality in the data, it can be used when this assumption has been violated and the use of the dependent t-test is inappropriate. It is used to compare two sets of scores that come from the same participants. As the data were collected from the same participants, at two different time, Wilcoxon signed-rank test is the appropriate test for analysis. The respondents were enquired on five areas of saving attitude. 1) Collection of information relating to savings (IN), 2) Avenues of savings (AV), 3) Reasons of not saving in the past (RS), 4) Purpose of savings (PS) and 5) Method of savings (MS). The result of the analysis is presented in Table 1 and significance is discussed in Table 2.

Table 1 - Ranks

		N	Mean Rank	Sum of Ranks
Post information from banks – information from banks (IN1)	Negative Ranks	0 ^a	.00	.00
	Positive Ranks	29^b	15.00	435.00
	Ties	1 ^c		
	Total	30		
Post information from experts – information from experts (IN2)	Negative Ranks	0 ^d	.00	.00
	Positive Ranks	27^e	14.00	378.00
	Ties	3 ^f		
	Total	30		
Post information from newspaper – information from newspaper (IN3)	Negative Ranks	4 ^g	5.00	20.00
	Positive Ranks	9 ^h	7.89	71.00
	Ties	17ⁱ		
	Total	30		

Post information from friends – information from friends (IN4)	Negative Ranks	20^j	12.60	252.00
	Positive Ranks	3 ^k	8.00	24.00
	Ties	7 ^l		
	Total	30		
Post Save in Commercial bank – Save in Commercial bank (AV1)	Negative Ranks	0 ^m	.00	.00
	Positive Ranks	30ⁿ	15.50	465.00
	Ties	0 ^o		
	Total	30		
Post Save in cooperative – Save in cooperative (AV2)	Negative Ranks	0 ^p	.00	.00
	Positive Ranks	29^q	15.00	435.00
	Ties	1 ^r		
	Total	30		
Post Save in Post Office – Save in Post Office (AV3)	Negative Ranks	0 ^s	.00	.00
	Positive Ranks	29^t	15.00	435.00
	Ties	1 ^u		
	Total	30		
Post Save in Kudumbashree - Save in Kudumbashree (AV4)	Negative Ranks	6 ^v	7.00	42.00
	Positive Ranks	9 ^w	8.67	78.00
	Ties	15^x		
	Total	30		
Post Keep at home – Keep at home (AV5)	Negative Ranks	30^y	15.50	465.00
	Positive Ranks	0 ^z	.00	.00
	Ties	0 ^{aa}		
	Total	30		

Post I couldn't save since no money after expense – I couldn't save since no money after expense (RS1)	Negative Ranks	0 ^{ab}	.00	.00
	Positive Ranks	24^{ac}	12.50	300.00
	Ties	6 ^{ad}		
	Total	30		
Post I couldn't save since I have no trust – I couldn't save since I have no trust (RS2)	Negative Ranks	1 ^{ae}	8.50	8.50
	Positive Ranks	17^{af}	9.56	162.50
	Ties	12 ^{ag}		
	Total	30		
Post I couldn't save since I have no access – I couldn't save since I have no access (RS3)	Negative Ranks	2 ^{ah}	9.50	19.00
	Positive Ranks	20^{ai}	11.70	234.00
	Ties	8 ^{aj}		
	Total	30		
Post I couldn't save since procedures are more- I couldn't save since procedures are more (RS4)	Negative Ranks	2 ^{ak}	3.50	7.00
	Positive Ranks	27^{al}	15.85	428.00
	Ties	1 ^{am}		
	Total	30		
Post I couldn't save since my application rejected - I couldn't save since my application rejected (RS5)	Negative Ranks	0 ^{an}	.00	.00
	Positive Ranks	19^{ao}	10.00	190.00
	Ties	11 ^{ap}		
	Total	30		
Post I save for education - I save for education (PS1)	Negative Ranks	0 ^{aq}	.00	.00
	Positive Ranks	30^{ar}	15.50	465.00
	Ties	0 ^{as}		

	Total	30		
Post I save for a house - I save for a house (PS2)	Negative Ranks	0 ^{at}	.00	.00
	Positive Ranks	20^{au}	10.50	210.00
	Ties	10 ^{av}		
	Total	30		
Post I save for meeting emergency – I save for meeting emergency (PS3)	Negative Ranks	13^{aw}	12.73	165.50
	Positive Ranks	9 ^{ax}	9.72	87.50
	Ties	8 ^{ay}		
	Total	30		
Post I save for retirement - I save for retirement (PS4)	Negative Ranks	0 ^{az}	.00	.00
	Positive Ranks	30^{ba}	15.50	465.00
	Ties	0 ^{bb}		
	Total	30		
Post I save for starting a business- I save for starting a business (PS5)	Negative Ranks	9 ^{bc}	8.94	80.50
	Positive Ranks	7 ^{bd}	7.93	55.50
	Ties	14^{be}		
	Total	30		
Post I save for acquiring an asset – I save for acquiring an asset (PS6)	Negative Ranks	8 ^{bf}	9.50	76.00
	Positive Ranks	13^{bg}	11.92	155.00
	Ties	9 ^{bh}		
	Total	30		

Post I save a fixed amount – I save a fixed amount (MS1)	Negative Ranks	8 ^{bi}	18.13	145.00
	Positive Ranks	20^{bj}	13.05	261.00

	Ties	2 ^{bk}		
	Total	30		
Post I save a fixed percent – I save a fixed percent (MS2)	Negative Ranks	0 ^{bl}	.00	.00
	Positive Ranks	24^{bm}	12.50	300.00
	Ties	6 ^{bn}		
	Total	30		

Source: Author’s calculation

From table 1 it can be seen that the number of positive ranks is more than the negative ranks in most of the variables, which indicate that the financial literacy programme has effected a positive change in the saving attitude of Kudumbashree women. Whether the change was significant is reported in Table 2

Table 2 -Test Statistics ^c

	Z	Asymp. Sig. (2-tailed)	Hypothesis Accept/Reject
Post information from banks – information from banks	-4.818 ^a	.000*	Reject
Post information from experts –information from experts	-4.667 ^a	.000*	Reject
Post information from newspaper – information from newspaper	-1.857 ^a	.063	Accept
Post information from friends – information from friends	-3.598 ^b	.000*	Reject
Post Save in Commercial bank – Save in Commercial bank	-4.873 ^a	.000*	Reject
Post Save in cooperative – Save in cooperative	-4.789 ^a	.000*	Reject
Post Save in Post Office – Save in Post Office	-4.768 ^a	.000*	Reject
Post Save in Kudumbashree - Save in Kudumbashree	-1.107 ^a	.268	Accept
Post Keep at home – Keep at home	-4.853 ^b	.000*	Reject
Post I couldn’t save since no money after expense – I couldn’t save since no money after expense	-4.334 ^a	.000*	Reject
Post I couldn’t save since I have no trust – I couldn’t save since I have no trust	-3.662 ^a	.000*	Reject
Post I couldn’t save since I have no access – I couldn’t save since I have no access	-3.740 ^a	.000*	Reject

Post I couldn't save since procedures are more- I couldn't save since procedures are more	-4.626 ^a	.000*	Reject
Post I couldn't save since my application rejected – I couldn't save since my application rejected	-4.117 ^a	.000*	Reject
Post I save for education - I save for education	-4.942 ^a	.000*	Reject
Post I save for a house - I save for a house	-4.093 ^a	.000*	Reject
Post I save for meeting emergency – I save for meeting emergency	-1.330 ^b	.183	Accept
Post I save for retirement - I save for retirement	-4.977 ^a	.000*	Reject
Post I save for starting a business- I save for starting a business	-.666 ^b	.505	Accept
Post I save for acquiring an asset – I save for acquiring an asset	-1.486 ^a	.137	Accept
Post I save a fixed amount – I save a fixed amount	-1.359 ^a	.174	Accept
Post I save a fixed percent – I save a fixed percent	-4.394 ^a	.000*	Reject

a. Based on negative ranks. b. Based on positive ranks. c. Wilcoxon Signed Ranks Test

IX. RESULTS & CONCLUSION

Generally there is an improvement in the saving attitude of the women as reported in Table 2. Most of the variables show a significant result rejecting null hypothesis of no effect. The hypothesis is reported as below.

Hypothesis:

- Financial Literacy Programme has not effected any changes in saving attitude of Kudumbashree women.

We disprove the above hypothesis for the variables as listed in the above table except for few variables. It is evident from the test that there are significant differences in the saving attitude of women before and after attending Financial Literacy classes. The results indicated significant differences how the beneficiaries ranked each item of measuring saving attitude. For items like collecting information from newspapers, saving in Kudumbashree, saving for emergency, saving for starting a business, saving for acquiring an asset and saving a fixed amount, the attitude of the beneficiaries do not show any change even after financial literacy classes.

For collecting information women still depend on newspaper and there is no significant change even after the class. Similarly, they continue to save in Kudumbashree as it considered as a compulsory mode of savings. They continue to keep a part of their savings to meet emergencies. For many, starting a business is an uncherished dream which they plan to fulfill through coming into Kudumbashree. Rather than financial assets, these people still believes in traditional mode of savings – investing to build real assets. If properly addressed and channelized, the small amount of savings collected and cumulated from them shall be brought to the financial markets for productive investments. Saving as a percentage of their income is an intricate calculation for them for which they prefer to save a fixed amount.

To conclude, financial literacy as stated earlier, is an important adjunct to promote financial stability and financial inclusion. Financial stability is based mainly on the saving of a person. Any activity that creates a positive impact on saving attitude should be given predominance and to be looked upon as the prime measure to be adopted for strengthening the financial status of this country.

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A Study on Green Banking and Green Initiatives taken by State Bank of India - An Overview

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Abstract- Like any other enterprise as consumers of natural resources, Banks also directly interact with environment. Banks contribute towards carbon emissions directly in their day to day operations in terms of use of paper, electricity, lighting, air conditions, electronic equipments etc. Banks affect environment indirectly by financing intermediaries who are major source of funding to various industries that pollute environment. The concept of green banking helps to create cleaner and greener future as Green Banking has a direct impact on the environment. Green Banking means promoting environmentally friendly practices and reducing carbon footprints from banking activities. Green Banking refers to how environment friendly your bank is, and how committed to go green and follow ethical policies. This paper focus on the concept of Green Banking and tries to identify the various green initiatives taken by the bank. The data is collected through secondary source.

Index Terms- Green Banking, Green Initiatives, Environment.

I. INTRODUCTION

Environment issues are gaining greater attention, not only in industries but also in financial institutions. Banking sector plays an important role in the economic development of the country. They should promote socially responsible investment and prudent lending should be the responsibility of banking sector. Green Banking means using all the banks resources with responsibility and care, avoids wastage and give priority to choices that take sustainability into account. The reasons for going green are increasing energy consumption and energy prices, growing consumer interest in environmentally friendly goods and services, higher expectations by public on enterprises environmental responsibilities and emerging stricter regulatory and compliance requirement. Government agencies investors and the public are demanding more disclosures from enterprises regarding their carbon footprint and their environmental initiatives and achievements. As a result, banks which provide products and services that address environmental issues will enjoy competitive edge.

There is a growing concern about the role of banking and institutional investors for environmentally responsible / socially responsible investment projects. Banking and other responsible investment projects. Banks and other financial institutions are more effective towards achieving this goal for the kind of intermediary role they play in any economy and for the potential reach to the number of investors .Environment is no longer the exclusive concern of the government and the direct polluters , but also of the other partners and stakeholders in the business like financial institutions such as banking institutions, can play a very important role in fostering linkage between economic development and environmental protection.

Green banking is like a normal bank, which considers all the social and environmental factors with the aim to protect the environment and conserve natural resources. It is also called an ethical bank or

sustainable bank. They are controlled by the same authorities with an additional agenda of taking care of earth's resources. Green banks give more importance to environmental factors; they provide good environmental and social business practice. So before granting loan, banks check whether project is environmentally friendly and whether they are following all environmental safety standards.

Green banking is defined as promoting environmentally friendly practices and reducing carbon footprint from banking activities. This may come in the many forms as

Using online banking instead of branch banking.

Paying bills on line instead of mailing them.

Opening up accounts at online banks, instead of large multibranch banks.

Find the local bank in your area that is taking the biggest step to support green initiatives.

Thus, financial institution playing an important role in shaping the economy, should be ecologically and socially responsible. They have great influence on achieving sustainable growth targets through lending and investing policies. They can reduce their operational and core business environmental impacts by using products and providing services which are environmentally friendly objectives of the study.

II. OBJECTIVES OF THE STUDY

The present study is conducted with the objective of assessing the green banking initiatives taken by SBI and through green banking activities.

III. DATA BASE AND METHODOLOGY

The present study is based on and secondary data. The secondary data required for the study is obtained from the reports of the banks, and other related information published by banks and other interest sites.

IV. FOSTERING GREEN BANKING

Green banking can be an avenue to reduce pollution and save the environment aiding sustainable economy's growth. Green banking is a multi stakeholder Endeavour where banks have to work closely with government NGO's, regulators, consumers and business communities to reach the goal. For fostering green banking among Indian banks, a rating system both in the infrastructure and operations are considered a green rating standard known as "Green Coins Rating" has been coined. Banks primary business must not only be money making but also socially and environmentally responsible. Banks are rated on the basis of rate of carbon emission out of their operations, the amount of reuse, refurbish and their recycling concept used in building in systems used as computer servers, networks servers etc. They are also evaluated on the basis of number of green projects being financed by them and the amount of rewards and recognition they are paying for turning businesses green.

The objectives behind the green coin rating are

- For improving the energy and carbon efficiency of banks.
- To estimate energy usage and wastage.

- Comparative assessment of banks and its products efficiency for customers and other stakeholders in relation to environment impact assessment.
- Recognize and reward environment conscious of institutions.

Financial Institutions and Banks play an important role in going green by constituting to the creation of a strong and successful low carbon economy. They should use environmental information in credit extension which will help to improve their performance and creating long term value for their business. The banks going green in the technologies and services they are providing will not only save their energy and water consumption level also will be valued by environment supporting customers.

V. GREEN BANKING INTERNATIONAL INITIATIVES

The financial sectors growing adherence to environment management systems is attributed to direct and indirect pressures from international and local non government organizations, multilateral agencies and in some cases the market through consumers.

United Nations Environmental Program (UNEP) launched UNEP financial initiatives (1990). Some 200 financial institutions signed this initiative statement to promote sustainable development within the frame work of market mechanics towards common environmental goal.

IFC environmental unit was established in 1991 for reviewing each project for environmental assessment. US export import bank regularly reviews while financing exports on the ground whether they are environmentally sound. The dialogue between banks and government was established in 1999 to initiate policies for environmental improvements through the development of new financial products and services.

In 2000 the US, the rainforest action network (RAN) challenged the industry with high profile campaigns in which commercial banks where "Bank rolling disasters". In 2002, 'Collevocchio Declarations' was passed with NGO was formed to promote sustainable finance with a resolution constituting 6 principles promoting environmental protection and social justice by banks.

In October 2002, a small group of banks along with IFC came together to initiate the process of designing a common guideline to set environmental and social guidelines that can be used to evaluate projects known as Equators Principles. This principle became a common standard of project finance that incorporated environmental and social issues in project finance.

All the international initiatives are aided towards integrating environmental concerns in to business operation of banks is meant to promote common good of a ecosystem. Government legislations that makes banks accountable for the misdeeds of their clients will help to promote green banking.

VI. GREEN BANKING IN INDIA

Industrial sector plays the most important role in India's growth story. But Indian industries also faces the challenge of controlling environmental impact of their business i.e. reducing pollution and emission of their clients. Government has been trying to address this issue by forming environmental legislations and encouraging industry to follow environmental norms. But they were not able to track records of enforcement, public awareness.

India is the 6th and 2nd fastest growing country in producing green house gases. The banking operations and investment by institutions should take care of environment right of polluting industries by improving the overall environment, the quality of services and products provided to them. In India, there is no law or rule that can be held responsible for scrutinizing investment projects before financing and for the environmental damage created by client. Once illegal framework for environmental pollution is formulated, polluting industries have to either close down or make investments for complying the standards

Thus, the present performing asset may become non performing in future. Realization of this facts by banks will certainly make them adopt the concept of green banking.

Green banking refers to the effects of the banking sector to keep the environment green and to minimize greenhouse effects through in house operational activities and green finance. Green banking activities involve two major approaches, that is green transformation of internal operation and environmentally responsible.

VII. GREEN BANKING THROUGH INTERNAL OPERATIONS

Internal operation means green banking activities in their day to day operations. These include adopting application ways to use renewable energy, automation and minimizing their carbon footprints. In the past few years, all the banks have incorporated paperless technologies in their internal operations to help the environment as well as provide their customers with efficient and better services.

Green banking internal operations include online account opening, online banking, mobile banking, SMS banking, Net banking, EFT, use of ATM, cash and cheque deposits machines, credit and debit card, e-statements, SMS alerts, image statement etc.

VIII. GREEN FINANCE

Green finance refers to banks that provide financial assistance to environmentally responsible projects. The bank supports industries that are resource efficient and emit low carbon footprint. priority is given to financing eco friendly business activities and energy efficient industries such as waste water treatment plant, waste disposal plants, biogas plants, renewable energy projects, hybrid car projects and so on.

IX. GREEN BANKING INITIATIVES BY SBI

SBI, the largest commercial bank in India has become the first in the bank to venture into generation of green power by installing windmills for captive use. As a part of green banking initiatives, the bank has installed 10 windmills with an aggregate capacity of 15MW in states of Tamil Nadu, Maharashtra and Gujarat and are planning to install more in future. The bank also supports the green initiatives of its clients and offers them finance on priority and at concessional rate of interest.

Green initiatives include

- Introduce to green channel counters and no queue banking in over 5000 branches across India.
- Supporting constructions of wind farms in India.
- Making a commitment that new building will adopt green building standard including utilizing natural lighting and recycled water.

- Introduce a scheme known as "Green Homes". Bank offers concession such as reduced margin, softer interest rate and zero processing fees on home loans for environment friendly residential projects rated by Indian Green Building council (IGBC).
- Loan named "Carbon Credit Plus" to finance future Clean Development Mechanism (CDM) Projects.
- Decided to run ATM on solar energy to reduce power consumption.
- Implementing policies aimed at achieving carbon neutrality.
- Online money transfers between US and India from branch banks.
- The other practices include Cash Deposit machines, Internet Banking, Mobile Banking, Green self-service kiosk, SMS schemes, Green home loan, Vishvayathra foreign travel card, Fruit bearing tree plantations, Rainwater Harvesting in bank offices.
- Number of ATMs and POs deployed by SBI are indicated in Table -1 and 2 Below

TABLE - 1 : Number of ATMs & POs deployed by SBI in the Year 2019

MONTH	Number of ATMs Deployed By SBI in 2019			Number of POs Deployed By SBI in 2019	
	On - Site	Off - Site	On - Site	Off - Site	
JAN	25654	32816	577986	0	
FEB	25560	32816	577986	0	
MAR	25555	32860	575358	0	
APR	25583	32885	580765	0	
MAY	25606	32883	589127	0	
JUN	25725	32770	597848	0	
JUL	25793	32841	608542	0	
AUG	25667	32995	612471	0	

SEPT	25588	32979	687594	0
OCT	25602	32935	750252	0
NOV	25602	32947	651506	0
DEC	Not Available	Not available	Not Available	0

TABLE - 2 : Number of Cards deployed by SBI in the Year 2019

MO N T H	Credit Cards Deployed by SBI in 2019					Debit Cards Deployed by SBI in 2019				
	No. of outstanding cards as at the end of the month	No. of Transactions (Actuals)		Amount of transactions (Rs Millions)		No. of outstanding cards as at the end of the month	No. of Transactions (Actuals)		Amount of transactions (Rs Millions)	
		ATM	POS	ATM	POS		ATM	POS	ATM	POS
		5	6	7	8		9	10	11	12
JAN	7742996	149002	25599252	562.6	100833.7	305814823	447453519	108314800	1026932.9	149564.3
FEB	7998808	135768	22340028	522.0	85603.3	326078311	401232064	98839407	998075.5	133179.0
MAR	8271446	154499	26511681	595.2	94264.2	316263253	417169584	117614529	1090232.0	152455.4

APR	854575 9	154499	2651168 1	595 .2	947 92.5	29707 3038	382742 667	11845303 8	1100651. 3	164191. 5
MA Y	873460 4	160944	2864405 6	610 .9	105 373. 1	29716 5746	376403 513	11702644 1	1130261. 4	176121. 2
JUN	882159 7	136230	2798977 6	532 .6	101 575. 7	30273 7489	371824 160	11646779 0	1089019. 5	170663. 5
JUL	909632 0	139672	3086869 3	539 1.6	112 028 5.4	29761 0598	379148 480	12075811 3	1077863 5.8	171964 4.3
AUG	931655 3	137825	3073153 7	532 6.4	109 046 9.6	29938 6547	376227 248	11994376 4	1076303 3.5	164790 2.9
SEP T	945953 9	129487	3051757 7	495 3.9	110 687 8.7	29973 1806	365578 263	11721440 5	1029705 4.5	165868 2.7
OCT	962467 6	126455	3732800 4	496 0.6	129 528 8.6	30152 6410	384048 289	12842537 1	1155085 0.2	211611 0.4
NOV	983020 7	122962	3357809 4	475 4.0	107 013 8.8	30454 6712	204400 380	11897312 9	1073305 7.7	165381 2.3
DEC	DATA NOT AVAILABLE									

1. Basically, Green Banking avoids much paper work and relies more online transactions for processing, less paper works means less cutting of trees. It involves creating awareness to business people about environmental and societal responsibility.

2. Compared to interest rates on loans charged by other banks Banks following green banking are less.
3. Natural resources conservation is one of the underlying principles while accessing capital/ Operating loan to extracting/ Industrial Business sector.
4. Green ethical banks adopt environmental standards for lending which could enable eco friendly business practices which would benefit our future generations.
5. Not only financial institutions but corporations are also actively pursuing green programs to reduce waste, implement sustainability measures and increase profitability by growing green.
6. The reporting period 2018-2019 also witnessed the public issue of the Bank's maiden Green Bond-a continued commitment towards green financing and clean energy
7. The impact of digital innovation on the environment, has been an important area of achievement and made significant investments in Artificial Intelligence, the Internet of Things (IoT), Robotics, Branch Server consolidation etc. which has led to enhanced energy efficiency and reduced carbon footprint.
8. Financial Inclusion and Government Schemes
Being the banker to the Nation, SBI is at the forefront of serving the un-banked sections of the population. The Bank's latest development in the area of Financial Inclusion is as follows:
 - Customer Service Points (CSPs) are now offering banking services to FI customers at their door step, by using portable hand-held devices.
 - A mobile number seeding facility has been made available to the FI customer accounts through the FI Kiosks.
 - Additional fields have been added within the Kiosk for capturing CSP details in order to effectively monitor functioning of CSPs.
 - Aadhaar authentication for PMJJBY, PMSBY, APY accounts as well as Green Pin Services have been enabled during the reporting period.
9. In addition to reducing its internal plastic waste generation, the Bank implemented a robust waste management system during the SBI 'Green' Marathon organised in FY 2018-19. SBI worked with an NGO that helped segregate, collect, transport and recycle all the different categories of waste generated during the marathon. The marathon was conducted in 15 cities across India. The event was able to successfully divert 96% of the waste generated from entering the landfills and water bodies across India.
10. Natural Resource Management through Digital Innovation

- During the reporting period 2018-2019, SBI commissioned its first, advanced 'TIER-3' data centre at a safe seismic zone in Hyderabad. It has been designed using the Green Building concept. Innovations in IT Infrastructure Green Remit Cards (GRCs) GCCs has been installed at all retail branches across India. The services extended through GCCs are cash withdrawal, cash deposit, fund transfer within SBI, balance enquiry and the provision of mini statements.
- In an effort to establish paperless offices, the Bank has introduced 'Easy Approve'- a customised solution for note approval, on cloud. Through this solution, SBI has tried to replicate all the user-friendly features of the current paper-based system in addition to some new features.
- Green Channel Counters (GCCs) and Green PINs have successfully replaced the traditional PIN generation methods enabling customers an easy and convenient way to generate their debit card or credit card PIN.

11. SBI's External Environmental Impact - Investment in Renewable Energy

- World Bank line of credit of USD 625 million for rooftop solar project. 179 projects funded
- Commitment to GoI to finance viable renewable energy projects over a five year period (2015-2020)
- Completed 656 renewable energy projects of 12,334 MW capacity
- Sanctioned 29,821 crore for renewable energy projects
- Funded USD 177.33 million from KfW for solar energy projects
- During the reporting period 2018-2019, more than 90,000 trees were planted across India by the Bank.

X. CONCLUSION

With go green mantra, banking sector too have adopted sustainable practices in all spheres of life. Green banking is a multi stake holder endeavor where banks have to work closely with government, NGO, Central Bank, Consumers and business communities to reach the goal. Banks should contribute to ecological footprints directly and indirectly through investment/ Lending in their customer enterprises. Indian Financial institutions have to work hard in maintain the sustainability of the country's economy.

This concept of green banking will be mutually beneficial to banks, industries and economy. Not only green banking will ensure the greening of industries but it will also facilitate in improving the asset quality of banks in future.

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A Study on Investors Apprehension Towards Equity Investments

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Abstract- Today the field of investment is even more dynamic than it was a decade ago. World events are rapidly growing that alter the values of specific assets. The investors have many assets to choose from, and the amount of information available to the investors is staggering and continually growing. The key to a successful financial plan is to keep apart a larger amount of savings and invest it intelligently. But when we think about investment main avenues that come in the mind of investors include bank deposits, gold and so on. Even if we say the performance of the stock markets determines the country's overall value. The investors have some apprehension to invest. In this study an attempt is made to find out what are the various factors which makes the investment in equity unattractive. The study also aims at investors behavioural aspects in the case of investment decision. The primary data has been collected by way of questionnaire taking the sample size of 50.

Index Terms - Apprehension, Loss of aversion, Mental Accounting, Confirmation bias, Herd mentality, Gambler's fallacy, Illusion of control *bias*

I. INTRODUCTION TO THE STUDY

Savings leads to investment. Investment aims at return. High return, high risk. Today in the modern world people have different avenues for investments. All the category of people out of their income tries to invest in any of the profitable avenues available. When we talk about investment it can be physical and financial investment. The returns earned by the financial investment will be more while comparing with the physical investments. But still the people are hesitating to invest in financial investment specially refers to equity investment. The study aims at what are the reasons that prevents the investors for investing in equity investment.

A. Statement of Problem

Investment decisions are of rational decisions from the traditional point of view. But now a days the investors also consider the irrational decisions also in the concept of investments. The study is made an attempt to know the general factors which the investors considered as a negative aspect with respect to equity investments. The study also focusses on the behavioural aspect of investors with respect to equity investment.

B. Objective of the Study

1. To analyze the various factors restraining investors from equity investments.
2. To identify the psychological barriers for equity investments.

C. Significance of the Study

The main benefit from an equity investment is the possibility to increase the value of the principal amount invested. This comes in the form of capital gains and dividends. Investors may also be able to

increase investment through rights shares, should a company wish to raise additional capital in equity markets. Even though we have lot of advantages for equity investment the studies show that for the equity investment investors have hindrance towards it.

D. Scope of Study

The study is limited to Ernakulum district among the investors

E. Research Methodology

- Universe: Investors in Ernakulam
- Sample size: 50
- Sample Method: Convenient Sampling
- Methods of collecting data: Primary
- Tools of Data collection: Questionnaire
- Tools of Analysis: Tables, Percentages, Bar charts and Rank

F. Limitations of the Study

1. Sample size is small.
2. Constraints of time.

II. REVIEW OF LITERATURE

In yet another effort to bridge the gap between the disparity in relation to demographic profile and geographical location, Bakara Suzaida, et al (2016) probed the effect of psychological factor on investors' buying behaviour in the Malaysian stock market. Results evidenced that availability, overconfidence, bias and conservatism considerably impact decision of the investors. However, their results showed no significant impact of herding behaviour on the same. A similar study was conducted by 24Ton Hoang Thanh Hue et al (2014) in the Vietnam Stock Exchange. Findings suggested that investment decision in the long run was positively affected by optimism, risk psychology and pessimism and negatively by overconfidence and herd behaviour.

According to Ricciardi Victor (2008), risk perception is the manner in which people view or believe a prospective threat or peril would emerge to be. The notion of risk perception tries to enlighten the assessment of a hazardous condition basing on inherent and intricate personal knowledge, decision making, and getting hold of knowledge from the external milieu (e.g., diverse sources of media). As quoted by Sitkin et al (1995) risk perception as "an individual's assessment of how risky a situation is in terms of probabilistic estimates of the degree of situational uncertainty, how controllable that uncertainty is, and confidence in those estimates".

Abdeldayem Marwan Mohamed (2015) empirically tested the influence of investors' risk perception on portfolio management in Bahrain and consequently developed and tested a model of factors determining the variables under study. The outcome of the study disclosed that perceived portfolio risk was not only the effect of potential losses and gains that could be quantified but also qualitative manifestations. Level of confidence in the economy or the stock market, liquidity, worry & anxiety mainly represented investors' perceived risk.

Sociologists detail behaviour of investors by stressing on his social background. Conversely, psychologists assess the same by laying more importance on individual traits (Shafi, 2014). Therefore, taken as a whole it may be concluded that numerous factors control peoples' decisions of making investments in the stock market. These factors can be categorized under two broad heads, namely internal and external. The most significant external items, as suggested by eminent researchers are cultural characteristics, economic state, political disruption, company related matters etc. Internal factors consist of psychological and personality traits whose appraisal has an extraordinary value in

behavioural finance (12Lodhi, 2014; 5Bennet et al., 2011; 8Doling Dowling et al., 2009; 22Subrahmanyam, 2007).

Baghani Mohammad Reza et al (2016) studied how investors' decisions making was affected by risk perception and risk tolerance in the Tehran Stock Exchange. Results reported positive and direct and association between the explanatory variable and postulations on investors' decisions. 17Sachse et al (2012) recognized the pertinent.

III. ANALYSIS AND FINDINGS

I. Data Analysis and Interpretation

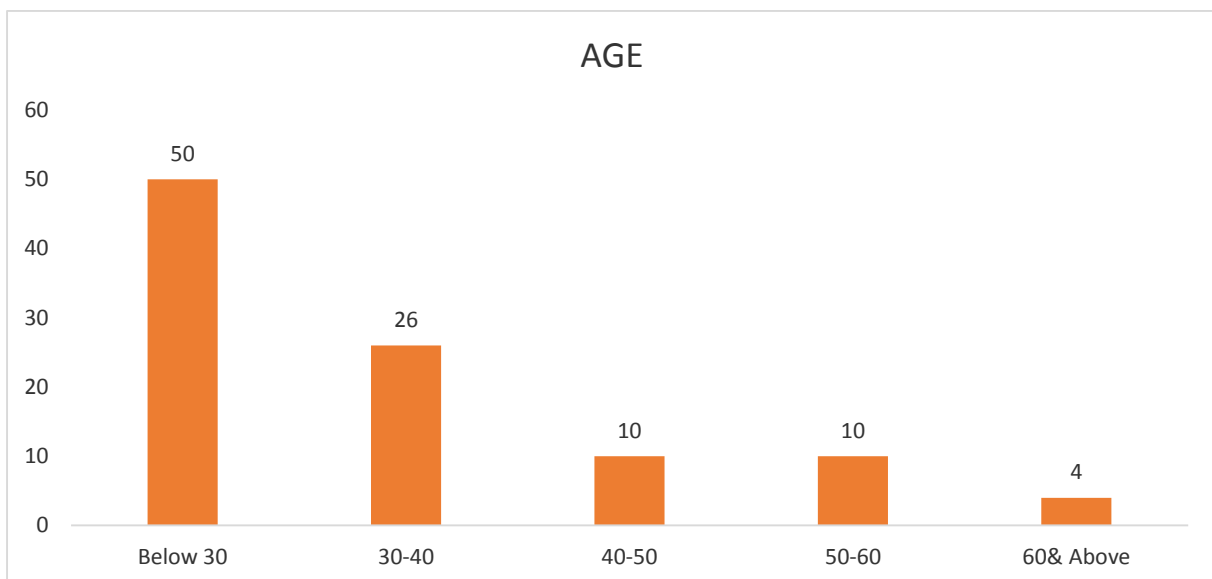
The sample taken for the study is 50. Data has been analysed by using percentages. Results obtained are shown below.

Table 1 Age of the respondents

Particulars	No. of Respondents	Percentage (%)
Below 30	25	50
30-40	13	26
40-50	5	10
50-60	5	10
60& Above	2	4

(Source: Primary Data)

Figure 1 Age of the respondents



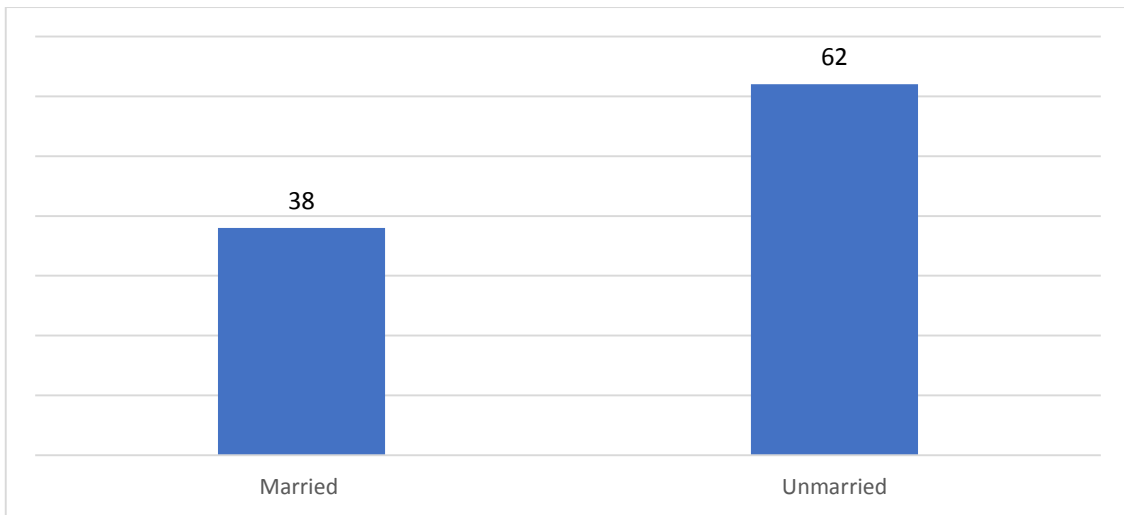
From the figure it is clear that 50% of the respondents are below 30 years, 26% of the respondents belongs to the age of 30-40,10% of the respondents belongs to the age group of 40-50, 10% of the age group belongs to the age between 50-60 and 4% belongs to age limit of above 60.

Table 2 Marital Status

Particulars	No. of Respondents	Percentage (%)
Married	19	38
Unmarried	31	62

(Source: Primary Data)

Figure 2 Marital Status



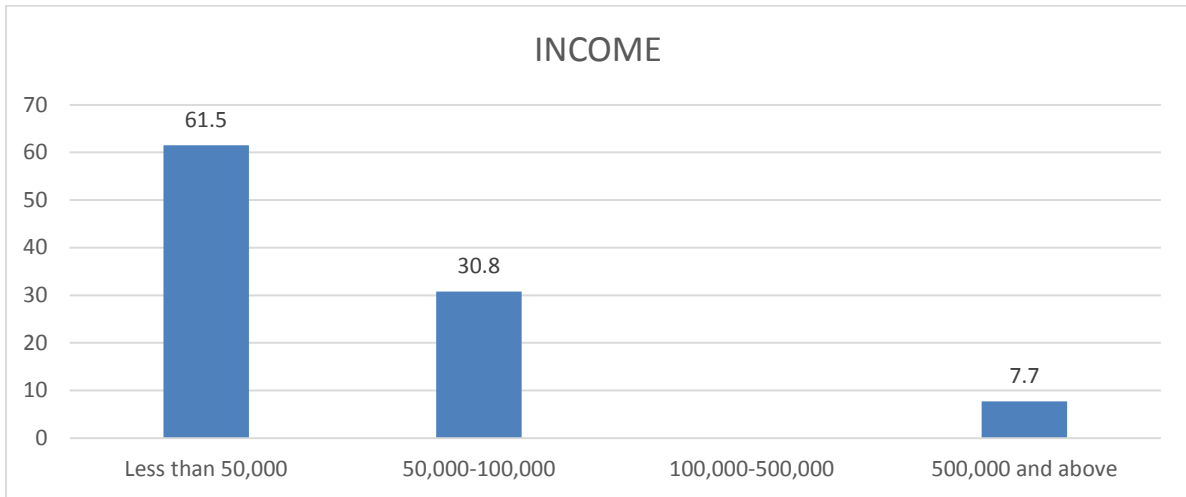
From the details it is clear that 38% of the respondents are married and 62% of the respondents are unmarried.

Table 3 Monthly Income

Particulars	No. of Respondents	Percentage (%)
Less than 50,000	31	61.5
50,000-100,000	15	30.8
100,000-500,000		
500,000 and above	4	7.7

(Source: Primary Data)

Figure 3 Monthly Income



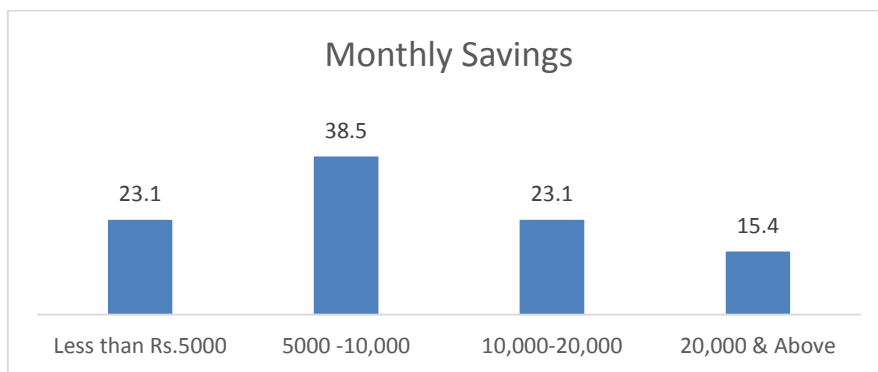
61.5% of the respondent has the monthly income less than Rs 50,000, 30.8% of the respondent has the monthly income between 50,000 to 100,000, 7.7% of the respondents has the monthly income above 500,000.

Table 4 Monthly Savings

Particulars	No. of Respondents	Percentage (%)
Less than Rs.5000	12	23.1
5000 -10,000	18	38.5
10,000-20,000	12	23.1
20,000 & Above	8	15.4

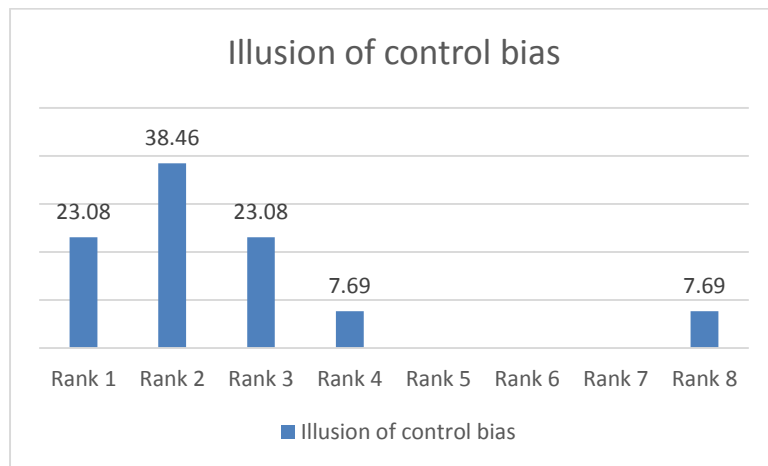
(Source: Primary Data)

Figure 4 Monthly Savings



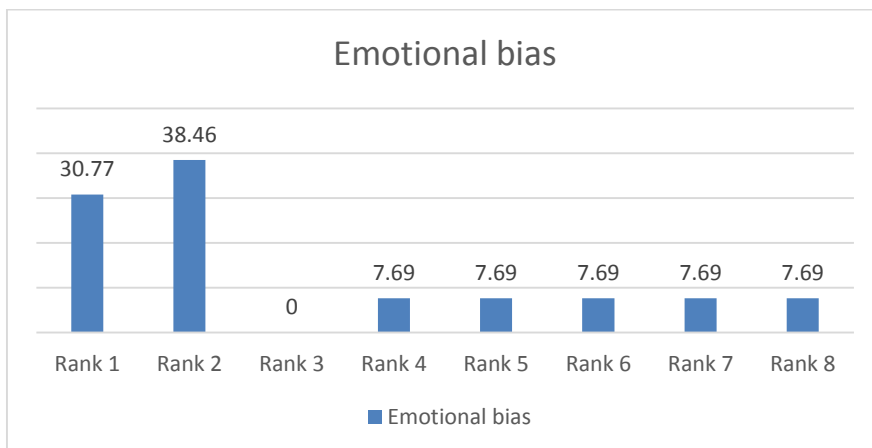
From the graph it is clear that 23.1% has the savings less than 5000, 38.5% has the savings between Rs.5000-10,000, 23.1% has the savings between 10,000-20, 000, 15.4% has the savings above 20,000.

Figure 5 Illusion of control bias (Rank)



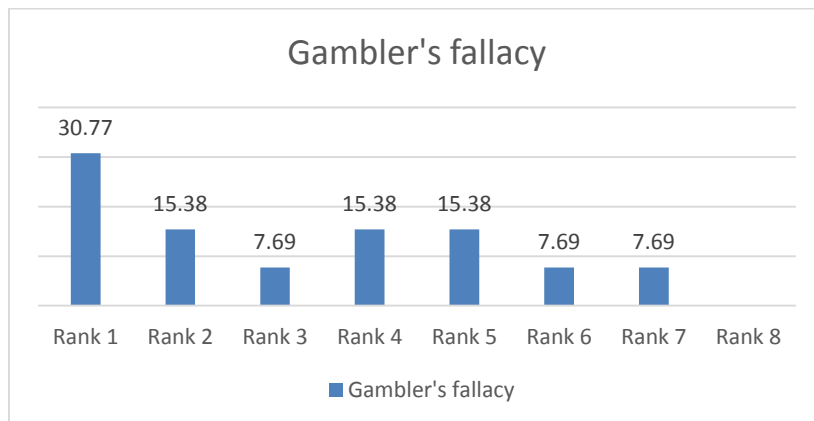
The graph depicts for the illusion of control bias, a subsequent portion of respondents ranks Rank 2, followed by 23.08% ranking Rank 1 and Rank 3, followed by 7.69% respondents ranking Rank 4 and Rank 8.

Figure 6 Emotional bias (Rank)



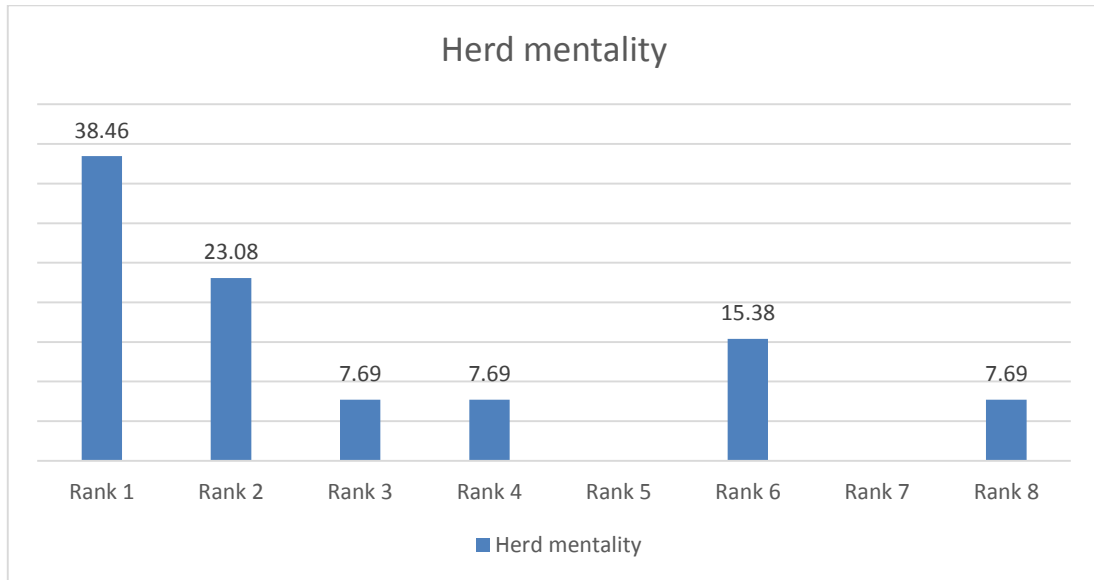
The graph depicts for the emotional bias, a subsequent portion of respondents 38.46% has opted for rank 2, 30.77% has opted for rank 1 and 7.69% for rank 4, 5, 6, 7

Figure 7 Gambler’s fallacy (Rank)



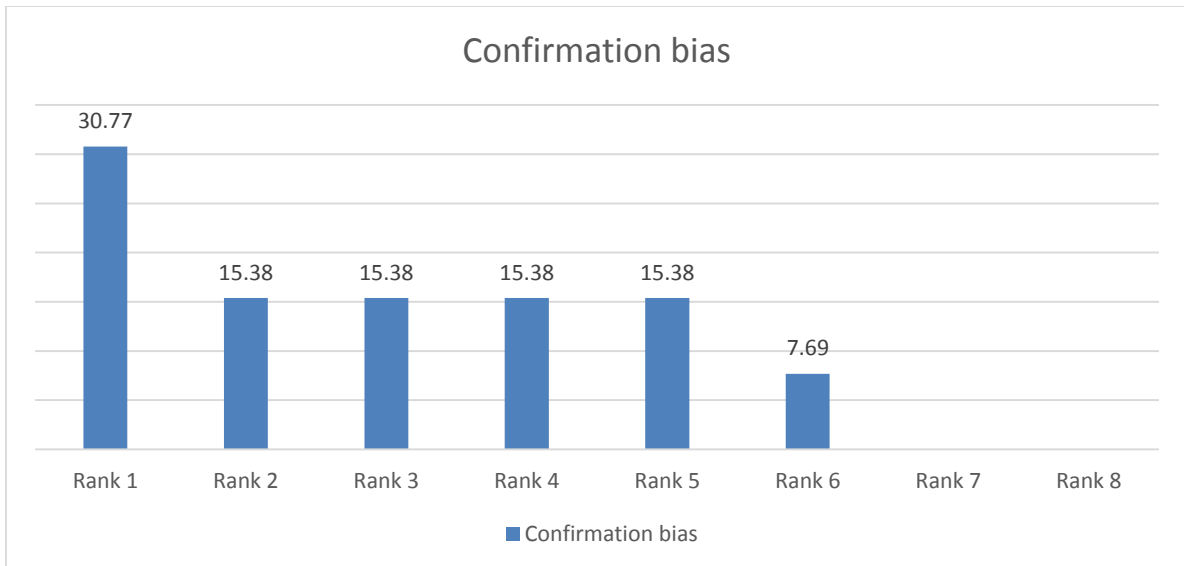
The graph depicts for the gambler’s fallacy, a major portion of the respondents 30.77% of the respondent has given the Rank 1 followed by 15.38 % has given for rank 2,4,5 and 7.68% for rest of all.

Figure 8 Herd Mentality (Rank)



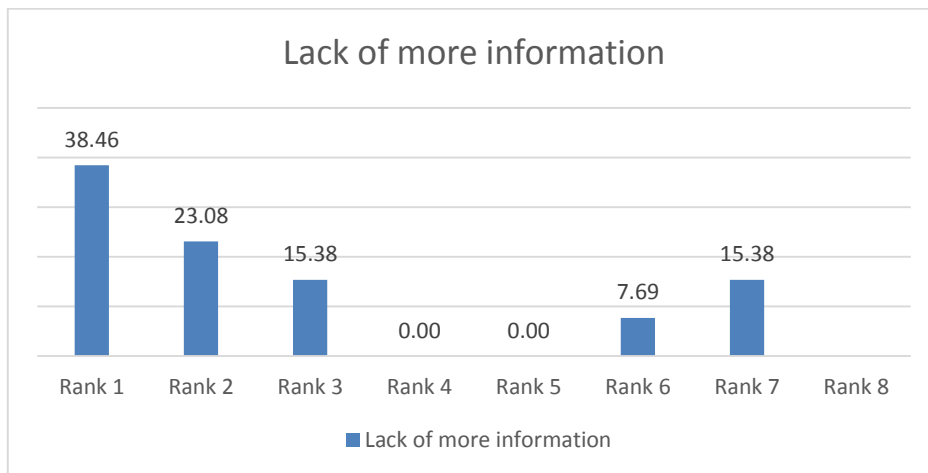
The graph depicts for the herd mentality, a major portion of the respondents 38.46% has opted for Rank 1 for herd mentality, 23.08% has given rank 2 ,15.38% for rank 6 and 7.69% for rank 3,4,8

Figure 9 Confirmation Bias (Rank)



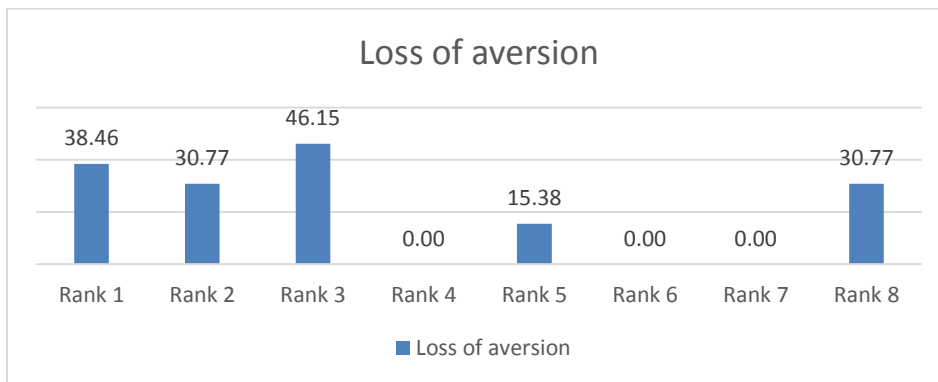
The graph depicts for the confirmation bias, a major portion of the respondents constituting 30.77% has given rank 1 for confirmation bias,15.38% has given rank 2,3,4,5 and 7.69% for rank 6

Figure 10 Lack of more information (Rank)



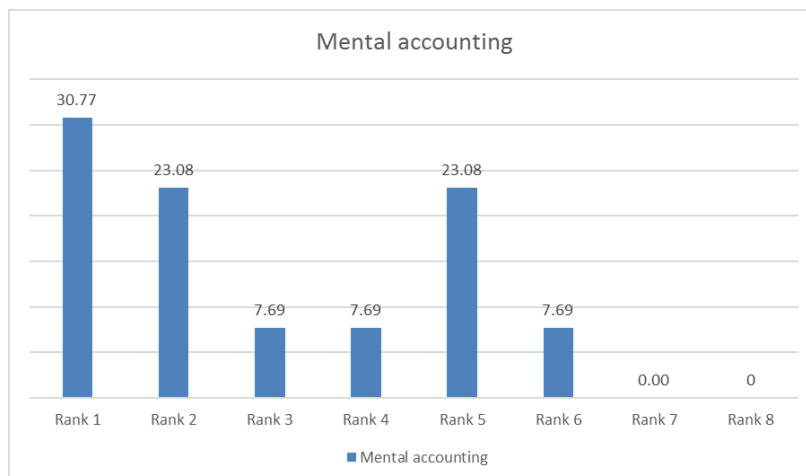
The graph depicts for lack of more information, a major portion of the respondents constituting 38.6% has opted for rank 1 followed by 23.08% for rank 2 ,15.38% for rank 3,7 and 7.69% for rank 6

Figure 11 Loss of aversion (Rank)



The graph depicts for loss of aversion, a major portion of the respondents constituting 46.15% has opted for rank 3, followed by 38.46 for rank 1,30.77 for rank 2 and 8 ,15.38% for rank 5

Figure 12 Mental accounting (Rank)



The graph depicts for loss of aversion, a major portion of the respondents constituting 30.77% for rank 1, 23.08% for rank 2 and 5, and 7.69% for rank 3,4,6

IV. FINDINGS

Majority of the respondents belongs to the age group of below 30.

Majority of the respondents are unmarried.

Majority of the respondents belong to the income group of less than Rs.50, 000.

Majority of the respondents has the monthly savings between 5000 and 10,000.

Among various psychological barriers under study loss of aversion has the highest rank.

V. SUGGESTIONS

Many respondents didn't have any financial training.

Majority of investors still considers investment as gambling.

VI. CONCLUSIONS

This study concludes that major investors is unaware of equity investment prospects. So, the government must take measures to educate investors regarding the same. The further scope for research aims at investor's competition with respect to investment.

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A Study on Employees Perception to Human Resource Practices

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Abstract- The success of any organization depends to a large extent upon the capability, competence, efficiency, and level of development of human resources, who are the active agents, accumulate capital, exploit natural resources, and build social, economic and political organizations. This study examines what factors affect employee attributions to HR practices. In this paper, an attempt has been made to study the perception of the employees towards human resource management policies and practices. The study focuses on understanding how satisfied the employees are with the human resource practices pertaining in the company.

Index Terms- Employees, Human Resource, Perception

I. INTRODUCTION

Human resources the term -- first used in the early 1900s and then more widely in the 1960s for the people who work for the organization, in aggregate. Human resource are the people and their characteristics at work either at national level or at organizational level. From the National point of view, Human Resources are knowledge, skills, creative abilities, attitude and other attributes obtained in the population whereas from the viewpoint of an organization, they represent the total of the inherent abilities, acquired knowledge and skills as exemplified in the talents and aptitudes of its employees. The term Human Resource Management has been subject to considerable scrutiny and its philosophy and character has been the focus of continuous debate, and a widely accepted definition does not exist, however, below are some definitions of Human Resource from its early years to date which can be useful in capturing a glimpse of its philosophy and use. Human capital consists of well-employed human resource that is actively engaged in meaningful, worthwhile work and delivering some level of desired productivity. However, in practice, such a distinction is not made, and human capital is defined as consisting of knowledge and abilities. The results are clear when these issues are not taken care of. To help the society Human Resource generating employment opportunity, creating schools and dispensaries, helping women empowerment are the social responsibility issues.

II. REVIEW OF LITERATURE

Jogaiah (1990) examined the rigorous and an in-depth research study of training and development of executives in the Indian Power Sector, the first of its kind in the country. Apart from providing a strong theoretical and conceptual foundation on training and development of executives, it covered an

exhaustive study of the Power Sector problems and prospects concerning personnel policies, Human Resource policies and practices relating to executive training and development and institutional training network in the power sector.

R.R. Nair and T.V. Rao (1990) an edited compendium, focused on chief executives' views and experiences on Human Resource. It also dealt with the Human Resource philosophy, importance, macro level issues, expectations of like managers and workers from Human Resource, role of Human Resource managers, dimensions of developing Human Resource facilitators and programs.

Udhar and Rajnish (1992) conducted a study on “job involvement job satisfaction and some demographic correlates: A study of academicians: the study showed that among the various demographic variables age has no direct import on job satisfaction.

Chakraborty (2004) “Job satisfaction does solely depend upon the nature of job”. The study reveals that teacher’s job satisfaction also lightly depends on institutional work cultural, personal relation among the teachers, salary obtained by the teachers, institution library facilities, communication facility etc.

J. Christopher Abele (2006) In this study Jootwords” job satisfaction is a central construct in organizational research is important. Theoretical conceptualizations on the determinants of job satisfaction can be divided into satisfaction approaches.

Anupama Gupta (2010) described the challenges faced by Human resource manager in context of new economic scenario. This paper emphasized that these challenges should seriously taken care of. Main challenge is the shortage of skilled manpower. This paper examined the role of human resource department to tackle the problem. It was the duty of HR department to design a possible career path to retain talent. It was suggested that HR manager should be ready to handle the challenges, but the role of other stakeholders should also be included in order to ensure healthy survival of the organization.

Daniel F. Ofori, Victoria Sekyere-Abankwa and Davida B. Borquaye (2012) have conducted a study to determine the perceptions of the HR function among professionals in Ghanaian organizations. The primary data were collected from 300 respondents. Out of these 250 questionnaires were returned. A perception index was developed to measure the respondents’ perceived relevance of the HR function in their organizations. The results of the study revealed that respondents ranked the recruitment of qualified personnel; training and development; and the retention of qualified staff as the most important functions of HRM.

Devi, Rama V. & Naga, Bhaska (2014) This paper examines the growth, geographic distribution, and quality concerns of medical education in India, particularly in the private sector. It is observed that an important feature of the considerable growth of medical education experienced in India, especially after the 1990s, is the significant growth of private medical education. The paper suggests policy actions for correcting geographical imbalances in the production and distribution of medical graduates and increasing the density of quality doctors in India

Samart Plangpramool (2016) in his study entitled ‘Human Resource Development in Hospitality Industry: A Case Study of Training Need Analysis for Hotel Sector’ determined the importance of human resource development and the training need analysis of leading five star hotels in Thailand. It is fruitful to measure the effectiveness of training need analysis which is done by training or human resource development department of the hotel as it may improve staff’s productivity and career growth.

Mehta (2016) In their research entitled -literature review on HR practices in banking sector. There was a requirement to advance competencies i.e. skill, knowledge and approach among the bank employees to make them more appropriate to the altering circumstances. Since every human being had potential to

do remarkable things and to support him to understand, develop and utilize his/her potential, And this was possible only if efficient and effective Human Resource Practices

Rao (2017) In their research entitled -A Review of Literature on HRM Practices in Indian Banking Industry .The Indian banking system consists of public sector banks, private sector banks, foreign owned banks, regional rural banks and cooperative banks. The performance of any industry is dependent largely on the efficiency of its employees and Indian banking industry is no exception. HRM practices of Indian private sector banks are marginally better than the Indian public sector banks

III. STATEMENT OF PROBLEM

The perception and attitude of the employees have a greater impact on the success of any organization. If the employees perceive the human resource practices in the positive sense, definitely it will have positive impact on the enterprise. If the employees are satisfied with the human resource practices, they will have positive attitude towards the management. If the employees are not satisfied, they will have negative attitude towards the management. The attitude and perception of the employees basically depend on the job satisfaction, they derive from the organization. Job satisfaction of the employees in turn is influenced by human resource practices viz, Recruitment and Selection procedure, Training and Development Compensation methods, General working conditions, Amenities available, Perquisites and other facilities provided by the organization

IV. OBJECTIVES OF STUDY

- To identify the selection and recruitment process undergone by the employees
- To study the performance evaluation practices used by the company to evaluate the performance of the employees
- To analyze the promotion practices presently used by the company
- To determine the satisfaction level of employees towards Human Resource practices.

V. METHODOLOGY AND DATA COLLECTION

Universe: For studying the HR practices, Ruby Seven Studios, Kakkanad have been chosen.

Sample: The total number of employees in the organization is 504. From the universe, sample of 100 employees were selected through random sampling method. Proportional representation is given to all classes of employees in the organization.

Tools: The data have been collected through a structured questionnaire with Likert 5 point scale and have been analyzed with the help of percentages

Sampling Technique	Random Sampling Method
Sampling Size	100 employees
Tools for analysis	Likert 5 point scale & Percentages

VI. RESULTS AND DISCUSSIONS

The selected employees were distributed a structured questionnaire which was filled and returned. The questionnaire was aimed at understanding the perception of employees towards Human resource

practices. The results of the survey are discussed in the following paragraphs categorizing into for major areas:

- [1] Selection and Recruitment process
- [2] Performance evaluation process
- [3] Promotion process
- [4] Job satisfaction of employees

Table 1: Selection and Recruitment process

Statement	SA	A	NR	DA	SDA
Selection and Recruitment:					
Full information about qualifications	60	40	0	0	0
Medical test for applicants	0	40	0	24	36
Structured interview for the applicants	70	20	0	0	10
Formal written test for the applicants	0	44	0	20	36
Advertisements about vacancies through newspaper	0	72	0	20	8

Source: Primary Data

SA-Strongly agree, A-Agree, NR-No response, DA-Disagree, SDA- Strongly disagree

Table 1 shows that, out of the selected sample size, 60% strongly agree that applicants were fully informed about the qualifications required for the job beforehand. About 40% agree that they have undergone a medical test before they were recruited by the company. 70% of the respondents were of the opinion that they had to undergo a structured interview before they were recruited and 44% agree that they also had to undergo a formal test before being selected for the interview process. 72% of the selected sample agree that they got to know about the vacancies through newspaper advertisements whereas 20% disagree to this saying they got to know through other sources. Thus, it is clear that majority of the respondents are fully provided with the information regarding the selection and recruitment process.

Table 2: Performance Evaluation Practices

Statement	SA	A	NR	DA	SDA
Performance Evaluation Practices:					
Fair performance appraisal system	32	44	20	4	0
Formal and written performance appraisal system is followed	20	50	6	20	4
Full information about the performance appraisal is provided to the employees	20	44	10	0	26
Performance is measured on the basis of objective quantifiable results	54	36	0	4	6
Appraisal system is growth and development oriented	66	18	0	6	10

Source: Primary Data

It is evident from Table 2 that, 44% agree that the performance appraisal system followed in the company is fair where as 22% chose not to respond and 4% strongly disagreed to this. 50% agreed to the fact that there is a formal and written performance appraisal system is followed where 20 % strongly disagreed to this. 44% agreed that he employees are given full information regarding how the performance is evaluated. 40% strongly agree that the performance are measured on the basis of certain set objectives whereas 12% strongly disagreed to this. 66% strongly agreed to the fact that performance appraisal system followed is focused on the growth and development of the employees.

Table 3: Promotion practices

Statement	SA	A	NR	DA	SDA
Promotion practices					
Fair and equitable job promotions	56	4	20	20	0
Formal and written performance appraisal system is followed	18	42	20	10	10
Seniority based promotions	60	20	0	20	0
Merit based promotions	4	20	30	20	26

Source: Primary Data

From Table 3 it can be seen that, 42% agreed that there a written promotion policy which is followed in the company. 56% strongly agreed that the promotions given in the company are fair and equitable whereas 20% disagreed to this. 60% agreed that seniority based promotions are practiced in the company whereas 20% say that merit based promotions are followed in the company. Therefore, it is clear that the promotion policy is not effectively communicated to all classes of employees of the organization.

Table 4: Job satisfaction of employee

Statement	SA	A	NR	DA	SDA
Job Satisfaction					
Satisfied with information received from superiors about performance	60	40	0	0	0
Satisfied with activities each job offers	40	30	10	6	14
Satisfied with freedom received in the company	24	40	0	12	24
Satisfied with oppotunities for interactions provided by the job	60	20	0	10	10

Source: Primary Data

Table 4 shows that, 60% of the selected strongly agree that they are fully satisfied with the information they get from superiors regarding their performance. Around 40% agree that they are satisfied with the variety of activities that their job offers. 40% agree that they full satisfied with the freedom they receive at the company and 60% agreed that they are satisfied with the oppotunities that the job provide them with to interact with others.

VII. CONCLUSION

Human resource development is an important part of every organization. Through Human Resource, organization can help employees in adjusting and accommodating themselves to the organization's practice and market competitive environment. The present study has been undertaken with the objective of analyzing the perception of employees towards the human resource practices namely selection and recruitment, performance evaluation, practices, promotion practices and job satisfaction. After the long time study and survey about these practices, it can be said that the practices need lot more improvement, revision and extension to all the employees of the company at each level. An effective human resource practice and its proper implementation is very much essential for regular periodical feedback and evaluation of the employees so that it can stand as an effective and much well planned activity.

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Attitude of Student towards Entrepreneurship

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Abstract- The entrepreneurial attitude of people is influenced by their previous knowledge about entrepreneurship. Several studies have been exploring the importance of entrepreneurial skill while starting an enterprise. This study examines the impact of entrepreneurship education on student attitudes towards entrepreneurship. This article presents the results of a pilot research how the entrepreneurship is perceived by the learners of entrepreneurship. Also we have researched their previous back ground as its relevance on enabling market entrance and how it is influenced by the age and gender. In the empirical part we used quantitative methods and survey was carried out.

Index Terms: *Entrepreneur, Entrepreneurship, Innovation*

I. INTRODUCTION TO THE STUDY

Education is not simply learning things. It is actually waking up of minds. New innovations are step in stones modern world. "The great aim of education is not knowledge, But action. "According to Albert Einstein "Education is not the learning of the facts, but the training of the minds to think." Students are the wealth of the nation. A student saying intelligent answers are not perfect, a student who is asking intelligent question is the real students. Students of today's generation are the future entrepreneurs of the country. Entrepreneurship is perceived to bring economic welfare and may contribute significantly in nation's future wealth. Many college graduates are unable to find jobs appropriate with the degree they finished. Entrepreneurship education has been acknowledged by many organizations and even the government as a promising way to improve the work insertion of young people and at the same time, contribute to social and economic welfare. Entrepreneurship creates jobs which consequently generate more opportunities. Entrepreneurship is timeless. From the very young to very old, people are starting new business at a rapid rate. One cause of the sudden increase of new entrepreneurs is the current trend of professionals who leave their companies to start putting their own businesses. Today, youngsters are exhibiting great intention in setting up of an enterprise. It is crucial to identify these youngsters early and to cultivate their entrepreneurial energy. Entrepreneurship is important as it has the ability to improve the standards of living and wealth, not only for the entrepreneurs but also for related business. Entrepreneurs also help drive change with innovation where new and improved products enable new markets to be developed.

A. STATEMENT OF PROBLEM

This study is mainly proposed to know the attitude of students towards the entrepreneurship.

B. OBJECTIVE OF THE STUDY

1. To understand the student attitude towards entrepreneurship
2. To identify the factors that influence the students take up entrepreneurship.

C. SIGNIFICANCE OF THE STUDY

Entrepreneurs are frequently thought of as national assets to be cultivated, motivated, and remunerated to the greatest possible extent. Great entrepreneurs have the ability to change the way we live and work. If successful, their innovations may improve standards of living, and in addition to creating wealth with

entrepreneurial ventures, they also create jobs and contribute to a growing economy. Entrepreneurial ventures help generate new wealth. Existing businesses may remain confined to existing markets and may hit the glass ceiling in terms of income. New and improved products, services or technology from entrepreneurs enable new markets to be developed and new wealth to be created. Through offering unique goods and services, entrepreneurs break away from tradition and reduce dependence on obsolete systems and technologies. This results in an improved quality of life, improved morale, and greater economic freedom.

D. SCOPE OF STUDY

The study is limited to the students of Naipunnya college

E. RESEARCH METHODOLOGY

- Universe : Naipunnya College
- Sample size : 50
- Sample Method: Convenient Sampling
- Methods of collecting data : Primary
- Tools of Data collection : Questionnaire
- Tools of Analysis: Percentage, tables, graphs and figures

F. LIMITATIONS OF THE STUDY

1. Due to limited time period, the data has to be collected from a small sample size.
2. The sample for the study was based on convenience and may not necessarily be representative of all the students.

II. REVIEW OF LITERATURE

Ethen Duyglues in his study of 170 MBA students tried to investigate whether entrepreneurs and non-entrepreneurs have systematically different psychological characteristics, especially in terms of proactive behaviour or personality. He used the entrepreneurship model proposed by Kostova (1997). The model suggests that among other things, those certain entrepreneurial activities and these characteristics make them different from non-entrepreneurs. It was found that 67.9 percent of the students were found to be entrepreneurially inclined. The income of the family and profession of the family members was found to be a significant factor that influences the entrepreneurial orientation of students. A strong relationship between proactive behaviour and entrepreneurship orientation was found in the study.

Malin, B. Morris, K. Alan C, Jennie, E., in a study of 421 students, facing career decision respondent asked them to indicate on a scale from 0-100 how likely it was for them to start a firm within the next 5 years, how attraction starting a firm for the average person was, how attractive it was for them, how feasible for the average people was to start a fun and how feasible it was for them. Additional an 18 item measure on intentions using likes scale was used. It was found that social norms and self-efficacy had a direct relationship on desirability and feasibility respectively. It was also found that desirability and feasibility were associated with entrepreneurial intention. Those with strong intentions had a strong desirability towards new ventures. Hytti et al in their study of Turku University students in Finland tried to investigate how people with an academic degree perceive entrepreneurship as a personal career alterative. It was found that in case of Engineering discipline people with lower engineering degree are more inclined to peruse entrepreneurship where as those with higher engineering degree the option is less frequent within the business and social studies the trend seems to be opposite ; the more educated person act as entrepreneurs more frequently than the person with a lower degree. It was found that men are about 2.5 times likely to perceive entrepreneurship as personally desirable as well as feasible and

similarly 2.5 times more likely to start a firm in next 5 years. The age of the respondents also explains the perceptions regarding entrepreneurship. The likelihood for finding entrepreneurship personally desirable increases for the young people (under 30) and prime age people (31 years) compared to middle aged and older people (above 45 years). It was also found that students with an engineering background are less likely to set up a firm compared to management or natural science background.

Evan, d (2005), investigated the role of entrepreneurial attitudes and entrepreneurial self-efficacy on an individual's intention to engage in entrepreneurial behaviour. Their sample consisted of 414 students surveyed at the beginning of their first entrepreneurship class in MBA programs in Australia (46), China (39), India (204) and Thailand (125) between 2003 and 2004. They measured the entrepreneurial intentions of the students using a 7 point scale ranging from very unlikely (1) to very likely (7) over eight items measuring intentions to engage in a range of entrepreneurial behaviour. Their result found that individuals who prefer more income, more independence and more ownership have high entrepreneurial intentions. The study found no relationship between risk propensity and entrepreneurial intention

III. ANALYSIS AND INTERPRETATION

The sample is taken for the study is 50 respondents. Data has been analysed by using percentages. The result obtained are shown below.

Table 1 Gender classification

Particulars	No. of respondent	Percentage
Male	22	44
Female	28	56

(Source: Primary Data)

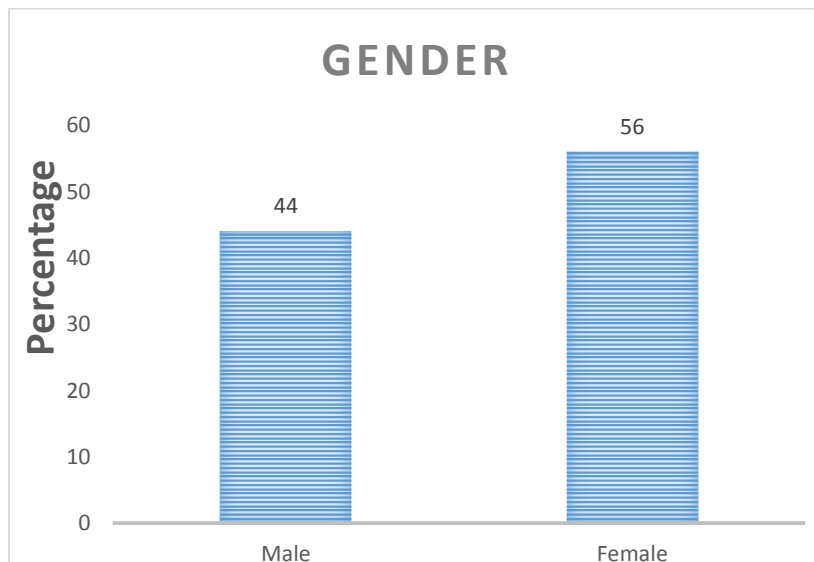
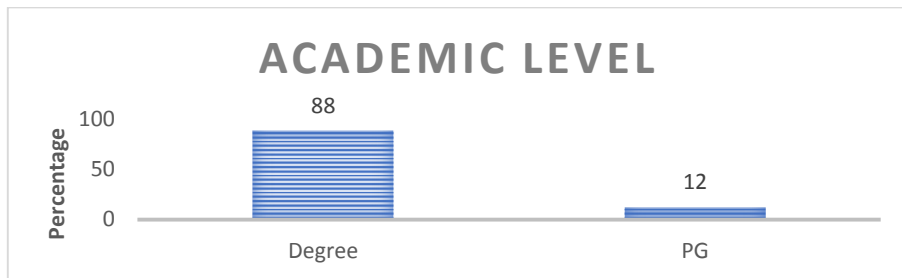


Figure 1 Gender classification

56% of the respondent are female and 44% of the respondent are male.

Table2

Particulars	No of respondent	Percentage
Degree	44	88
PG	6	12



(Source: Primary Data)

Figure 2 88% of students belongs degree and remaining 12% are PG students .

Table 3 Most Interested Subject

Particulars	No. of respondent	Percentage
Science	13	26
Commerce	25	50
Mathematics	3	6
Politics, History	3	6
Other	6	12

(Source: Primary Data)

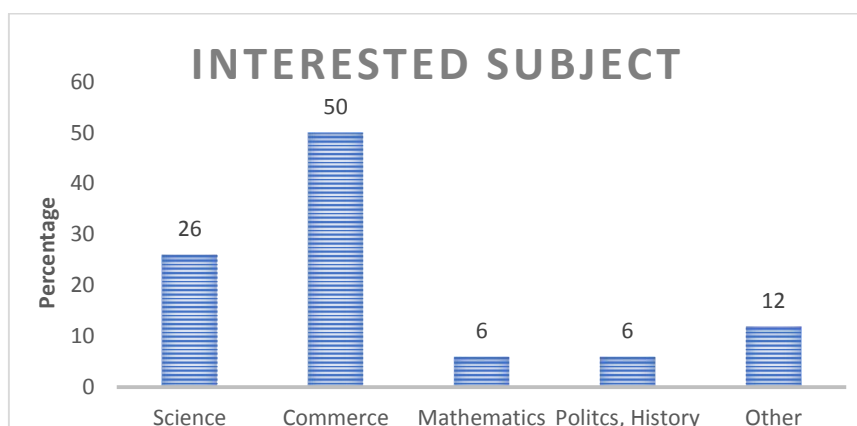


Figure 3 Most Interested Subject

50% of the students are interested in learning commerce subjects. Remaining 26%, 6%, 6% and 12% are interested in learning science, mathematics, politics and other subjects respectively.

Table 4 Family members involved in business related activity

Particulars	No. of respondent	Percentage
Father	32	64
Mother	1	2
Brother or sister	5	10
No one is working	12	24

(Source: Primary Data)

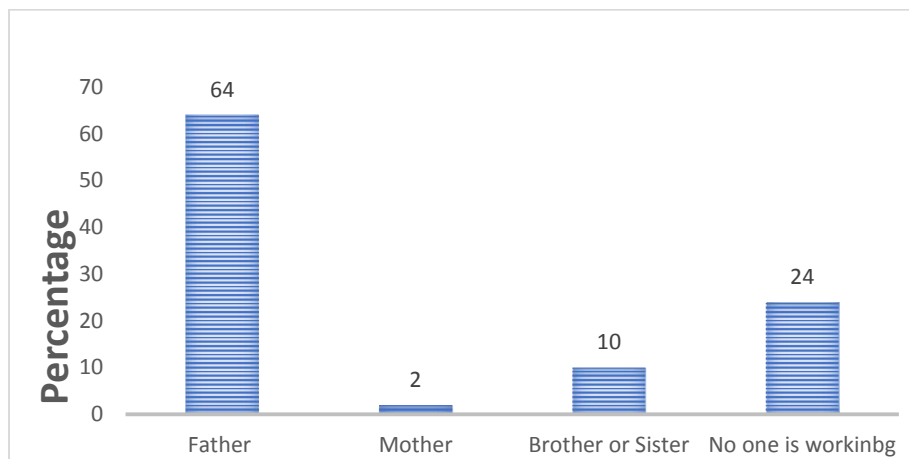


Figure 4 Family members involved in business related activity

64% of students father engaged in business activity. 24% of student’s family members are not working in business related areas. Remaining 10% and 3% of students brother/sister and mothers is engaged in business activity

Table 5 Opinion regarding taking risk

Particulars	No. of respondent	Percentage
I am not ready to take risk	5	10
I am ready to take risk	25	50
I am ready to take moderate risk	15	30
I am ready to take high risk	5	10

(Source: Primary Data)

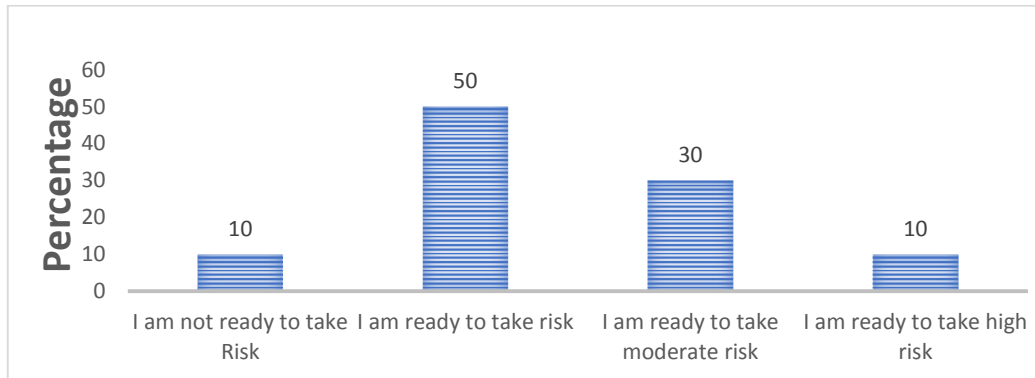


Figure 5 Opinion regarding taking risk

50% of students are ready to take risk. 10% of students are not ready to take risk. 30% are ready to take moderate risk and remaining 10% are ready to take high risk

Table 6 Opinion about start own venture

Particulars	No. of respondent	Percentage
Risky	4	8
I have idea, but I have no capital	21	42
I am not interested	2	4
Lack of idea	8	16
Not secure	1	2
Fear of competition	4	8
None of the above	10	20

(Source: Primary Data)

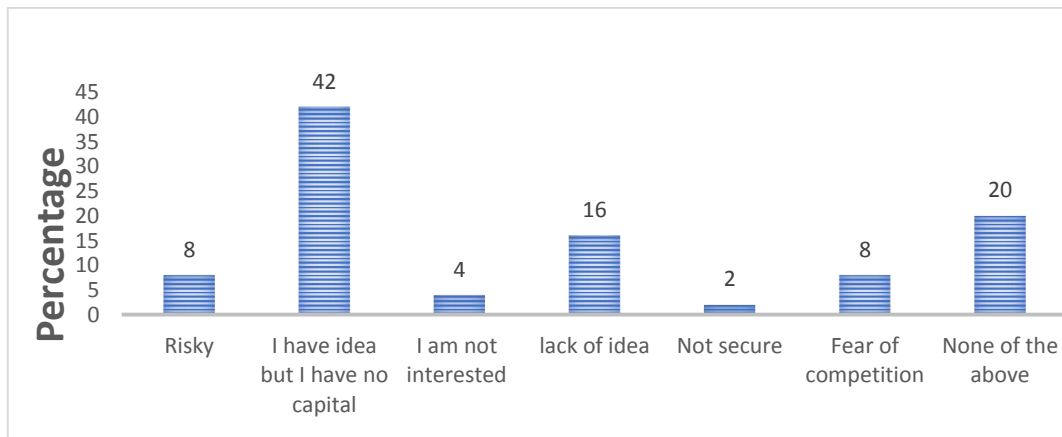


Figure 6 Opinion about start own venture

42% of students have good idea but don't have proper finance.20% of students don't affected by the above factors.4% of students are not interested in starting their own venture.8% of students fear competition in the market.8% students saying that it is risky.16% students lack ideas for starting their own venture. Finally 2% of people saying that it is not secure

Table 7 Plans about own venture

Particulars	No. of respondent	Percentage
I like to start my own venture along with my profession	21	42
I am interested in starting my own venture but I didn't have proper finance	15	30
I mainly focus on govt. job which gives me security	8	16
I am ready to start my own venture if I didn't get any job	6	12

(Source: Primary Data)

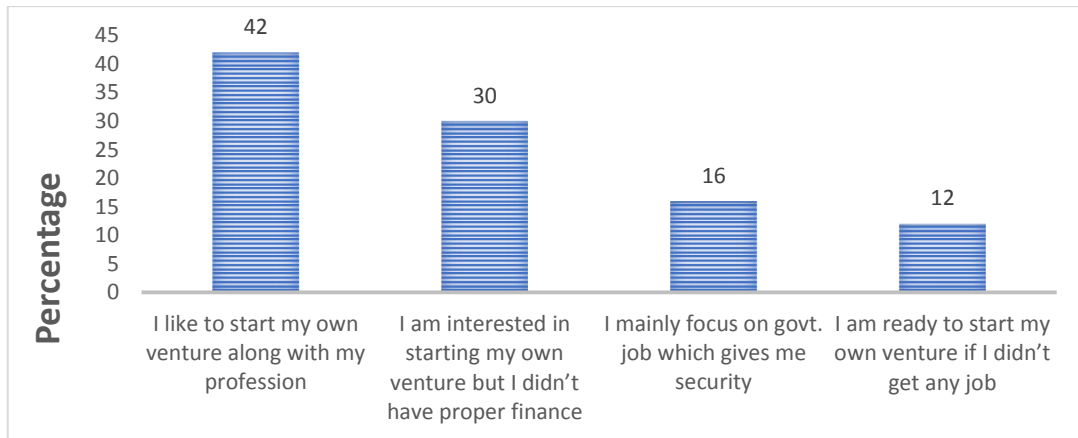


Table 7 Plans about own venture

50% are looking for starting their own venture along with their profession.30% have ideas but no proper finance,16% mainly focussing on government jobs and remaining 12% start their own venture if they didn't get proper job

Table 8 Main Aim

Particulars	No of respondent	Percentage
New innovation	20	40
Improving standard of living	14	28
Focus on good reputation	10	20
To expand and diversify	6	12

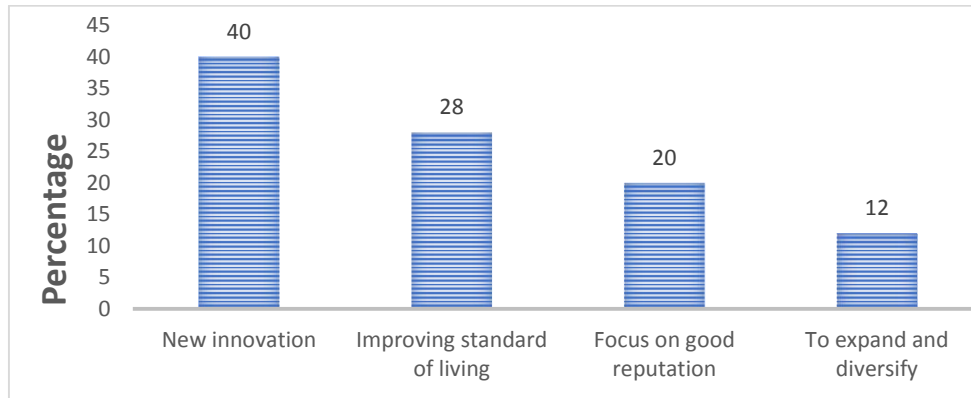


Figure 8 Main Aim

40% of students are looking for new innovation.28% aimed at improving standard of living,20% focus on good reputation and 12% aimed at expansion and diversification.

Table 9 Area for doing business

Particulars	No. of respondent	Percentage
Rural area	8	16
Semi urban area	11	22
Cities, Town	18	36
Outside India	13	26

(Source: Primary Data)

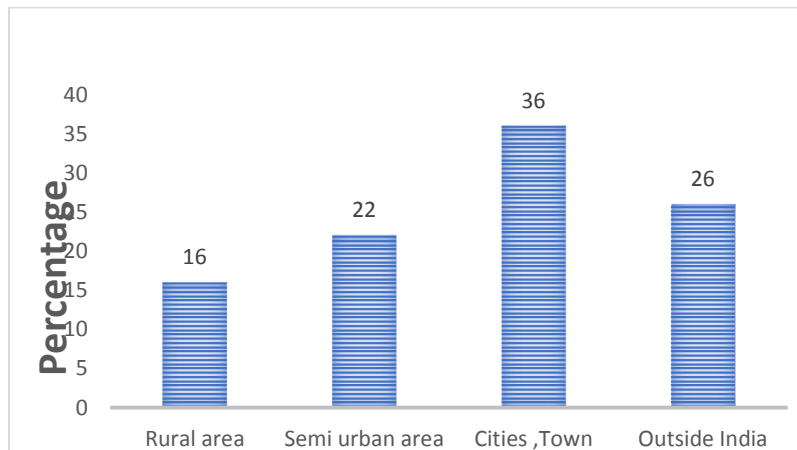


Figure 9 Area for doing business

36% of students out of 50 responses is looking for operation in cities and towns. Remaining 26%,22% 16% are looking for operation in outside India, semi urban areas and rural areas respectively

Table 10 Factor attracts you towards entrepreneurship

Particulars	No. of respondent	Percentage
Gov. assistance	4	8
Profit	12	24
Social welfare and economic development	11	22
New trends	23	46

(Source: Primary Data)

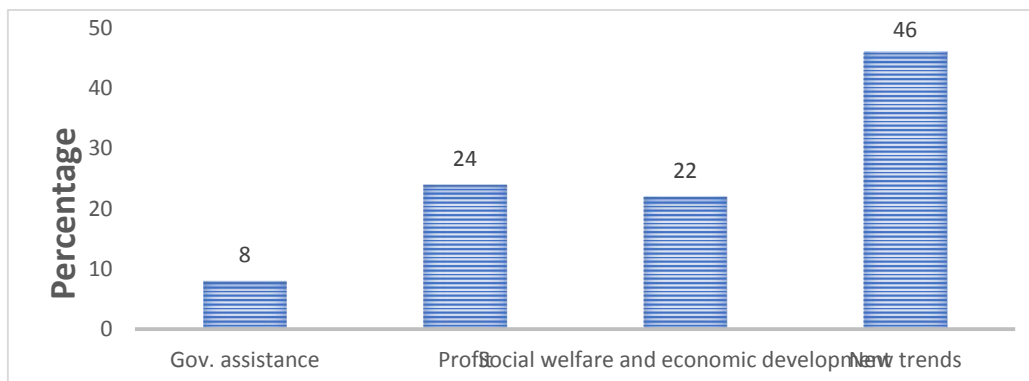


Figure 10 Factor attracts you towards entrepreneurship

Out of 50 responses 46% are looking for new trends, 22% are for social and economic development, 24% are for profit and 8% for government assistance.

Table 11 Objective behind starting up a new business

Particulars	No. of respondent	Percentage
Luxury	2	4
Self esteem	25	50
Popularity (Celebrity minded)	1	2
Independence (Decision making powers, control etc)	22	44

(Source: Primary Data)

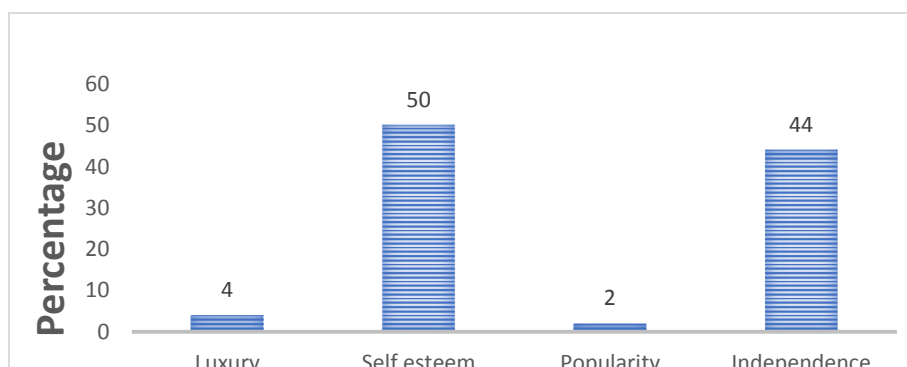


Figure 11 Objective behind starting up a new business

50% out of 50 responses is looking for self-esteem. 44% for independence, 4% for luxury and 2% for popularity.

IV. FINDINGS

- ❖ Female interest in starting their own ventures is increasing now a days.
- ❖ Majority of students are looking for new innovations for expansion and diversification.
- ❖ Majority of students are ready to take risk from the data
- ❖ Male students are ready to take high risk as compared to females.
- ❖ Many students are also focussing on development of rural areas through their innovation.
- ❖ Many students (both males and females) are also looking for freedom, while starting their own venture.
- ❖ Male dominance still high in entrepreneurship.
- ❖ Government jobs are opted by small group of students in a hope that, it is more secure.
- ❖ Females are also looking for govt. assistance for setting up their own ventures.
- ❖ Many female students also possess qualities of a good entrepreneur.
- ❖ Programs must be conducted in order to raise talents in women to come in front to start their own ventures.

V. SUGGESTIONS

Education institution must conduct programs to support women who are interested in entrepreneurship. Society's attitude (Kerala) towards women entrepreneurs must be changed. Students must also build up good qualities in an entrepreneur.

VI. CONCLUSIONS

Many students are found with interest in entrepreneurship especially, females. So the educational institution, family, friends, relatives etc. must support these children who have qualities of good entrepreneurs.

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A Study on Role of MSME in Women Entrepreneurial Development

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Abstract-Promotion of Women Entrepreneurship is a vital issue for several countries including India. Micro, Small and Medium Enterprises (MSMEs) play a vital role in the development of Women entrepreneurs. This paper focus on the role played by MSMEs in encouraging and developing women as entrepreneurs. MSMEs aims to enhance competitiveness, technology improvement, adoption of best manufacturing practices, marketing of products, employment generation for building women entrepreneur. The study throws lights to the problems faced by the women and how MSMEs helps them to overcome those problems. Sample sizes of 50 respondents were selected for the study. The findings of the study shows that increased participation of MSMEs help to women entrepreneur to overcome the problems faced by them.

Index terms-Women Entrepreneurial Development, Micro Small and Medium Scale Enterprises, Problems of Women Entrepreneurs.

I. INTRODUCTION

The micro, small and medium scale enterprises (MSMEs) have been generally acknowledged as the bedrock of the industrial development of any country. The micro, small and medium enterprises (MSMEs) sector in India has a very pivotal role to play in the development of the country. In India, MSMEs are the second largest source of employment after agriculture. They account for almost 40 per cent of industrial production, 95 per cent of the industrial units, 34 percent of the exports and manufacture over 6000 products. This sector produces a mélange of industrial products such as food products, beverage, tobacco and goods produced from it, cotton textiles and wool, silk, synthetic products, jute and jute products, wood and wood products, furniture and fixtures, paper and goods produced from it. Other services also include machinery, apparatus, appliances and electrical machinery. This sector also has a large number of growing service industries.

Women Entrepreneurs: Current Scenario

Entrepreneurship amongst women has been a recent concern. Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. Government of India has defined women entrepreneurs as an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women. Like a male entrepreneurs a women entrepreneur has many functions. They should explore the prospects of starting new enterprise; undertake risks, introduction of new innovations, coordination administration and control of business and providing effective leadership in all aspects of business

Categories of Women Entrepreneurs

There are three categories of women entrepreneurs, i.e. “chance”, “forced” and “created” entrepreneurs. These different categories are based on how their businesses got started, or what are their main reasons or motivations to open their own businesses.

- Chance entrepreneurs are those who start a business without any clear goals or plans. Their businesses probably evolved from hobbies to economic enterprises over time.
- Forced entrepreneurs are those who were compelled by circumstances (e.g., death of a spouse, the family facing financial difficulties) to start a business, their primary motivation, hence, tend to be financial.
- Created entrepreneurs are those who are located, motivated, encouraged and developed through, for instance, entrepreneurship development programs.

Role of Micro Small Medium Enterprise

In order to develop the women entrepreneur in micro small and medium enterprises (MSME). The government provides several schemes to women entrepreneur such as Trade Related Entrepreneurship Assistance and development scheme for women (TREAD), Micro & Small Enterprises Cluster Development Programme (MSE – CDP), Credit Guarantee Fund Scheme, Entrepreneurship Development Programme (EDPs), Technology Up gradation and Marketing development Export promotion.

II. STATEMENT OF THE PROBLEM

Women's skills, knowledge, their talents and abilities in doing business and a compelling desire to do something positive and innovative are some of the reasons for the women entrepreneurs to organize industries. According to World Bank, investing more in business of women rather in men leads to greater development of a nation. Entrepreneurship plays an important role in developing society. Empowering women in entrepreneurship leads to break the inequalities and reduces the poverty. Emergence of women as entrepreneur has given a new status to their life in the society. At present women's are not "jobseekers" but they are "job providers". Today with the growth of MSME, many women have plunged into entrepreneurship and are also running their enterprises successfully. With the relevant education, work experience, improved economic condition and financial opportunities more women are venturing into business. Accordingly this study examines the following research questions:

- What are the problems faced by women Entrepreneur in developing a business?
- What is the role played by MSME in women Entrepreneurial Development?

III. OBJECTIVES OF THE STUDY

1. To identify the problems faced by women entrepreneur
2. To Study the role played by MSMEs in women Entrepreneurial Development

IV. HYPOTHESIS

H₀: There is no significant relation between the problems faced by women entrepreneurs and role MSMEs in Women Entrepreneur development

H₁: There is significant relation between the problems faced by women entrepreneurs and role MSMEs in Women Entrepreneur development

V. METHODOLOGY

The study is based on both primary and secondary data. Secondary data was collected from various sources like magazines, journals, Government reports, periodicals and internet etc. Primary data was collected from

sample respondent using a structured interview schedule from 50 Women Entrepreneur in Ernakulum, Trissur district. The respondents were identified through convenient sampling. Responses on the various measures used in the study were obtained on a five point scale as strongly agree (5), agree (4), neither agree nor disagree (3), disagree (2) and strongly disagree (1). The collected data was analyzed using appropriate mathematical and statistical tools like simple percentages, mean and correlation using SPSS(Statistical Package for Social Sciences) software.

VI. RESULTS AND DISCUSSION

Most of the respondents come under the age group of 35-45. Marital status shows that most of the respondents come under the category of married women's, marital status are very is important factor to determine the women entrepreneurs. Majority of the respondents are belonging to higher secondary level of the entrepreneur. It has observed that more than half of the respondents are belonging to 10,000 to 20,000 incomes of families. Majority of the respondents are engaged in manufacturing types of business than service type of business. Most of them are engaged in small scale business and their investments are below one lakh rupees.

• Problems Faced By Women Entrepreneurs

Setting up an enterprise is not an easy job for women entrepreneurs and at the same time running the enterprise is a greater task. A challenge is always there for these women entrepreneurs to run their enterprise successfully earning profit and ensuring the growth of the enterprises which will severely test their entrepreneurial skill and survival of the unit. Despite various odds against them, several women are off to run their own enterprises. Even though there has been a considerable increased in the number of women entering in entrepreneurial activity, they are being introduced to many constraints and difficulties with regard to control and decision making, social status and enthusiasm in the product or serviced in which they are dealing. It is found that women are entering more in this venture as compared to man to start their own business to make social contribution in addition to desire of exploring their inner self and fulfilling their means of livelihood. Following six factors are identified, which affect women entrepreneurs. The problem faced by women entrepreneurs were measured in six variables which are listed in table 1. In order to draw meaning from collected data, the mean scores and standard deviations were calculated. Rating scale adopted here is 5 for "Strongly Agree", 4 for "Agree", 3 for "Neutral", 2 for "Disagree" and 1 for "Strongly Disagree"

Tables 1.Problems faced by women entrepreneurs:-

Items	Mean	Standard deviations
Access to finance	4.2	.639
Access to training	3.0	.547
Access to market	2.8	.512
Support from families	2.2	.508
Access to networks	3.4	.535
Lack of skills	4.4	.678
Overall	3.3	.569

Source: Primary Data. N=50

From the above table we can say that lack of skills constitute a mean of 4.2 and standard deviation 0.678, means many women entrepreneur lack communication, leadership and decision making skills. Access to finance is above 4 which show that it is very difficult to get funds and credit facilities for them. These are two a major factor that act as an obstacle in women entrepreneur development. From the data it is clear that they are getting a good support from family members in setting up of business. Access to networks and training is average it is below 3.5 and above 2.5 which means they lack access to new information and experience on how to participate in market place and unable to find a good market place for their products. The overall mean is above 3, which shows the above identified factors acts as a barrier for their development.

• **Role of MSME’s in Women Entrepreneurial Development**

The micro small and medium enterprises (MSMEs) have been accepted as the engine of economic growth and for promoting equitable development. The major advantage of the sector is its employment potential at low capital cost. The labor intensity of the MSME

Sector is much higher than that of the large enterprises. The MSMEs constitute over 90% of total enterprises in most of the economies and are credited with generating the highest rates of employment growth and account for a major share of industrial production and exports. In India too, the MSMEs play a vital role in the overall industrial economy of the country. In recent years the MSME sector has consistently registered higher growth rate compared to the overall industrial sector. With its agility and dynamism, the sector has shown admirable innovativeness and adaptability to survive the recent economic downturn and recession. The role of MSMEs is to enhance competitiveness, technology improvement, adoption of best manufacturing practices, marketing of products, employment generation etc. For the budding women entrepreneur, MSME provides Trade Related Entrepreneurship assistance and development schemes for women (TREAD), Entrepreneurship development Programme (EDP) and other schemes for setting up their own venture, capital investment, educational skills and ability to run the business. MSME is providing Credit linked Capital Subsidy Scheme (CLCSS) for Technology Up gradation. The paper throws light on the available schemes and subsidy of special benefits to women and also creates awareness of these schemes to women entrepreneurs. The Role of MSME’s in Women Entrepreneurial Development were measured in five variables which are listed in table 2. In order to draw meaning from collected data, the mean scores and standard deviations were calculated. Rating scale adopted here is 5 for “Strongly Agree”, 4 for “Agree”, 3 for “Neutral”, 2 for “Disagree” and 1 for “Strongly Disagree”.

Table 2

Role of MSME’s in Women Entrepreneurial Development

Items	Mean	Standard deviation
Skill development programme	4.68	.674
Marketing Assistance and export promotion scheme	3.56	.539
Credit Guarantee fund scheme	4.45	.648

Infrastructural Development	3.88	.545
Training programme	4.15	.611
Overall	4.14	.603

Source: Primary Data. N=50

From the above table we can say the role played by MSMEs in Women Entrepreneur development is very vital. They are concentrating more on skill development programmes like leadership qualities, decision making ,idea generation and building more confidence. Credit guarantee fund scheme whose mean is above 4 which proves that the respondent are very much satisfied with the fund providing scheme. MSME provides access to finance and also able to get credit at lower interest rates. They have introduced schemes namely known as TREAD (Tread related entrepreneurship assistance and development). MahilaVikasNidhi, offers development assistance in pursuit of income generating women activity. SIDBI has taken steps to provide credit and training for credit utilization programmes. Taining programs provided by MSMEs are good as it is clear from the table.Their Role is least in the area of marketing and export promotion scheme. It constitutes only 3.56 of mean. But Overall mean is above 4 so it is identifiable that the role played by MSMEs in development and empowerment of women as entrepreneur is very crucial.

- **Correlation Analysis and Hypotheses Testing**

Correlation refers to a technique used to measure the relationship between two or more variables. Here we test whether the MSME Role in entrepreneurship development has any significant relation to the problems faced by Women entrepreneurs. Positive correlation means that high score on one are associated with high score on others, and that low scores on are associated with low scores on the other. Negative correlation is vice- versa. Correlation Coefficient is measured to show the extent of relation, it varies from 1 to -1. Table 3 shows the test results

Table 3

Correlation Test

Role of MSME’s in entrepreneurship development on problems faced by Women entrepreneurs	Statistics
Pearson Correlation	-0.576**
Sig. (2-tailed) P- Value	.001
N	50

**Significant at 1 percent

Source Compiled by Researcher

From the above table since P- Value is below 0.01 we **reject the (H_0)** null hypothesis at 1 percent significance level and accept the alternative hypothesis, which means there is significant relation between the problems faced by women entrepreneurs and role MSMEs in Women Entrepreneur development. Correlation Coefficient is -0.576 mean that there exists a negative correlation. Which in general means higher the Role of MSME's in entrepreneurship development lesser will be the problems faced by Women entrepreneurs.

So it can be concluded that MSME's plays a vital role in development of Women entrepreneurship.

The major findings of the study are summarised here under.

1. Majority of the respondents are above 35 years. More than 60% of them are married and engaged in small scale business.
2. From the study it was found that access to finance and lack of skills are the very serious problems faced by women entrepreneur. Most of women entrepreneurs are getting good support and motivation from their families.
3. The role played by MSMEs is very important in overcoming the barriers faced by the women entrepreneurs. The role of MSMEs is more on skill development and providing credit facilities and gives least focus on marketing and export promotion activities.
4. The Correlation Coefficient is -0.576 mean that there exists a negative correlation; this shows that higher the Role of MSME's in entrepreneurship development lesser will be the problems faced by Women entrepreneurs.

VII. CONCLUSION

Women Entrepreneurship plays a prime role in industrial development. It has played very vital role in fulfilling the socio-economic objectives of the nation. Thus MSME is playing remarkable role in widening the base of industrial entrepreneurship. The contribution of the women entrepreneurs with the help of MSME to our national economy cannot be understood. From the study it is observed that when the role of MSMEs is increasing the barriers faced by women entrepreneur is decreasing. It means that the relationship between the role of MSMEs and problems faced by them women entrepreneurs are inversely related. Thus, MSME's Plays a vital role in development of Women entrepreneurship.

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An Approach Using Common Sense and Artificial Neural Network for Picking the Stocks from Stock Market

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Abstract - When it comes to personal finance and the accumulation of wealth, few subjects are more talked about than stocks. It's easy to understand playing the stock market is thrilling. But on this financial roller-coaster ride, we all want to experience the ups without the downs. *There is no foolproof system for picking stocks.* Stock-picking is more of an art rather than a science. This paper focused on developing a unique approach for picking the stocks through a mix of common sense and technology using artificial neural network.

Keywords: Personal finance, Stocks.

I. INTRODUCTION

There is no one way to pick stocks. Each stock strategy could be considered as nothing more than an application of a theory – a "best guess" of how to invest. And sometimes two seemingly opposed theories can be successful at the same time. Perhaps just as important as considering a theory, is determining how well an investment strategy fits your personal outlook, time frame, risk tolerance and the amount of time you want to devote to investing and picking stocks. Here common sense and technology comes into the picture for picking the stocks. Stock market analysis is gaining grounds of popularity may be due to its volatility, fluctuating and inconsistent nature, for which it becomes difficult for investors to preplan their strategy of investment in share market. The volatile nature of stock market here refers to the instabilities of the market value for returns of the shares held by the investors. Being volatile in nature it becomes difficult for accuracy and better guidance of investors. Prediction of stock price level movement is thought to be a difficult task. Associate degree correct prediction of stock worth might yield profits for investors. Since stock markets are complicated, nonlinear, dynamic and chaotic. Neural networks among varied computing tools are more and more accustomed to the monetary prognostication as neural nets are found to be technologically versatile and powerful, ideally suited to perform monetary market

II. REVIEW OF LITERATURE

Ramon Lawrence (1997) studied on neural networks used to test the efficient market hypothesis and found that neural network outperformed statistical and regression techniques in forecasting share prices. Artificial Neural Network (ANN) offered the ability to predict market directions more accurately than current techniques. Tong Seng Quah, Bobby Srinivasan (1999) found that ANN was used as a tool to uncover the intricate relationship between the performance of stock and the related financial and technical variables. It was also found that neural network showed its ability in deriving relationships in a constrained environment in the moving window stock selection system. Birgul Egeli, Meltem Ozturan (2004) used ANN to predict Istanbul Stock Exchange (ISE) market index value. Training and testing was performed under multi-layer perceptron network and feed forward network architectures and study showed that artificial neural networks had better performances than moving averages in predicting stock prices.

Muhammed Rezi (2005) performed a threeway comparison of prediction accuracy involving non-linear regression, neural network and Classification and Regression Tree (CART) models using a continuous dependent variable and a set of dichotomous and categorical predictor variables. Neural network model and CART models produced better prediction accuracy than non-linear regression model.

Thenmozhi (2006) applied neural network models to predict the daily returns of the BSE (Bombay Stock Exchange) Sensex. Multilayer perceptron network was used to build the daily returns model and the network was trained using error back propagation algorithm. It was found that predictive power of the network model was influenced by the previous days' return than the first three days inputs. It found that neural networks could be applied to predict the BSE Sensex for satisfactory results. Tilakaratne, Morris, Mammadov, Hurst (2009) forecasted trading signals of the Australian all ordinary index based on the current day's relative return of the close price of the US S&P 500 Index, the UK FTSE 100 Index, French CAC 40 Index and German DAX Index. It was found that feed forward neural network performed better than probabilistic neural network for prediction purposes. Emin Avci (2009) studied the power of neural network models in prediction of daily returns of the selected stocks from ISE-30 index. It was found that neural network models could beat the buy-and-hold strategy for most of the periods under investigation

- Objectives of the study

- 1) To know the different investment approaches for picking stocks in stock market.
- 2) To know the technology which can be used for picking stocks in stock market

III.METHODOLOGY

The research study is Descriptive in nature. The study deals with the analysis of major investment approaches to be done by investor in Indian stock market. The study focused on the review of the paper of investment approach and artificial neural network. The study used mainly secondary data. Secondary sources include number of research papers, working papers and financial dailies are also referred for this purpose.

Types of Approaches

There are different approaches to be followed by investor for picking the stock from stock market. This section given an overview of all of these strategies related to common sense and technology.

Look at the fundamentals and price movement

There are many ways to pick stocks. Traditionally, longer-term investors can rely on fundamental analysis, which focuses on things like a company's management structure, competitors, industry position, growth rate, growth potential, income, and revenues to know the company. Shorter-term traders often rely on technical analysis, which focuses on patterns within stock charts as a way to try to forecast future pricing and volume trends. It involves evaluating a stock using quantitative and qualitative factors to answer questions such as:

- Are the company's revenues growing?
- Is the company actually making a profit?
- Can the company beat its competitors in the future?
- Can the company repay its debts?
- And ultimately: Will the company's stock be a good investment?

Value investing approach

The idea behind value investment strategies is simple: Find companies that are trading below their intrinsic value – stocks the market has undervalued. Investors who use this strategy believe the market overreacts to good and bad news, which triggers price fluctuations that don't correspond to the company's long-term

fundamentals. When price temporarily declines, it creates an opportunity for the investor to profit – with the assumption that the market will eventually correct its error in valuation. Some general guidelines you might include as part of your value investing strategy would be to look for companies with:

- A share price that's no more than two-thirds of intrinsic value.
- A low price-earnings (P/E) ratio.
- A low price-to-book (P/B) ratio.
- A low price/earnings to growth (PEG) ratio
- A low debt/equity (D/E) ratio.
- A dividend yield that's at least two-thirds of the long-term AAA bond yield.
- Earnings growth of at least 7%.

Growth investing approach

Growth investors focus on the *future* potential of a company, with much less emphasis on the present price. Growth investors buy stock in companies that are trading higher than their intrinsic value with the assumption that the intrinsic value will grow and ultimately exceed current valuations. Hence, growth investors try to increase their wealth through long or short-term capital appreciation. Growth stocks can be found on any exchange and in any sector – but they are usually found in the fastest-growing industries. Some general guidelines to include as part of your growth investing strategy would be to look for companies with:

- **Strong historical earnings growth.**
- **Strong forward earnings growth.**
- **Strong profit margins.**
- **Strong return on equity.**
- **Strong stock performance.**

Growth at Reasonable Price (GARP) Investing

GARP investors look for companies that are somewhat undervalued (a feature of value investing) with solid sustainable growth potential (a tenet of growth investing) – an approach that attempts to avoid the extremes of either value or growth investing. The diagram below shows the preferred levels of price and growth for growth, GARP and value investors; note that GARP is nestled in between value and growth:



Because GARP investors straddle the gap between value and growth investors, they use metrics from both schools to find appropriate investments: The PEG ratio may very well be the most important metric to any GARP investor, as it basically gauges the balance between a stock's growth potential and its value. GARP investors require a PEG no higher than 1 and, in most cases, closer to 0.5. A PEG of less than 1 implies that, at present, the stock's price is lower than it should be given its earnings growth. To the GARP investor, a PEG below 1 indicates that a stock is undervalued and warrants further analysis.

Income Investing

Income investors try to generate a steady income out of their investments. Fortunately, there are plenty of dividend-paying stocks that can be used to generate a steady income stream. Typically, dividends are paid by older, more established companies that have already reached a certain size and are no longer able to sustain higher levels of growth. These firms tend to no longer be in rapidly growing industries and – rather than reinvesting retained earnings to grow – pay out retained earnings as dividends to provide a return to shareholders. Rather than focusing on companies with the highest dividends in terms of dollars, income investors gauge potential investments by their dividend yield. A stock's dividend yield is the expected yearly dividend divided by the current stock price:

$$\text{Dividend Yield} = \frac{\text{Annual Dividends Per Share}}{\text{Price Per Share}}$$

In reality, average dividend yields are in the 2% to 5% range, depending on the sector. Income investors look for yields towards the top of that range – or above – provided the high dividend is sustainable and can produce a steady and predictable income stream over the long term. Companies that have paid steady dividends over the past five, 10, 15 or 20 years – or longer – are likely to continue that trend.

Dogs of the Dow Strategy

The strategy is simple: After the stock market closes on the last day of the year, select the 10 highest-dividend-yielding stocks. Then, on the first trading day of the New Year, invest an equal dollar amount in each of them. Hold the portfolio for a year and then repeat the process at the beginning of each subsequent year. Because of the strategy's simplicity, many have tried to modify it to make it even simpler and higher yielding. The variations include:

- **Small Dogs of the Dow.** On the last day of the year, select the 10 highest dividend-yielding stocks as you normally would. Of these 10 Dogs, select the five that have the lowest stock price – these are the Small Dogs. Invest an equal dollar amount in each, hold them for a year, and repeat the next year. This variation is also called the Dow 5.

Use Technology (Artificial Neural Network) for stock price prediction

The main feature which isolate ANN from other technologies is an artificial system can perform intelligent tasks similar to those performed by the human brain. Back propagation is one of the approaches to implement concept of neural network. Back propagation is one of the approaches to implement concept of neural network. Error data at the output layer is back propagated to earlier ones, allowing incoming weights to these layers to be updated. It is most often used as training algorithm in current neural network applications. Different algorithms such as back propagation, feed forward system which has been used for predicting the prices in Indian stock market. *Etc.* Artificial neural network is a mathematical model. It has capability to machine learning and pattern matching. It is inspired by biological technology. Biological neuron the data or information is distributed through the network and stored in the form of weighted interconnection. Input layers consists of accounting numbers of each stock such as EPS, DPS, DPR, P/E, P/B, ROI, ROE etc. and output layer consists of market price as desired output.

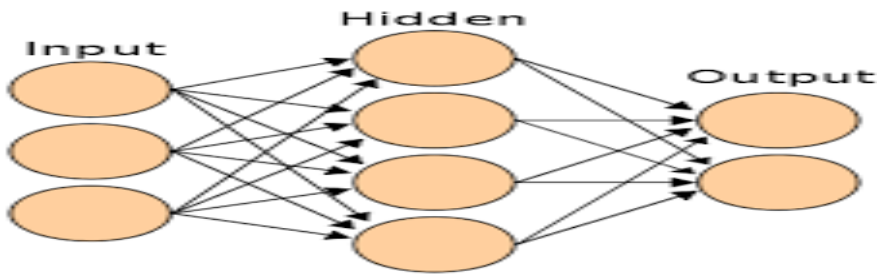


Figure 1: Graphical representation of artificial neuron network

Back propagation

Back propagation is a method for training multilayer feed forward network. Error data at the output layer is back propagated to earlier ones, to train the neurons in the inner layer. A typical back propagation network always has an input layer, output layer and at least one hidden layer between them. The algorithm gives a prescription for modifying the weights of the connections to learn a training set of input-output pairs. It is an example of a supervised learning procedure in the sense that it attempts to minimize the difference between the desired and the produced outputs.

ALGORITHM:

STEP 1: Accept input sample

STEP 2: Perform its weighted summation

STEP 3: Apply to input layer neurons

STEP 4: Process all inputs at each neuron by transfer function to get individual

STEP 5: Hidden layer and repeat 1,2,3,4 steps pass it as an input to all neurons for hidden layer neurons.

STEP 6: Pass output of hidden layer neurons to all output layers and repeat 1,2,3,4 steps to get final output.

STEP 7: Display the final output.

Feed-forward networks were first studied by Rosenblatt. Input layer is composed of a set of inputs that feed input patterns to the network. Following the input layer there will be at least one or more intermediate layers, also called hidden layers. Hidden layers will then be followed by an output layer, where we get the results. This algorithm will help to predict the prices with more accuracy.

IV.CONCLUSION

Stock-picking is more of an art rather than a science. So different factors effect on the company's health. It is one thing to assemble data that you can work with, but quite another to determine which numbers are relevant. A lot of information is intangible and cannot be measured. The quantifiable aspects of a company, such as profits, are easy enough to find. But are the qualitative factors such as the company's staff, its competitive advantages, its reputation and so on measured? This combination of tangible and intangible aspects makes picking stocks a highly subjective and intuitive process. Due to the human element inherent in the forces that move the stock market, stocks do not always move as anticipated. Emotions can change quickly and unpredictably. And unfortunately, when confidence turns into fear, the stock market can be a dangerous place. Greed can also cause people to make highly risky decisions, leading them to their own doom.

The bottom line is that there is a way to pick stocks using common sense. Then apply the artificial neural network after checking the value relevance of accounting numbers of each stock. Then back propagation is the best algorithm to be used in feed forward neural network because it reduces the error between the actual output (Intrinsic value) and desired output (Market price) in stock price prediction.

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Mediating Influence of Housing Finance Borrowers' Acceptance on Borrowers' Satisfaction

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Abstract: - There has been a tremendous growth in Indian housing sector. Housing is a personal wealth and the demand for housing is closely related to the socio economic strata of the population. It is also a major instrument for economic development of nations especially a developing country like India. In India housing for all is the national priority. Based on the review of literature, it is felt that some questions need to be addressed here such as the factors influencing borrowers' financial decisions, the factors considered by them while selecting the loan providers, their expectations from the loan providers and once they accepted the loan providers how it leads to their satisfaction. Both primary data and secondary data were collected and used for the study. The primary data required for the study were collected from 200 housing finance borrowers from various banks and other financial institutions using convenient sampling method. The borrowers' financial decision, borrowers' choice criteria and borrowers' expectation are significant and borrowers' expectation highly influencing on borrowers' satisfaction compared to other two independent variables; and borrowers' financial decision has comparatively less influence on borrowers' satisfaction.

Key words: - Borrowers Financial decision, Borrowers choice criteria, Borrowers Expectations, Borrowers Acceptance, Borrowers Satisfaction

I. INTRODUCTION

The growing number of population, urbanisation, nuclear family concept, demographic changes such as growing number of working women who spend more, the accessibility and availability of bank finance are driving the housing demand in India. Majority of the Indian population are belonging to middle and lower income category and they are facing insufficiency of funds in order to meeting their required housing expenses. Here arises the importance of housing finance institutions. The speedy development in housing and various housing activities have understandably led to the growth of Indian housing finance market. As a result, a number of players have barged into the market such as the Housing Finance Development Corporation Limited, State Bank of India Home Finance, Housing Urban Development Corporation (HUDCO), LIC Housing Finance Limited, ICICI Home Finance Company Limited, IDBI Home Finance Limited (IHFL), PNB Housing Finance Limited etc. In this study an attempt is made to establish the combined influence of borrowers' financial decision, their choice criteria, and their expectation on borrowers' level of satisfaction and to establish the mediating effect of the variable, borrowers' acceptance, on this relationship.

Statement of the Problem

The home loan products and services are different from institutions to institutions. A rational borrower compares the different banks' home loan products and services and also enquire about the merits of different housing finance schemes in order to find a suitable bank. Before making a borrowing decision the individuals' overall financial literacy, financial knowledge and the borrowing capacity are taken into consideration. The borrowers are expected to consider various aspects like the interest rates charged on loan slabs, terms and conditions, pay back facility, flexibility in repayment of instalments

and other economic conditions applicable to it, as the case may be. Success of a financial institution to win the appreciation and confidence of its customers, to a large extent depends on its competitiveness to service its customers by understanding their expectations and rendering service in accordance with their requirements. If the borrowers receive or accept the offered home loan product and services, it is a sign of their acceptance with the expectation of satisfaction.

The research questions centred, here, are the factors influencing borrowers' financial decisions, the factors considered by them while selecting the loan providers, their expectations from the loan providers and once they accepted the loan providers how it leads to their satisfaction. Therefore, here arises a need to conduct a study to examine the combined influence of borrowers' financial decision, choice criteria, expectation and their acceptance and its ultimate impact on their satisfaction. Hence, a study on housing finance based in this context deserves much relevance.

Objective of the Study

1) To develop and statistically test a model establishing the relationship of the independent variables such as borrowers' financial decision, borrowers' choice criteria and borrowers' expectation on the dependent variable borrowers' satisfaction with the mediating effect of the variable borrowers' acceptance.

Hypotheses

- 1) Borrowers' acceptance mediates the relationship between borrowers' financial decision and borrowers' satisfaction.
- 2) Borrowers' acceptance mediates the relationship between borrowers' choice criteria and borrowers' satisfaction.
- 3) Borrowers' acceptance mediates the relationship between borrowers' expectation and borrowers' satisfaction.

The Conceptual Model

On the basis of variables identified, a conceptual model developed for the study is shown in the figure 1.1.

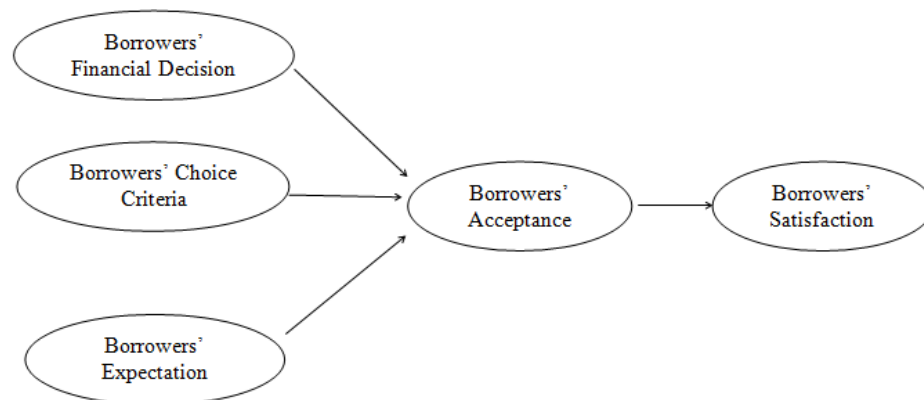


Figure 1.1: Conceptual Model

Methodology of the Study

The present study is both descriptive and explanatory in nature and both secondary and primary data were collected and used for the study. The population of the study covers the housing finance borrowers from the various banks and other financial institutions for purchase and or construction of new houses in Trissur and Ernakulum Districts. The primary data required for the study were collected from 200 housing finance borrowers from various banks and other financial institutions using convenient sampling method. A well-structured questionnaire was developed for the collection of primary data.

Tools used for Analysis of Data

The collected data were tabulated and analysed with the help of SPSS 21.0. The statistical techniques used for analysis include Simple Regression and Multiple Regressions Analysis. For the analysis and test of the conceptual model formulated for the research, Partial Least Square (PLS) based Structural Equation Modelling was carried out using Warp PLS 4.0 software.

The reliability of the scale of measurement used was assessed using Cronbach's Alpha coefficient, which was above the minimum acceptable level 0.7, there by confirmed the reliability of the scale of measurement used in the study.

Limitations of the Study

The housing finance borrowers' satisfaction is not analysed based on the institution from which they availed housing loans due to paucity of time. It is also noted that since the study depends mainly on the views of the individual loan borrowers, there are chances for their personal bias while responding to the questions; even then maximum care has been taken while analysing and interpreting the data to draw appropriate and logical conclusions.

II. REVIEW OF LITERATURE

Ross Alexander Skelton (2015) in his research work "The Impact of Home Loan Key Facts Sheets on Borrowers' Comparisons of Loan Costs" wanted to identify whether the presentation and format of KFS successfully enhance borrowers' ability to compare loan costs, KFS do in fact influence home loan choice, and the disclosure requirements under the Act effectively ensure borrowers who may benefit from KFS content receive them at a time when they are most useful to their decision.

Vijayakumar M. and Subburaj B. (2012) in their study "Housing Loan Purchase Decision of Consumers" assessed the socio-economic characteristics of the consumers of the housing loans in scheduled commercial banks, factors influencing the purchase decision of the consumers and the purchase behaviour of the consumers. Consumer purchase decisions are the series of choices made by a consumer prior to making a purchase. The consumers make decisions on where to make the purchase, what brand, when to purchase, how much to buy and the like. The marketer attempts to influence each of these decisions through their marketing stimuli/strategies that may shape the consumer's evaluation process

Swadish S. and Surulivel S.T. (2016) in their research work “A study on Customer Expectation and Satisfaction towards Housing Finance Companies: A Comparative Study” analysed the Customer expectation and customer satisfaction towards housing finance companies with respect to Dewan Housing Finance Corporation Ltd. A sample of 300 customer’s data were collected through convenient sampling method which comprising of public servant, private sector employees and self-employed from both urban and rural areas were selected. The study revealed that the customer satisfied with housing finance companies of DHFL, age group who prefer home loans are 30-40, and they are committed to the family so desire to buy a home..

**III. ANALYSIS ON MEDIATING EFFECT OF BORROWERS’ ACCEPTANCE ON BORROWERS’
SATISFACTION**

Test of Reliability

The reliability of the instrument used in the study was tested by computing Cronbach’s Alpha (α) value for each of the five variables as well as for the entire set. The test result is presented in the Table 3.1.

Table 3.1 Test of reliability

Sl. No.	Variables	No of items	Cronbach’s Alpha (α)
1	Borrowers’ Financial Decision	8	0.870
2	Borrowers’ Choice Criteria	11	0.847
3	Borrowers’ Expectation	6	0.791
4	Borrowers Acceptance	9	0.867
5	Borrowers’ Satisfaction	6	0.903
6	Total	40	0.952

Testing of the Mediating Effect of Borrowers’ Acceptance on the relationship between Borrowers’ Financial Decision and Borrowers’ Satisfaction

In order to test the hypothesis establishing the mediating role of borrowers’ acceptance on the relationship between borrowers’ financial decision and borrowers’ satisfaction, Baron and Kenny (1986) approach was

adopted. They describe four steps that must be taken to establish that a mediated relationship is exists. Here in this case,

Step 1: Borrowers’ Financial Decision significantly influences Borrowers’ Satisfaction.

Step 2: Borrowers’ Financial Decision significantly influences Borrowers’ Acceptance.

Step 3: Borrowers’ Acceptance significantly influences Borrowers’ Satisfaction, when controlling for Borrower’s Financial Decision.

To find out whether Borrowers’ Financial Decision significantly influences Borrowers’ Satisfaction a simple regression was done.

Simple Regression Analysis results for Borrowers’ Financial Decision with Borrowers’ Satisfaction

Variables	B	Beta value	Sig	R²	Adjusted R²	Durbin Watson
Borrower’s Financial Decision	.613	.566	.000	.320	.317	1.669

Dependent Variable: Borrowers’ Satisfaction

From the statistical result, it can be inferred that, since , $p < 0.01$, this model is significant and the regression effect is statistically significant indicating that prediction of the borrowers’ satisfaction is accomplished better than can be done by chance. Here β value 0.566 indicates that a change of one standard deviation in borrowers’ financial decision will result a change of 0.566 standard deviation in borrowers’ satisfaction.

Simple Regression Analysis results for Borrowers’ Financial Decision with Borrowers’ Acceptance

Variables	B	Beta value	Sig	R²	Adjusted R²	Durbin Watson
Borrowers’ Financial Decision	.531	.593	.000	.352	.348	1.781

Dependent Variable: Borrowers’ Acceptance

From the statistical result it can be inferred that, since , $p < 0.01$, this model is significant and the regression effect is statistically significant indicating that prediction of the borrowers’ acceptance

is accomplished better than can be done by chance. Here β value 0.593 indicates that a change of one standard deviation in borrowers’ financial decision will result in a change of 0.593 standard deviation in borrowers’ acceptance.

Multiple Regression Analysis results for Borrowers’ Financial Decision and Borrowers’ Acceptance with Borrowers’ Satisfaction

Variables	Beta value (β)	Sig	R ²	Adjusted R ²	Collinearity Statistics		Durbin Watson
					Tolerance	VIF	
Borrowers’ Financial Decision	0.165	0.003	0.616	0.612	0.648	1.542	1.934
Borrowers’ Acceptance	0.676	0.000			0.648	1.542	

Dependent Variable: Borrowers’ Satisfaction

The statistical result reports the multiple regression analysis, here we can see that, since, $p < 0.01$, this model is significant and the R square (R²) is the proportion of the variance in the borrowers’ satisfaction scores accounted for, by borrower’s financial decision and borrowers’ acceptance.

Mediating effect of Borrowers’ Acceptance between Borrowers’ Financial Decision and Borrowers’ Satisfaction

DV	IV \rightarrow M	M \rightarrow DV	IV \rightarrow DV	IV \rightarrow DV Mediators controlled
Borrowers’ Satisfaction	$\beta = 0.593^{**}$	$\beta = 0.774^{**}$	$\beta = 0.613^{**}$	$\beta = 0.165^{**}$
			R ² = 0.320	R ² = 0.612

- DV – Dependent Variable (Borrowers’ Satisfaction)
- IV – Independent Variable (Borrower’s Financial Decision)
- M – Mediating Variable (Borrowers’ Acceptance)

From the above statistical analysis it is seen that all the conditions for testing the mediation are satisfied. Borrowers’ satisfaction was regressed on borrowers’ financial decision and borrowers’ acceptance. Borrowers’ financial decision ($\beta = 0.613, p < 0.05$) and borrowers’ acceptance ($\beta = 0.676, p < 0.05$) was found to be significant predictor of borrowers’ satisfaction. Hence, the seventh hypothesis formulated for the study is accepted as **borrowers’ acceptance is partially mediates the relationship between borrowers’ financial decision and borrowers’ satisfaction.**

Testing the Mediating Effect of Borrowers’ Acceptance on the relationship between Borrowers’ Choice Criteria and Borrowers’ Satisfaction

To test the mediating effect of Borrowers’ Acceptance in the relationship between Borrowers’ Choice Criteria and Borrowers’ Satisfaction the following steps were followed.

- Step 1: Borrowers’ Choice Criteria significantly influences Borrowers’ Satisfaction.
- Step 2: Borrowers’ Choice Criteria significantly influences Borrowers’ Acceptance.
- Step 3: Borrowers’ Acceptance significantly influences Borrowers’ Satisfaction, when controlling for Borrowers’ Choice Criteria.

Simple Regression Analysis results for Borrowers’ Choice Criteria with Borrowers’ Satisfaction

Variables	B	Beta value	Sig	R ²	Adjusted R ²	Durbin Watson
Borrowers’ Choice Criteria	0.827	0.684	.000	0.468	0.465	1.555

Dependent Variable: Borrowers’ Satisfaction

From the above statistical result it is seen out that, since, $p < 0.01$, this model is significant and the R² value of 0.468, shows that the model is accounted for 46.8% of the variance in the borrowers’ satisfaction. To find out whether Borrowers’ Choice Criteria significantly influences Borrowers’ Acceptance a simple regression was done. The regression results are presented in the table given below.

Simple Regression Analysis results for Borrowers’ Choice Criteria with Borrowers’ Acceptance

Variables	B	Beta value	Sig	R ²	Adjusted R ²	Durbin Watson
Borrowers’ Choice Criteria	0.663	0.664	.000	0.441	0.439	1.773

Dependent Variable: Borrowers' Acceptance

From the above statistical result it is seen out that, since, $p < 0.01$, this model is significant and the R^2 value of 0.441, shows that the model is accounted for 44.1% of the variance in the Borrowers' Satisfaction.

Multiple Regression Analysis results for Borrowers' Choice Criteria and Borrowers' Acceptance with Borrowers' Satisfaction

Variables	Beta value (β)	Sig	R^2	Adjusted R^2	Collinearity Statistics		Durbin Watson
					Tolerance	VIF	
Borrowers' Choice Criteria	0.304	0.000	0.650	0.647	0.559	1.790	1.841
Borrowers' Acceptance	0.572	0.000			0.559	1.790	

Dependent Variable: Borrowers' Satisfaction

The statistical result reports the multiple regression analysis, here we can see that, since, $p < 0.01$, this model is significant and the R square (R^2) is the proportion of the variance in the borrowers' satisfaction scores accounted for, by borrowers' choice criteria and borrowers' acceptance. In essence, it measures, how a good prediction of the borrowers' satisfaction can be made by knowing the borrowers' choice criteria and borrowers' acceptance.

From the above result it is inferred that Borrowers' Acceptance has a partial mediation role in the relationship between borrowers' choice criteria and borrowers' satisfaction.

Mediating effect of Borrowers' Acceptance between Borrowers' Choice Criteria and Borrowers' Satisfaction

DV	IV \rightarrow M	M \rightarrow DV	IV \rightarrow DV	IV \rightarrow DV Mediators controlled
	$\beta = 0.664$	$\beta = 0.774$	$\beta = 0.684$	$\beta = 0.304$

Borrowers' Satisfaction			R² = 0.468	R² = 0.647
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- DV – Dependent Variable (Borrowers' Satisfaction)
- IV – Independent Variable (Borrowers' Choice Criteria)
- M – Mediating Variable (Borrowers' Acceptance)

From the above statistical result it is seen that all the conditions for testing the mediation are satisfied. Borrowers' satisfaction was regressed on borrowers' choice criteria and borrowers' acceptance. Borrowers' choice criteria ($\beta = 0.684, p < 0.05$) and borrowers' acceptance ($\beta = 0.572, p < 0.05$) was found to be significant predictor of borrowers' satisfaction. Hence, the eighth hypothesis formulated for the study is accepted as **borrowers' acceptance is partially mediates the relationship between borrowers' choice criteria and borrowers' satisfaction.**

Testing the Mediating Effect of Borrowers' Acceptance on the relationship between Borrowers' Expectation and Borrowers' Satisfaction

The mediating effect of Borrowers' Acceptance in the relationship between Borrowers' Expectation and Borrowers' Satisfaction was carried out on the basis of the following steps.

- Step 1: Borrowers' Expectation significantly influences Borrowers' Satisfaction.
- Step 2: Borrowers' Expectation significantly influences Borrowers' Acceptance.
- Step 3: Borrowers' Acceptance significantly influences Borrowers' Satisfaction, when controlling for Borrowers' Expectation.

Simple Regression Analysis results for Borrowers' Expectation with Borrowers' Satisfaction

Variables	B	Beta value	Sig	R²	Adjusted R²	Durbin Watson
Borrowers' Expectation	0.760	0.705	.000	0.496	0.494	1.696

Dependent Variable: Borrowers' Satisfaction

From the above statistical result it is seen out that, since, $p < 0.01$, this model is significant and the R² value of 0.49.6, shows that the model is accounted for 49.6% of the variance in the borrowers' satisfaction.

Simple Regression Analysis results for Borrowers' Expectation with Borrowers' Acceptance

Variables	B	Beta value	Sig	R²	Adjusted R²	Durbin Watson
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Borrowers' Expectations	0.593	0.667	.000	0.445	0.442	1.743
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Dependent Variable: Borrowers' Acceptance

From the above statistical result it is seen out that, since, $p < 0.01$, this model is significant and the R^2 value of 0.445, shows that the model is accounted for 44.5% of the variance in the borrowers' satisfaction. To find out Borrowers' Acceptance significantly influences Borrowers' Satisfaction, when controlling for Borrowers' Expectation a multiple regression was carried out using Borrowers' Choice Criteria and Borrowers' Acceptance as predictors and Borrowers' Satisfaction as outcome. The result presented in the Table 6.19.

Multiple Regression Analysis results for Borrowers' Expectation and Borrowers' Acceptance with Borrowers' Satisfaction

Variables	Beta value (β)	Sig	R^2	Adjusted R^2	Collinearity Statistics		Durbin Watson
					Tolerance	VIF	
Borrowers' Expectation	0.340	0.000	0.663	0.659	0.555	1.801	1.949
Borrowers' Acceptance	0.547	0.000					

Dependent Variable: Borrowers' Satisfaction

The statistical result reports the multiple regression analysis, here we can see that, since, $p < 0.01$, this model is significant and the R square (R^2) is the proportion of the variance in the borrowers' satisfaction scores accounted for, by borrowers' expectation and borrowers' acceptance.

Mediating effect of Borrowers' Acceptance between Borrowers' Choice Criteria and Borrowers' Satisfaction

DV	IV \rightarrow M	M \rightarrow DV	IV \rightarrow DV	IV \rightarrow DV Mediators controlled
Borrowers' Satisfaction	$\beta = 0.667$	$\beta = 0.774$	$\beta = 0.705$	$\beta = 0.340$
			$R^2 = 0.496$	$R^2 = 0.659$

[DV – Dependent Variable (Borrowers’ Satisfaction), IV – Independent Variable (Borrowers’ Expectation), M – Mediating Variable (Borrowers’ Acceptance)]

From the above statistical result it is see that all the conditions for testing the mediation are satisfied. Borrowers’ satisfaction was regressed on borrowers’ expectation and borrowers’ acceptance.

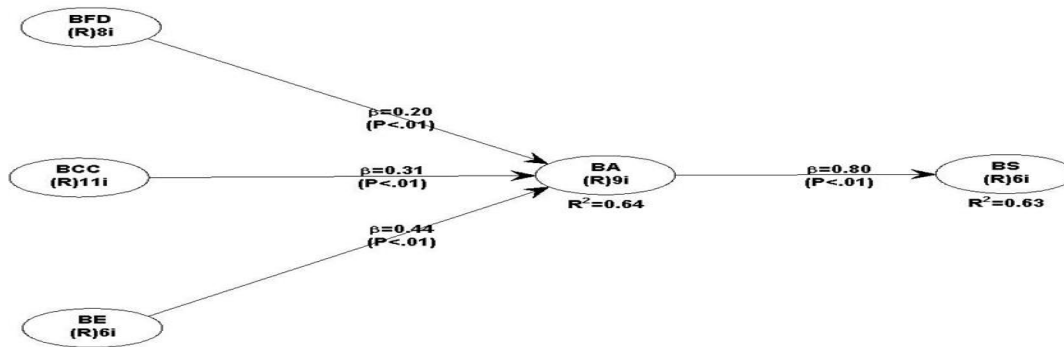
Model Fit Indices and P Values – Research Model with Borrowers’ Acceptance

Research Model Analysis

For the analysis of the research model, Partial Least Squares (PLS) based Structural Equation Model was carried out using Warp PLS 4.0 software.

Research Model with Mediating Effect of Borrowers’ Acceptance

The following figure shows the research model with the relationship between the latent variables and also the indicators used to measure the variables. The number of indicators used to measure each latent variable and the indicators are also shown below.



Model Validation – Model Fit indices and ‘P’ values

Model Fit Indices and P values – Research Model with Mediation

Average path coefficient (APC) =0.436, P<0.001
Average R-squared (ARS) =0.638, P<0.001
Average adjusted R-squared (AARS) =0.634, P<0.001
Average block VIF (AVIF) =1.662, acceptable if <= 5, ideally <= 3.3
Average full Collinearity VIF (AFVIF) =2.528, acceptable if <= 5, ideally <= 3.3
Tenenhaus GoF (GoF) =0.575, small >= 0.1, medium >= 0.25, large >= 0.36
Sympson's paradox ratio (SPR) =1.000, acceptable if >= 0.7, ideally = 1
R-squared contribution ratio (RSCR) =1.000, acceptable if >= 0.9, ideally = 1
Statistical suppression ratio (SSR) =1.000, acceptable if >= 0.7
Nonlinear bivariate causality direction ratio (NLBCDR) =1.000, acceptable if >= 0.7

The model in PLS are estimated by loading or weights, which describes how the observations related to the unobservable. The structural relationship explains how the values of unobservables influence values of other unobservables in the model. The statistical results of the SEM analysis are shown that all the criteria for the model fit were satisfied by the research model.

Latent Variable Coefficients of Measures

Latent Variable Coefficients with Mediation

Latent variable Coefficients	Borrower's Financial Decision	Borrowers' Choice Criteria	Borrowers' Expectation	Borrowers' Acceptance	Borrowers' Satisfaction
R-squared				0.637	0.631
Composite reliability	0.900	0.881	0.853	0.896	0.925
Cronbachs alpha	0.873	0.851	0.794	0.868	0.903
Average variance extracted (AVE)	0.531	0.406	0.493	0.490	0.674
Full Collinearity VIFs	1.799	2.103	2.179	3.445	3.113
Q-squared				0.641	0.635

The statistical results show the every latent variable and coefficients of the model separately. The above statistical result depicts validity indexes for each of these variables. First of all based on R^2 coefficient, the more the value of R^2 related to the endogenous structures of a model, the better the fitness of the model will be. The value of R^2 coefficient is higher than the minimum acceptable value. Q square is testing the prediction relevance of the model. Q square values above zero indicate that the values are well constructed and the model has predictive relevance. The Q – squared value for the variable is positive and higher than 0 and are close R – squared values. Both Composite Reliability and Cronbach's Alpha indexes have values higher than 0.7, the minimum acceptable value. Therefore, it can be said that the reliability is good.

Also according to Average Variance Extracted (AVE) values, the entire latent variables have sufficient convergent validity, since in all cases values are higher than 0.4, the minimum acceptable value in this study. It can accept 0.4 as AVE value because if the composite reliability is higher than 0.6, the convergent validity of the construct is still adequate (Huang, C.-C., Wang, Y.-M., Wu, T.-W., & Wang, P.-A., 2013). Finally Full Collinearity VIFs indicates that there is no Collinearity problem in latent variables, since all the values are lower than the minimum acceptable value 5.

From the above statistical analysis it can conclude that all the criteria for the model fit were satisfied. The borrowers' financial decision, borrowers' choice criteria and borrowers' expectation are significant and borrowers' expectation ($\beta=0.44$) highly influencing on borrowers' satisfaction compared to other two independent variables; and borrowers' financial decision ($\beta=0.20$) has comparatively less influence on borrowers' satisfaction. Based on R^2 coefficient, the R^2 value 0.631 indicates the better fitness of the model in the combined influence of borrower's financial decision, their choice criteria, and their expectation on borrowers' level of satisfaction in the presents of the mediating variable borrowers' acceptance. In other words the combination of the independent variables borrowers' financial decision, borrowers' choice criteria and borrowers' expectation are explained approximately 63 per cent of the variance of the dependent variable borrowers' satisfaction along with the mediating variable borrowers' acceptance.

IV. FINDINGS

- Borrowers' financial decision ($\beta = 0.566$, $p < 0.05$) and borrowers' acceptance ($\beta = 0.676$, $p < 0.05$) was found to be significant predictor of borrowers' satisfaction.
- Borrowers' choice criteria ($\beta = 0.684$, $p < 0.05$) and borrowers' acceptance ($\beta = 0.572$, $p < 0.05$) was found to be significant predictor of borrowers' satisfaction
- Borrowers' expectation ($\beta = 0.705$, $p < 0.05$) and borrowers' acceptance ($\beta = 0.547$, $p < 0.05$) was found to be significant predictor of borrowers' satisfaction.
- The results of SEM analysis show that all the criteria for the model fit were satisfied. The borrowers' financial decision, borrowers' choice criteria and borrowers' expectation are significant and borrowers' expectation ($\beta=0.44$) is highly influencing on borrowers' satisfaction compared to other two independent variables; and borrowers' financial decision ($\beta=0.20$) has comparatively less influence on borrowers' satisfaction. The R^2 coefficient value of 0.631 indicates the better fitness of the model in the combined influence of borrower's financial decision, their choice criteria, and their expectation on borrowers' level of satisfaction in the presence of the mediating variable borrowers' acceptance.

V. CONCLUSION

The study has attempted to fill the reach gap identified, based on the review of available literature pertaining to studies on housing finance, through a comprehensive analysis of the influence of the independent variables such as borrowers' financial decision, borrowers' choice criteria, and borrowers' expectation on the dependent variable the borrowers' satisfaction with the mediating effect of borrowers' acceptance. The borrowers' financial decision, borrowers' choice criteria and borrowers' expectation are significant and borrowers' expectation highly influencing on borrowers' satisfaction compared to other two independent variables; and borrowers' financial decision has comparatively less influence on borrowers' satisfaction.

In the highly competitive business environment, it is obvious that, banks and other financial institutions should satisfy customers for their success. If there is no customer, there is no business and there will be no income. This leads to an important conclusion that customer satisfaction assumes even greater importance for the housing finance institutions in a competitive and changing business world.

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A Conceptual Review on the Investment Behaviour of Women

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Abstract- Today's women are financially independent and ready to pool their savings in a profitable avenue to maximize their wealth. Women investors are participating frequent in investing activity and do not make sound investment decisions. Investment is important for the wellbeing of individuals and for the economic development of a nation. Investing money is a very complex task because of number of investment companies and products offered by them, terms and conditions of investment and complex rules and regulations. As the investments in some avenues are subject to high risk, the investors have to analyse the various alternative investments in terms of risk and returns associated with them. There are number of investment options are available. There are various investment avenues such as Savings account, fixed deposits, Government Securities, Corporate Bonds, Insurance policies, Real estates, Commodities, Shares and Mutual funds, Chit Funds and Gold and Silver. The investors invest their savings in the above mentioned avenues depending on their risk taking attitude. While taking investment decision, the behavioural aspects, awareness level of investors, risk attitude, investment habits, and common understanding of market play an important role in making a sound investment decision. The present study intends to present the detailed overview of previous studies on investment behaviour and pattern of women

Index Terms- Investment behaviour, avenues, share market, women investors.

I. INTRODUCTION

The people usually invest their savings where they can get maximum returns and safety of their money. Investment activity is essential for the growth and development of a nation. The individual investor plays an important role in the stock market because of the big share of their savings are invested in the country. The decision of making investment is always based on the relationship between risk and return. The term investment means employment of funds in any assets and securities with the aim of earning return or capital appreciation. Investment is the allocation of funds to the profit generating asset in future. Investment is an economic activity which generates capital needed for various sectors of economy. The selection of investment is a difficult task which requires considerable skills and knowledge for analysis of available options. Moreover, a sound investment decision in stock market may lead to the higher return and maximum satisfaction. But it seems difficult for people to analyze the various options to find out suitable investment avenues because of lack of awareness whereas people don't know even where to invest and how much to invest. Therefore, analysis of behaviour of investors is essential to find out various positive and negative aspects of investment in stock market.

Women are financially independent nowadays. Women are actively participating in investing their savings by analysing the various factors such as degree of risk associated with investment, influence of family members and friends and the capability of investing in modern and innovative investment avenues. The main objective of this study is to present concept of investment behaviour and patterns of women and explore the detailed review of previous empirical studies on investment behaviour of women.

II. IDENTIFY, RESEARCH AND COLLECT IDEA

This is a theoretical research based on previous researches undertaken by researchers on investment behavior of women. Other secondary sources including books, magazines, newspapers, working and discussion papers and government websites were also used. The descriptive approach has been used.

The review of previous studies has been summarized as:

Kahneman & Tversky (1979) in their study “*Prospect theory: An analysis of decision making under risk*” illustrated that the investors usually try to avoid taking risk when they are gaining, however they might choose to take risk when they are with losing stocks. Having precise argument about this analytical study is how to eliminate or minimize the cognitive and psychological biases in the process of investment decision making. **Bernasek A, Bajtelsmit VL (1996)** in their study “Why do women invest differently than men?” attempted to examine the weaknesses of women in terms of investing and risk-taking. The authors identified that the differences in wealth, income and employment, gender discrimination in labour markets, difference in access and ability to use available information, misperceptions of investment advisors, less human capital investment, greater family responsibilities, and shorter work life prevented women from making investments. **Desigan C, Kalaiselvi, Anusuya (2006)** in their article “Women investors’ perception towards investment—An empirical study” studied the investment behaviour of women and brought out the fact that the habit of saving embodied to women helps them make investments in future. Therefore, the role of women in investments cannot be ignored. **Loibl C, Lee J, Fox J, Gaeta EM (2007)** in the article, “Women’s high-consequence decision making: A non-static and complex choice process”, examined the choice processes employed by women while making mutual fund investment decisions in employer-based retirement plans. The authors identified that majority of women performed an in-depth research about the past performance of the stocks they are likely to invest in future. **Lusardi et.al (2009)** explored the reasons for not investing in the stock market. The study was conducted on 7,138 respondents in US. The findings depicted that ignorance of investors towards the various factors was the basic reason of poor investment decision. There are various reasons such as lack of awareness, lack of participation and poor borrowing behavior of the investors. **Avery C (2010)** in their study “What women want: Understanding the modern female investor” conducted a survey of adult women living in the US with the objective of finding out the challenges and opportunities that they face while investing. The results of their study revealed that women are holistic thinkers, conscious about all aspects of an issue and equally aware of the importance of balance. They are intuitive, judicious and thoughtful in their view of the world. Women are always more concerned about the quality of their investments rather than the quantity and therefore can perform better as decision-makers in the complex world of investing. **Kathirvel and Mekala (2010)** made an attempt to examine the investment behavior of investors. The study was carried out on 150 women respondents of Coimbatore district in Tamil Nadu. The results found that lack of knowledge about the stock market and different investment options prevents women for investing in share market. The authors concluded that insecurity and high volatility in stock market are the concerned issues for women investors. **Arti G, Julee J, Sunita, S (2011)** - Differences in gender attitude in investment decision making in India, demonstrates that in areas like financial decision-making, women are proving their worth and are emerging as a force that cannot be ignored. Women’s increased access to information, the greater availability of finances and a sense of control over their own lives have enabled them to take their financial decisions on their own. Therefore, the greater presence of women in both professional and personal investing, becomes imperative to understand the strengths of women as investors and the opportunities being offered to them in order to ensure their financial well-being. **Shanmugasundaram (2011)** evaluated the factors influencing the decision of investors for investing in the stock market. The behavioral dimensions have been analyzed for the investors in Tamil Nadu. The study depicted that small investors are still dependent on the advice of others such as companies and financial advisors. This reflects the low confidence of investors for taking the decision. The results found that investors behave differently during the changing market conditions. **Kukreja (2012)** measured the perception of the investors for investment in capital market. The present study has been conducted on 120 investors of NCR region. The finding suggested that age of the respondents significantly affects the investment decision and education had significant impact. The study used 119 variables to examine the perception of investors and these variables ascertained 72% impact in measuring the perception level. The study concluded that investment benefits and influences had high relevance in stock market investment. **Kaur and Vohra (2012)** identified the various reasons that stop the women from investing in the stock market. The findings revealed that the participation of women in stock market is limited due to lack of knowledge and education about the stock market. The authors concluded that specific and relevant information should be provided to women to ensure their proper dealings in stock market. The various steps like conducting educational workshop to make them aware about the various investment avenues should be undertaken. **Bhatt (2013)** made an attempt to measure the perception of working women for making investment in stock market. The findings indicated that working women make their investment in various avenues. It was observed that there is no significant relationship between the

education level and investment decision and there was found significant relationship between the age of the women and income level. **Goyal and Sharma (2014)** examined the risk bearing capacity of the investors and explained that investment is the common issues for middle class families to meet their future expenses. The authors investigated that investors have adequate knowledge of various investment options such as bank deposits, real estate and bullions but investors are not more aware about the stock market instruments like share, debenture and bonds. The study revealed that investors had misconception regarding investment in share market as they opined that share market means more fluctuations in returns and high risk which leads to huge loss. The effective programs and policies should be formed to create a sense of security in share market. **Kavitha (2015)** analyzed the relationship between the attitude of investors and stock market investments. The results showed that there was found significant relationship between the attitudes of investors and investment in stock market. The study suggested that positive attitude of investor leads to the effective trading in stock market due to the introduction of appropriate strategies. There was found significant relationship between the perception of investors for stock market and their attitude to participate in dealings. The study concluded that stronger regulations for stock market should be enforced to ensure the protection of investors. **Lokhande (2015)** studied the level of awareness of rural investors for investment in stock market and for various investment options. The 300 respondents of Aurangabad have been engaged to know their preference for investing in stock market. The study was carried out only on the rural investors to examine the differences between the awareness level and qualifications of rural investors. The study found out no significant difference in awareness level and education level has been observed. The rural investors were focusing more on the government banks due to safety and security of their funds. The second priority of investors was gold followed by real estate indicating the traditional view of investors. **Apparao and Babu (2015)** highlighted the awareness level of investors of Andhra region, their investment pattern and various options available for investment. The findings suggested that adequate knowledge of various investment avenues leads to the sound decision making about investment. The risk level and return associated with a particular investment depends on the choice of the investors. There are several investment avenues such as saving certificates, mutual funds, provident fund, insurance scheme, equity, bonds and debentures, postal savings and real estate. **Sathiyamoorthy and Krishnamurthy (2015)** highlighted the awareness level and investment pattern of working people in Tiruvannamalai district of Tamil Nadu. The investors distribute their savings in various investment avenues to earn higher return. Most of the chose for safety and selected the fixed deposits as most preferred avenue for investment. There were factors such as age, education, gender, family size and income which influence the decision of investment. The respondents saved their money in bank deposits for the safety purpose and the most commonly preferred investment avenues are investment in banks. The purpose of investing money is children future, marriage, education and for other purposes. **Mistry (2015)** attempted to investigate the behavior of investors in stock market and their perception and attitude for different avenues. The preferred source of information which influences the decision of investment by the investors was highlighted. The 150 investors in Bharuch were selected for analyzing their psychology regarding investment in stock market. The findings depicted the positive relationship between the decision making of investors and market conditions. Most of the investors had not considered the financial factors before investing in stock market. **Dr. Ramesh O Olekar & Veena M (2016)** in their research paper titled, “*Gender Difference in Investment Behavior – a Case Study*” found that out of 60 respondents in Ballari District which comprised of both male and female, about 50% female respondents were rational investors who preferred high return with low risk. The study also interpreted that the female were more risk avoiders than men. The female respondents preferred safety in their investment. **Shanthi and Murugesan (2016)** described the objectives of women investors for investing in stock market. The study was conducted on 60 women respondents in Namakkal district of Tamil Nadu. The results reflected that the women investors invest in stock market with the objectives of appreciation of money, security and income stability. The authors concluded that working women prefer safety and higher return regularly on their investment but full awareness is still needed for women and government should take effective measures in this regard. **Banumathy and Azhagaiah (2016)** evaluated the level of awareness of investors for investing in stock market. The primary data were taken from 290 investors of Puducherry. The findings suggested that there was significant difference between the awareness level of male and female for stock market and there was observed significant difference among qualification, age and occupation of the respondents with reference to awareness level. **Kumar Sarkar and Nath Sahu (2017)** explored the investment behavior, awareness and risk attitude of 500 investors selected from the districts of West Bengal. The study revealed the significant impact of awareness and risk attitude on the investment behavior of individuals. The authors concluded that investors are moderately aware about the working of stock market and considered the financial awareness more reliable than social learning. The risk attitude of investors

were found in sound position and based on the cognitive ability of investors. **Malathy and Saranya (2017)** explored the factors which directly influence the perception of investors for investment in stock market. The study found various factors such as return and risk level, profitability, share price, market demand, dividend policy, company image and financial performance. These factors highly affect the decision of investment and some of the factors were ranked highly such as return on investment, company image, dividend policy and financial performance. The investors considered return on investment is the most significant factor which influence the investment decision because to earn expected return is the main aim of investor. **Jisha and Gomathi (2017)** analyzed the investment and income pattern of respondents that were the working women in Coimbatore. The main objective of the study was to ascertain the relationship between the income and investment of the women employees. The results showed the major impact of income level on the savings of employee and the working women preferred safety and regular return on their investment. The women had different expectations from the investment depends on their nature such as most of the women wanted capital appreciation, interest and long term saving. The study suggested that a sound investment decision depends on the adequate knowledge and skill required for stock market. **Assefa and Rao (2018)** examined the investment preferences for various investment avenues. The data were collected from working employees in Wolaita Sodo, Ethiopia. The findings showed that the overall level of awareness of investors in Ethiopia is low, and most of the respondents were not aware about financial concepts related to stocks, bonds, mutual funds, and the compound interest. The respondents had the similar orders of preference for all investment avenues. **Zandri Dickason-Koekemoer, Suné Ferreira (2019)** in a study based on “*Risk Tolerance: The Influence of Gender and Life Satisfaction*”. The overriding objective of this research study was to conclude whether the Satisfaction with Life (SWL) of investors influences the risk tolerance levels of male and female investors. The study also revealed that female investors will only be willing to tolerate more risk in extreme situations such as when they are extremely dissatisfied with their life or when highly satisfied with their life. In terms of investment, this indicates that female investors will only take risky financial decisions or invest in risky assets either when they are extremely dissatisfied with their life or extremely satisfied with their life.

III.CONCLUSION

The present research focused on various previous empirical studies on investment behaviour of women which suggest the suitable investment strategies for the women investors because a thoughtful investment decision in stock market is essential for growth and development of an economy. The analysis of previous studies will help the future researchers in accurately measuring the behaviour of investors about the investment options and the need of investors.

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Quantum Computing

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Abstract- Quantum computing is an entirely new approach in computing that exploits the rules of quantum mechanics to make the processing of complex problems possible. A quantum computer is any device for computation that makes direct use of quantum, such as superposition and entanglement to perform operations on data. A classical computer has a memory made up of bits, where each bit can store either 0 or 1. Whereas in quantum computers data is stored in the form of qubits, that is either 0 or 1 or superposition of these allowing an infinite number of states. A quantum computer can be operated using quantum gates which can manipulate these qubits.

A quantum computer is a type of computer that uses quantum mechanics so that it can perform certain kinds of computation more efficiently than a regular computer can. It is very difficult for any classical computers to solve problems having an exponential built. This problem can be solved using quantum computing. Machine learning, Cryptography, Artificial Intelligence, Molecular Modelling, Financial Modelling, Weather Forecasting and Particle physics are some important potential applications of quantum computing.

Index Terms- D-Wave, Entanglement, Quantum decoherence, Qubit, Superposition.

I. INTRODUCTION

QUANTUM COMPUTING is the area of study which is based on the principle of quantum mechanics. Quantum computing has the potential to change the world and disrupt every industry by providing opportunity to solve incredibly intricate problems that modern day supercomputers just can't achieve. In 1994, Peter Shor published an algorithm that efficiently solves some problems that are used in asymmetric cryptography that are considered hard for classical computers. Quantum computing was started in the early 1980s when Richard Feynman and Yuri Manin expressed the idea that the quantum computer had the potential to simulate things that a classical computer cannot.

Development of a quantum computer, if possible, would mark a leap forward in the computing capability far greater from a simple calculator to a modern day supercomputer. The quantum computer, following the laws of quantum physics, would gain enormous processing power through the ability to be in multiple states, and to perform tasks using all possible permutations and combinations simultaneously. A quantum computer is a computational device that makes direct use of quantum, such as superposition and entanglement to perform operations on these data. In a classical computer, the information is stored in the form of bits. Whereas in a quantum computer information (data) is stored as qubits (or quantum bits). The main principle of quantum computation can be used to represent and structure data. Quantum mechanisms can be devised to perform operations on these data.

II. BASICS

In a classical computer memory is represented in the form of bits. Here, each bit can be represented as zero or one. On the other hand a quantum computer maintains a sequence of qubits, which can represent a one, a zero, or a quantum superposition of those two qubit states. A pair of qubits can be in any quantum superposition of 4 states. Three qubits can be in any superposition of 8 states. In general, a quantum computer with n qubits can be in any superposition of up to 2^n states. A quantum computer operates on its qubits using quantum gates. An algorithm is composed of a fixed sequence of quantum logic gates. The problem is encoded by setting the initial value of qubits. The calculation usually ends with a measurement reducing the system of qubits into one of the eigen states, where each qubit is a zero or one, thereby reducing them into classical states. Quantum algorithms provide correct solutions to a problem with certain known probability.

III. BIT VS. QUBIT

Classical computer uses classical bits to store data. The classical logical bit is represented by binary logic based on either logical high or logical low. A classical bit can be in two states, either 0 or 1.

A qubit or quantum bit is a fundamental building block of quantum computer. It can be in a sort of 0 state and a 1 state at the same time. This situation is called a superposition of states.

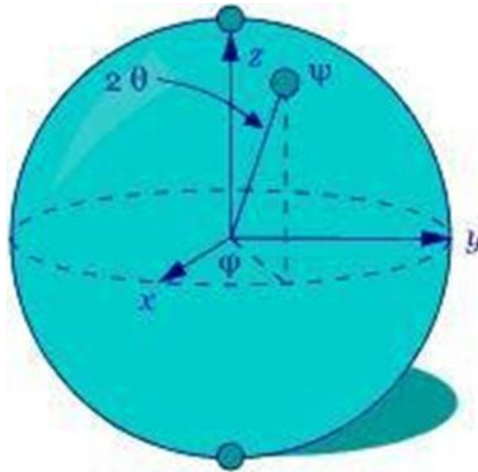


Fig. 1. Representation of a qubit, the fundamental building block of quantum computer.

Qubits have some particular properties which at once are good as well as a disadvantage. It is not possible to make copies of qubits. This is sometimes useful such as when the information is to be kept private. But it can be annoying at times, when the copying mechanism cannot be used as a way for fixing errors.

The state of a classical computer is determined by the binary values of a collection of bits. However the state of a quantum computer, at any single point in time, with the same number of quantum bits can span all possible states of the corresponding classical computer, and thus work in an exponentially larger problem space.

IV. OPERATION

While a classical 3-bit state and a quantum 3-qubit state are each eight-dimensional vectors, they are manipulated quite differently for classical or quantum computation. For computing in either case, the system must be initialized. In a classical randomized computation, the system evolves according to the application of stochastic matrices, which preserve that the probabilities add up to one. In quantum computation, on the other hand, allowed operations that are unitary matrices, which are effectively rotations (they preserve that the sum of the squares add up to one, the Euclidean or L2 norm) (Exactly what unitaries can be applied depend on the physics of the quantum device). Consequently, since the rotations can be undone by rotating backward, quantum computations are reversible. (Technically, quantum operations can be probabilistic combination of unitaries, so quantum computation really does generalize classical computation).

Finally, upon termination of the algorithm, the result needs to be read off. In case of classical computer, we sample from the probability distribution on the three bit register to obtain one definite three bit string, say 000. Quantum mechanically measures the three qubit state, which is equivalent to collapsing the quantum state down to a classical distribution (with the coefficients in the classical state being the squared magnitudes of the coefficients for the quantum state) followed by sampling from the distribution. This destroys the original quantum state. Many algorithms will only give the correct answer with certain probability. However, by repeatedly initializing, running and measuring the quantum computer's results, the probability of getting the correct answer can be increased. In contrast, counterfactual quantum allows the correct answer to be inferred when the quantum computing is not actually running in the technical sense, though earlier initialization and frequent measurements are part of the counterfactual computation protocol.

V. INITIALIZING EXECUTION AND TERMINATION

The contents of the qubit registers can be thought of as an 8-dimensional complex vector. An algorithm for a quantum computer must initialize this vector in some specified form (dependent on the design of the quantum computer). In each step of the algorithm, that vector is modified by multiplying it by a unitary matrix. The matrix is determined by the physics of the device. The unitary character of the matrix ensures the matrix is invertible (so each step is reversible). Upon termination of the algorithm, the 8-dimensional complex vector stored in the register must be somehow read off from the qubit register by a quantum measurement. However, by the laws of quantum mechanics, that measurement will yield a random 3-bit string (and it will destroy the stored state as well). This random string can be used in computing the value of a function because (by design) the probability distribution of the measured output bit string is skewed in favor of the correct value of the function. By repeated runs of the quantum computer and measurement of the output, the correct value can be determined, to a high probability, by majority polling of the outputs. In brief, quantum computations are probabilistic.

VI. POTENTIAL APPLICATION

Some of the potential application of quantum computing that we must expect to see as this next generation of computers becomes commercially available are listed below.

A. Machine Learning

Machine learning is a significant area where we have deployments at the consumer level for many different platforms. But it is a very difficult and computationally expensive task if we want to achieve a good accuracy. The quantum computing mechanism helps to achieve precision and accuracy in solving the problems due to the exponential built in its computing.

B. Cryptography

Many important aspects of IT security rely on encryption and public key cryptography, which are essential for e-commerce for protecting secret electronic information. Symmetric algorithms used for encryption are still thought to be safe. However current asymmetric algorithm will be rendered useless once quantum computing reach. This will break nearly every practical application of cryptography in use today, making e-commerce and many other digital applications in our daily lives totally insecure.

C. Artificial Intelligence

D.

Quantum computing will help us develop the innovations of tomorrow, including AI. Quantum computing is a new paradigm that will play a big role in accelerating tasks for AI. We want to offer researchers and developers access to open source frameworks and computing power that can operate beyond classical capabilities.

E. MolecularModelling

It gives a promising pathway for developing effective ways to model chemical bonds and reactions using quantum computers. Quantum computers simulating nature, unlock a whole new way of understanding matter. They will provide us with a new tool to solve problems in material science, medicines and industrial chemistry using simulations.

F. FinancialModelling

Our approach to finance can be completely transformed with the help of quantum computing. Finance can be defined as the science of money management, a discipline almost as old as civilization itself. There are a huge variety of problems faced by finance management. Quantum computing helps in stock market prediction, portfolio optimization and fraud detection.

A qubit is the minimum amount of processable information in quantum computing. In a quantum computer information are in a superposition of states of 0 and 1. This is the first crucial property of quantum systems. They can

simultaneously in all of the system's state at once. It is this property which allows quantum computation to perform parallel computation on a massive scale .

G. Weather Forecasting

Forecasting the weather can be difficult. No forecast will be cent percent accurate. It is hard to be exact with the predictions, especially when the weather is considered changeable and the information available is limited. The computing power is necessary to keep an eye on the whole globe and predict when an innocent looking storm might become dangerous . Many of the world's largest super computers are already dedicated to weather forecasting but in order to achieve. Quantum computer cover the entire globe and will provide high resolution forecasts even in the most underserved areas. Quantum computing , in future has the potential to predict the meteorological conditions in ways that a classical computers are unable to achieve.

When quantum computing becomes practical , supercomputers will be able to predict micro meteorological events like formation of each individual cloud.

H. Particle physics

Models of particle physics are extraordinarily complex requiring vast amount of computing time for numerical simulation. This make them ideal for quantum computation and researchers have already been taking advantage of this. A programmable quantum system is used to perform such a simulation. Researchers at university of Innsbruck , and Institute of Quantum Optics and Quantum Information used a simple version of quantum computer in which ions performed logical operations the basic step in any computer calculation. This simulation showed excellent agreement compared to actual experiments of the physics described.

VII. THE POWER OF QUANTUM COMPUTING

The main advantage of quantum computing is it can execute any task very faster when compared to the classical computer. Generally the atoms change faster in case of the traditional computing whereas in quantum computer it changes even more faster. But all the tasks can't be done better by quantum computer when compared to classical computer.

In quantum computing qubit is the conventional superposition state and so there is an advantage of exponential speed up. Once a commercially viable quantum computer comes to existence, it's quite possible that these quantum computers will be able to complete calculations within seconds that the classical computers would take thousands of years.

The other advantage of quantum computing is even classical algorithm calculations are also performed easily which is similar to the classical computer.

VIII. PROBLEMS AND PRACTICALITY ISSUES OF QUANTUM COMPUTER

There are a number of practical difficulties in building a quantum computer. The biggest disadvantage is the fact that it has not been totally invented yet, and scientists and inventors are still in the process of making parts and projections about what this computer shall resemble.

Another downside to the quantum computing is that there are many things that need to make quantum computing accessible to the world. One such constraint is that the quantum processor by D-Wave, needs to be kept at a temperature of 0.02K. 0.02K is below the temperature of the universe, and very close to absolute Kelvin, which is the lowest temperature possible, which is very hard to maintain and control.

Quantum processors are very unstable. This could be taken as another drawback of the computers based on quantum technology.

Also, while quantum computers are expected to lead to astounding breakthroughs in medicine, manufacturing, artificial intelligence, machine learning and more, rogue states or actors could also use quantum computers for destructive purposes.

According to David DiVincenzo of IBM the following are required for a quantum computer:

- Scalable physically to increase the number of qubits.
- Qubits can be initialized to arbitrary values.
- Quantum gates faster than decoherence time.
- Universal gate set.
- Qubits can be read easily.

In short, a quantum computer will come to being if the challenge of building a system which is isolated from everything except the measurement and manipulation mechanism.

IX. QUANTUM DECOHERENCE

The decoherence theory is reverting a quantum system back to classical through interactions with the environment which decay and eliminate quantum behavior of particles.

One of the greatest challenges relating to quantum computing is controlling or removing quantum decoherence. Due to decoherence the qubits are extremely fragile and their ability to stay in superposition and or entangle is severely jeopardized. Entanglement gives qubits more computational power because as extra qubits are added to a system, it doubles the amount of parallel operations that can be done. Radiation, light, sound, vibration, heat, magnetic fields or even the act of measuring a qubit are all examples of decoherence. Decoherence leads to errors in computational systems where information is lost.

So it can be summarized that if we do not factor in the precautions for completely eliminating decoherence, then there is no quantum system.

X. CONCLUSION

Although the promise of quantum computer was first recognized in the 1980s, quantum computing is still in its infancy. Experiments are still ongoing in which quantum computational operations are executed on a very small number of qubits. If large-scale quantum computers can be built, they will be able to solve certain problems exponentially faster than any of our current classical computers. Quantum computers outweigh the classical computers in many aspects but still quantum system cannot be totally considered as a better replacement for traditional computers.

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Robotic Process Automation-The future of workforce

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Abstract- As we go through the fourth industrial revolution, technologies are adopted in exponential way than in linear was as in earlier. These exponential technologies are changing the way the organization currently operate and disrupt the industries who follow traditional operating model. Robotic Process Automation (RPA) is one among such a technology which is redefining organizational operations with digital workforces. Today, on a competitive world, organizations need to increase revenue while keeping expenses under control- Robotic Process Automation is an answer to all these. RPA is the next automation level where virtual workers are built, repetitive human tasks are emulated. Instead of having human employees interacting with multiple different applications RPA uses software robots that will execute the same thing. It is not limited to keyboard and mouse interactions, is based on rules, runs from its own context so it can have its own security level, doesn't reside on a workstation but can be scaled from a server and can easily be integrated with other systems.

Keywords-cognitive capabilities, process automation, artificial intelligence

I.INTRODUCTION

Robotic Process Automation is a technology in which a small piece of software installed on your computer or server mimics that human does ie any repeatable, predictable, rule-based tasks can be automated. The focus is on automating larger processes, not role specific, decreasing costs, decreasing execution time and increasing quality. The RPA software's are now turning up with cognitive capabilities ie the software itself can make decision on certain situation without configuring particular scenario in it. Cognitive services offered by Microsoft or amazon can also be rendered to enable Artificial intelligence to automated tasks to make decisions based on discovered patterns.

II. REVIEW OF LITERATURE

Robotic process automation 2.0, often referred to as "unassisted RPA, "is the next generation of RPA related technologies. Technological advancements and improvements around artificial intelligence technologies are making it easier for businesses to take advantage of the benefits of RPA without dedicating a large budget for development work.

While unassisted RPA has a number of benefits, it is not without drawbacks. Utilizing unassisted RPA, a process can be run on a computer without needing input from a user, freeing up that user to do other work. However, in order to be effective, very clear rules need to be established in order for the processes to run smoothly .Robotic process automation (or RPA) is a form of business process automation technology based on metaphorical software robots (bots) or artificial intelligence (AI) workers.

In traditional workflow automation tools, a software developer produces a list of actions to automate a task and interface to the back-end system using internal application programming interfaces (APIs) or dedicated scripting language. In contrast, RPA systems develop the action list by watching the user perform that task in the application's graphical user interface (GUI), and then perform the automation by repeating those tasks directly in the GUI. This can lower the barrier to use of automation in products that might not otherwise feature APIs for this purpose.

RPA tools have strong technical similarities to graphical user interface testing tools. These tools also automate interactions with the GUI, and often do so by repeating a set of demonstration actions performed by a user. RPA

tools differ from such systems that allow data to be handled in and between multiple applications, for instance, receiving email containing an invoice, extracting the data, and then typing that into a bookkeeping system.

Automation Anywhere Enterprise A2019 is the industry's most advanced and only AI-powered RPA platform that enables you to automate any business process, from virtually anywhere on a web browser, using any device. Going beyond legacy platforms, Enterprise A2019 is fully web-based with nothing to download so you can go from zero to bot in minutes and scale on demand with the lowest cost of ownership.

What companies are using RPA?

Walmart, Deutsche Bank, AT&T, Vanguard, Ernst & Young, Walgreens, Anthem and American Express Global Business Travel are among the many enterprises adopting RPA. Walmart CIO Clay Johnson says the retail giant has deployed about 500 bots to automate anything from answering employee questions to retrieving useful information from audit documents. "A lot of those came from people who are tired of the work," Johnson says.

David Thompson, CIO of American Express Global Business Travel, uses RPA to automate the process for canceling an airline ticket and issuing refunds. Thompson is also looking to use RPA to facilitate automatic rebook recommendations in the event of an airport shutdown, and to automate certain expense management tasks. "We've taken RPA and trained it on how employees do those tasks," says Thompson, who implemented a similar solution in his prior role as CIO at Western Union. "The list of things we could automate is getting longer and longer." But with many more CIOs mulling RPA, CIO.com asked some consultants for advice on how IT leaders can tackle the technology.

10 tips for effective robotic process automation

1. Set and manage expectations

Quick wins are possible with RPA, but propelling RPA to run at scale is a different animal. Dave Kuder, a principal with Deloitte Consulting LLP, says that many RPA hiccups stem from poor expectations management. Bold claims about RPA from vendors and implementation consultants haven't helped. That's why it's crucial for CIOs to go in with a cautiously optimistic mindset. "If you go in with open eyes you'll be a lot happier with the result," Kuder says.

2. Consider business impact

RPA is often propped up as a mechanism to bolster return on investment or reduce costs. But Kris Fitzgerald, CTO of NTT Data Services, says more CIOs should use it to improve customer experience. For example, enterprises such as airlines employ thousands of customer service agents, yet customers are still waiting in the queue to have their call fielded. A chat bot could help alleviate some of that wait. "You put that virtual agent in there and there is no downtime, no out sick and no bad attitude," Fitzgerald says. "The client experience is the flag to hit."

3. Involve IT early and often

COOs initially bought RPA and hit a wall during implementation, prompting them to ask ITs help (and forgiveness), Viadro says. Now "citizen developers" without technical expertise are using cloud software to implement RPA right in their business units, Kuder says. Often, the CIO tends to step in and block them. Kuder and Viadro say that business heads must involve IT from the outset to ensure they get the resources they require.

4. Poor design, change management can wreak havoc

Many implementations fail because design and change are poorly managed, says Sanjay Srivastava, chief digital officer of Genpact. In the rush to get something deployed, some companies overlook communication exchanges, between the various bots, which can break a business process. "Before you implement, you must think about the operating model design," Srivastava says. "You need to map out how you expect the various bots to work together." Alternatively, some CIOs will neglect to negotiate the changes new operations will have on an organization's business processes. CIOs must plan for this well in advance to avoid business disruption.

5. Don't fall down the data rabbit hole

A bank deploying thousands of bots to automate manual data entry or to monitor software operations generates a ton of data. This can lure CIOs and their business peers into an unfortunate scenario where they are looking to leverage the data. Srivastava says it's not uncommon for companies to run ML on the data their bots generate, then throw a chatbot on the front to enable users to more easily query the data. Suddenly, the RPA project has become an ML project that hasn't been properly scoped as an ML project. "The puck keeps moving," and CIOs struggle to catch up to it, Srivastava says. He recommends CIOs consider RPA as a long-term arc, rather than as piecemeal projects that evolve into something unwieldy.

6. Project governance is paramount

Another problem that pops up in RPA is the failure to plan for certain roadblocks, Srivastava says. An employee at a Genpact client changed the company's password policy but no one programmed the bots to adjust, resulting in lost data. CIOs must constantly check for chokepoints where their RPA solution can bog down, or at least, install a monitoring and alert system to watch for hiccups impacting performance. "You can't just set them free and let them run around; you need command and control," Srivastava says.

7. Control maintains compliance

There are lot of governance challenges related to instantiating a single bot in environment let alone thousands. One Deloitte client spent several meetings trying to determine whether their bot was male or female, a valid gender question but one that must take into account human resources, ethics and other areas of compliance for the business, Kuder says.

8. Build an RPA center of excellence

The most successful RPA implementations include a center of excellence staffed by people who are responsible for making efficiency programs a success within the organization, Viadro says. Not every enterprise, however, has the budget for this. The RPA center of excellence develops business cases, calculating potential cost optimization and ROI, and measures progress against those goals. "That group is typically fairly small and nimble and it scales with the technology staff that are focused on the actual implementation of *automation*," Viadro says. *"I'd encourage all IT leaders across different industries to look for opportunities and understand whether [RPA] will be transformative for their businesses."*

9. Don't forget the impact on people

Woody by shiny new solutions, some organizations are so focused on implementation that they neglect to loop in HR, which can create some nightmare scenarios for employees who find their daily processes and workflows disrupted. "We forget that it's people first," Fitzgerald says.

10. Put RPA into your whole development lifecycle

CIOs must automate the entire development lifecycle or they may kill their bots during a big launch. "It sounds easy to remember but people don't make it a part of their process."

Ultimately, there is no magic bullet for implementing RPA, but Srivastava says that it requires an intelligent automation ethos that must be part of the long-term journey for enterprises. "Automation needs to get to an answer — all of the ifs, thens and whats — to complete business processes faster, with better quality and at scale," Srivastava says.

III.METHODOLOGY

Technologies like RPA adoption and a true digital transformation is a solution for organization to stay relevant in the market. The industries operating in traditional model without digital enablement is going to face below challenges

- Increased competition
- Falling margin

- Lack of digital focus
- Threat of new entrants
- Higher customer expectation
- Higher cost of regulatory compliance

According to the Institute for Robotic Process Automation & Artificial Intelligence, Robotic process automation (RPA) is the application of technology that allows human resources in an organizations to configure computer software or a “robot” to capture and interpret existing applications for processing a transaction, manipulating data, triggering responses and communicating with other digital systems”. While industrial robots assure higher performance in production facilities so does RPA can provide an increased performance for repetitive work performed by human employees because it’s able to mimic the steps of a rules-based process as long as the process is clear and the rules are well defined.

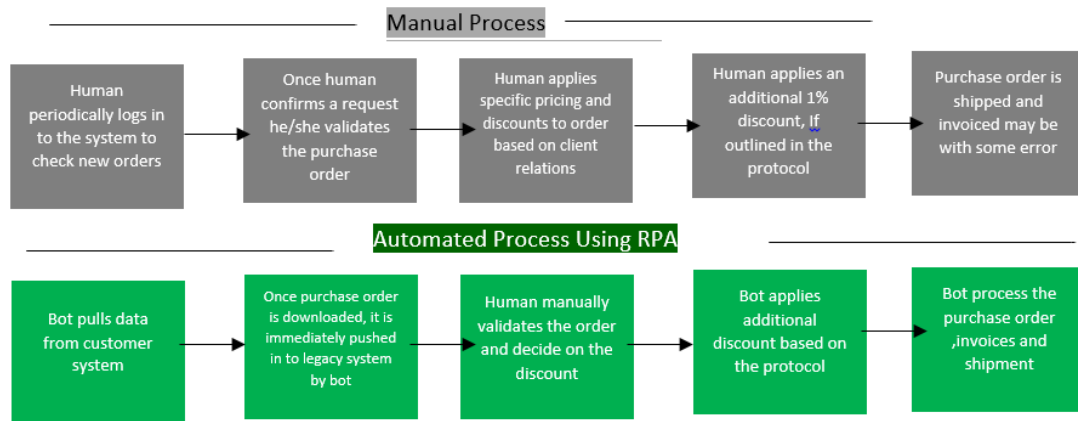


Fig (ii) Manual vs RPA enabled processes

IV.SIGNIFICANCE OF THE STUDY

RPA is extremely disruptive because of a combination of lean deployment with clear benefits. The major significance are

Low Risk Non-invasive technology

RPA can be overlaid on existing systems, allowing creation of a platform compatible with ongoing developments in sophisticated algorithms and machine-learning tools. There will not be any change in existing IT systems to enable RPA

Accuracy

Bots execute tasks as it is programmed and never deviate from what it is asked to do. It provides 100% accuracy in executing the tasks.

Consistency

It executes same workflow every time with different datasets and never make an error which normally happens due to human ignorance.

Saving potential

Software robots execute tasks quickly and accurately with low turnaround time and ensure minimum of 30-40% cost reduction and quick Return on investment (ROI)

Audit Trial

Software robots logs all the event to ensure information security of the solution and can be monitored at any time.

Productivity

Software robots free up human talents from doing mundane tasks to higher value-added judgmental task thus improves morale of the human .

Reliability

No sick leaves, services are provided 365*24*7

Scalability

Software robots can be scaled quickly on demand to maintain the service level even though the volume of tasks increases on a particular point of time. RPA can be deployed for all the processes irrespective of functions and industry. Any processes that originates with data and tasks that doesn't require judgmental decision making can be fully automated. Having mentioned this, at present RPA tools are even capable of handling decision making tasks as well by combining artificial intelligence and cognitive services.

RPA is very suitable for back-office process automation in finance, procurement, supply chain management, accounting and HR. There are multiple time-consuming processes that are ran in these departments where RPA can be applied. RPA is also a solution for automation of IT Operations, call centers and any service industry

According to both Forrester Research and Gartner the list of vendors competing is quite long and the leaders are Blueprism, UiPath and Automation Anywhere are three major giants.



Figure -Gartner Magic Quadrant for RPA software vendors – 2019

Source : Gartner It doesn't necessarily lead to job cuts but to professional conversion, new specializations in the field and a lot of opportunities for those who are not afraid of change. Still these are predictions and we will see in the future how they materialize.

V.CONCLUSION

A software robot costs one-third as much as an offshore employee and one-fifth as much as onshore staff leading to 25% to 50% in savings on selected back-office processes. Such high estimated ROI's will turn offshoring tasks to right shoring. This will definitely make an impact on the countries where skills are available at low cost such as India, Philippines China etc. Unless they start re-skill the talent, software robots are going to take over their current jobs.

RPA is the next revolution after the first introduction of industrial robots. The processes to be automated need to be repetitive, standardized and management by exceptions should be an exception and not the rule. Therefore, the first stage should be analyzing the process that are the best candidates for automation, then performing business process reengineering to maximize the outcomes and only after that proceeding further with RPA. The next stage of evolution for RPA is the introduction of Artificial Intelligence features for decision making processes. This will lead to more automated processes and eventually force another percentage of the medium qualified human workforce to

professional reconversion. The positive aspect of this evolution is that it has the potential to define and introduce new highly skilled and in the same time high added value jobs in the labor market.

The major obstacle in moving to an RPA implementation are social acceptance and the impact on the labor market as society can stand against such an initiative due to the risk of cutting jobs with few options of professional reconversion. However, introduction of computer, ATM machine, industrial robots are always resisted to accepted by society but history proves that technology always win. Technical knowledge is another important factor as without a center of employees to be specialized in RPA a full roll-out is hard to achieve which is a huge opportunity for existing students to line up towards such niche and futuristic technologies. Larger adoption of RPA will allow a higher pace of standardization in this field and will also increase the pressure for organization to move to new territories that are powered by Artificial Intelligence.

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Blockchain Technology in Higher Education Sector

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Abstract

Higher education sector is under digitalization now. Institutional activities including administration, financial management, teaching-learning, student performance tracking, result analysis etc are under the control of information systems. Though the emergence of IT imparted many advantages to the education sector, it is facing many security threats also. Blockchain technology can play a beautiful role in this situation which provides nothing but the decentralization process for all such activities. The key benefit of Blockchain technology is in the replacement of paper work wherever needed, especially with the course certificates and qualification documents. The teachers, students, financial officers and also the employers can make use of this technology for their efficient dealings. This paper is intended to propose a system that show, how the various stakeholders of a higher education sector can make use of Blockchain technology for secure transactions by reducing expenses, labor hours and time.

Keywords: *Bitcoin; Blockchain; Genesis Block; Ledger; Node; Reaching Consensus; Merkle Tree*

1. INTRODUCTION

Blockchain technology is known to be invented by a pseudonym Satoshi Nakamoto. It was actually devised for secure transactions with digital currency. But, today this technology is under development for using in further areas of real world. The key feature of this technology is nothing but decentralization thereby having no single point failure. The activities such as storing, accessing and manipulating the information are all done with a distributed nature. The use of cryptography with the aid of private and public keys provides a better security for any kind of transactions. This paper briefs about a system that implements the Blockchain technology along with its specific use in higher education sector. The secure validation mechanism and lack of chances of error occurrence makes every single transaction in education sector safe and easily accountable.

II. BLOCKCHAIN TECHNOLOGY

The Blockchain technology made a revolution with the use of bitcoins. Bitcoin is a peer-to-peer electronic cash system [6]. Simply we can consider it as digital cash. Bitcoin is used as a payment for various computer transactions. Blockchain is a growing public ledger of bitcoins stored after validation [1]. But this technology can be now used for any kind of transactions involving cryptocurrency or any of its alternatives.

Blockchain is mainly of two types: public and private. Public blockchain undergoes decentralization whereas private blockchain is controlled by a central entity. For the commercial applications public blockchain is preferred [11].

Need for blockchain technology

Blockchain technology is considered as another big invention after internet. The greatest feature of this technology is decentralization in a peer-to-peer network. Along with this feature, smart record keeping, high security, virtual wallet and smart contract make this technology unique and essential for real life activities.

Smart record keeping: Blockchain technology has got a different style of storage mechanism. The entire transaction is broadcasted every time to every node in the network. This will ensure that any single point failure will not affect any of the stored data. As the records are stored as a chain, any alteration can be easily identified.

High security: Each and every transaction in the blockchain is verified with the help of highly efficient consensus algorithms. Also, each block of record is encoded with a dual key system. The data stored in the blockchain is permanent and immutable which will keep all the credential information safe from attackers.

Virtual wallet: This is a virtual storage space similar to a bank account. It will be holding digital currency or any cryptocurrency alternative like bitcoins. The virtual wallet will be credited by rewards based on determined activities or attainments.

Smart Contract: This is alike real contracts between two parties involved in an agreement. Smart contract is one step advanced in such a way that, it can monitor all the activities related with both the involved parties and can identify any violation to the rules. It will generate the report on how the violation should be made balanced.

How does it work?

Blockchain technology has the following procedure for each transaction:

1. Requesting transaction
2. Broadcasting
3. Verification and Validation
4. Reaching consensus
5. Block creation
6. Chaining

As and when a transaction request is there, it will be transmitted to a peer-to-peer network in a broadcast manner. The network can be any collection of computers called nodes complied with the Blockchain technology. Now using different cryptographic algorithms, the transaction will get validated by the nodes. If verified, it goes for a process similar to voting, where a block is created for that transaction only after getting a determined number of approvals from nodes. This is called reaching consensus which is attained by using a consensus algorithm and is known as mining. Then transaction will get appended to the existing set of transactions in the form of a separate block for a ledger. This block is then added to the existing collection of blocks which are linked together as a chain by the digital signature and a timestamp. This process is actually called blockchaining [3].

The first block in the Blockchain is called Genesis block. The address of genesis block is known as the Blockchain address which is used to digitally sign all the transactions. This technology uses a dual key system involving private key and public key to ensure transaction security. Public key is nothing but the address of the genesis block. Private key is used for creating the digital signature which is obtained by applying a hash function on public key. The entire procedure is simply shown in the following figure:

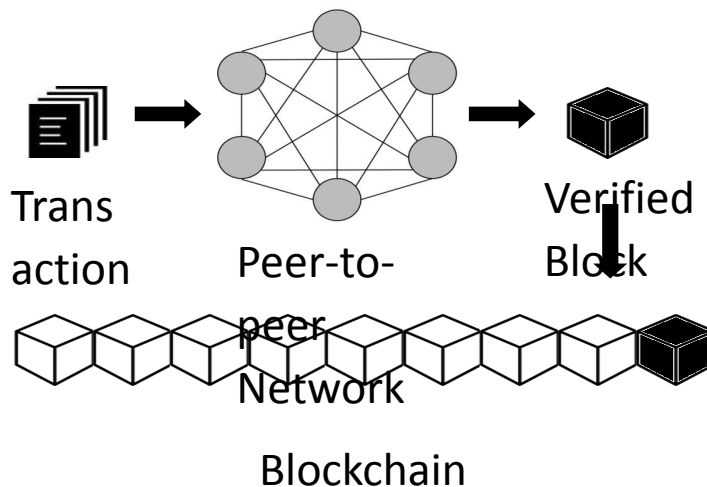


Fig. 1: Blockchain formation

Consensus mechanism

There are four mechanisms under the name Proof-of-X (POX) that help in attaining consensus – Proof of work, proof of stake, proof of activity and proof of publication [4]. Each of the mechanism is differed in selecting the miner who is responsible to mine the newly created block. The subsequent sections brief about these mechanisms.

- **Proof of work (PoW)**

This mechanism is the mostly used algorithm in which the miner will get rewarded for his work. A miner is getting selected from the set of all miners by solving a complicated mathematical problem. The remaining miners will verify the transaction before creating the chain [6]. It highly requires more computing power and energy.

- **Proof of stake (PoS)**

This mechanism will replace the requirement for high computing power and energy with miner's stake. Stake can be seen as a measure of wealth a miner is having allowed for a particular amount of time. Depending upon this stake, the miner will be getting selected [4].

- **Proof of activity (PoA)**

This mechanism is for ensuring the authenticity of the transactions and attainment of consensus. Proof of Activity is the mechanism having the combined features of both Proof of Work and Proof of Stake [4].

- **Proof of publication (PoP)**

This mechanism actually checks for the authenticity of transactions on the basis of the date the information was published [7]. The publication will be encoded by a secure hash function and is verified by comparing within the ledger with a determined time-frame.

Verification through binary merkle tree

A blockchain is having a structure similar to a chain of blocks. Each block is having two parts: a block header and a set of transactions in that block. The block header contains the hash of the previous block, timestamp, merkle root and information regarding reaching consensus. Each transaction in the block has its own hash which is stored in the block header. This transaction hash is calculated by combining all transactions and hashing it.

This structure can be implemented by a binary merkle tree which is simply a binary hash tree with each node having two children. Such an implementation will result in light nodes, means once we try to download the block, only block header will get downloaded, thereby reducing the size requirements.

In a merkle tree, every leaf node is the hash of a transaction and every non-leaf node is the hash of hashes of its child nodes. The hashing will be continued until a single root node is obtained, called merkle root. Each block will be having its own merkle tree. In order to verify a block, we can download the block header and transactions. Now a particular node can check validity by creating a merkle tree from the downloaded information. The block will be valid only if the new and old merkle roots are the same [10].

The logical structure of a merkle tree is shown below:

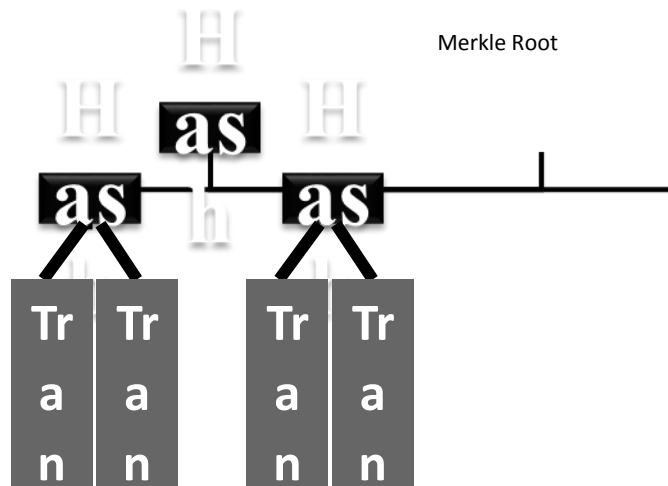


Fig. 1: A sample binary merkle tree

Advantages of blockchain technology

The key advantage of Blockchain technology is decentralization where the entire Blockchain is not under the control of any third party organization or entity. The other advantages include:

Authorized users: all the users are verified along with their transactions

Durability: data in the Blockchain are persistent and not modifiable by the attackers

Reliability: once the data is in the Blockchain, it will be available whenever required as there is no single point failure

Provenance: entire records related to each transaction is easily available in the blockchain

Transparency: even a small amount of modification will resemble in all nodes

Faster transactions: in a blockchain all processing is done 24x7 and faster

Lower transaction costs: since there is no intermediary or overheads, transaction cost becomes lower

Future of blockchain technology

Blockchain technology can be implemented in every field of real world. Financial services, management services, medical field, education field, election system of the country, e-commerce or whatever be the field, blockchain will be the ultimate support and solution. Integrated data access is the highlight of blockchain technology. Interdependent and related entities can easily access the required information in its absolute form. Specifically, the attributes that makes blockchain technology inevitable in our day-to-day life are security, ability to head off cyber attacks and lowest risk factors.

Objective of the study

All the student-centric information needed to be digitalized as per today's necessity. A wide range of technologies, applications and mechanisms are available for this purpose. But all these require paper works, time and efforts. A student's sensitive information such as university score cards, performance evaluation, his/her all-around activities and participation details, official information etc. can be well stores using many existing technologies. But none of these can ensure security as all these technologies are based on a centralized storage mechanism. If a decentralized storage concept can make possible, then this need can be fulfilled where no third-party organization or an alternative will be having access to such credential information [2].

Blockchain technology gives this advantage of a decentralization which can be easily set up as part of any Higher Educational Institution or University. The proposed system can make sure that the information is stored safely and also is accessed only by authorized members of the system. The stored information can be made accessible to the employers so that they can go through the documents and certificates and can verify easily. The problems of fake qualifications will no longer exist. The information is stored permanently and cannot be altered by any unauthorized entity. Thus many of the cyber attacks including identity thefts can also be eliminated by use of this technology. Blockchain technology can also present a paper free environment. If it is an education sector, all the certificates, and related documents may be get damaged or lost. If such information is stored in a blockchain, it will be available all the time and can be accessed without reduction in the quality.

III.RELATED WORKS

There are many different universities and schools that already started using blockchain technology in the education sector to support academic documents management and outcome based evaluation of the students. These applications will store the interests, study materials, student scores and certificates based on which the assessment is done. There are applications that give the users a virtual wallet wherein they can cumulate their rewards based on their skill level. One such application thus developed is kudos [5]. The University of Nicosia, Sony Global Education, Massachusetts Institute of Technology (MIT), and Holberton School are among those who make use of such applications [3].

The University of Nicosia uses blockchain technology in storing certificates of online courses completed by the students. Sony Global Education manages students' graduation information. MIT and Holberton School uses this technology to store graduation information as well as certificates and makes it transparent to the needed ones.

IV INNOVATIVE APPLICATIONS IN HIGHER EDUCATION

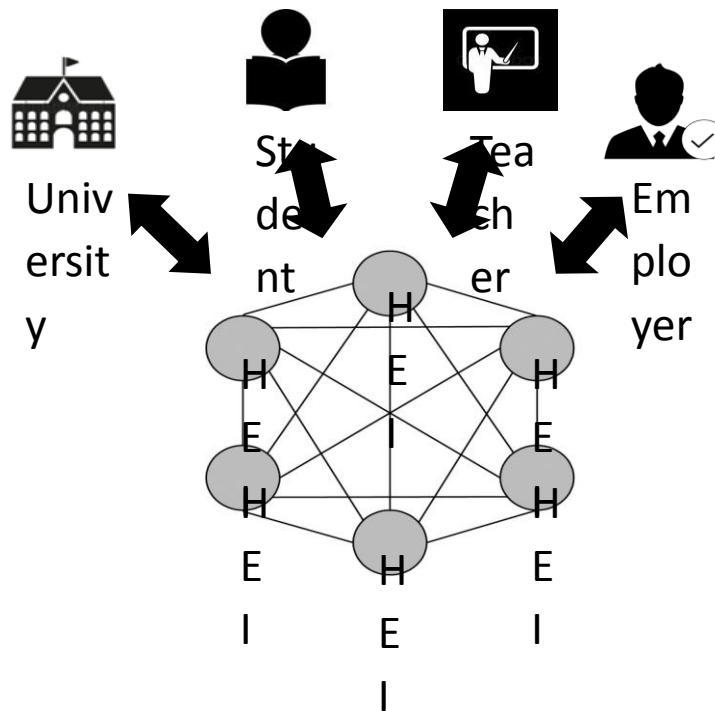


Fig. 3: Proposed System – overview

The proposed system is meant for those related with Higher Educational Institutions. The major users of the systems are:

1. Students
2. Teachers
3. HEI's
4. Universities
5. Employers

In the proposed system, the transactions may include document transfer along with digital currency. There will be an Application Programming Interface (API) for enabling Bluetooth technology. Entire information will be stored in a public distributed ledger across a peer-to-peer network. In the proposed system, each peer will be a Higher Educational Institution. This network will be accessed by the authorized stakeholders including all the users of the system.

The overview of the proposed system can be diagrammatically depicted in Fig 3.

All the users can create an account with a unique identifier by which he/she can access or store all relevant information easily. Whether it is academic or non-academic, all the sensitive and confidential information can be stored safer and secured despite unauthorized access. Efficient evaluation and assessment can also be done on this system which will be helpful for the teachers and employers from their perspective sides. This system will thus be making its effects best on teaching-learning activities and also on recruitment processes. Also, this system can encourage students and teachers with their activities by rewarding them based on their knowledge levels and skills. This is done by implementing a smart contract system like Hawk [8].

Transactions

Depending upon the user of the system, the interaction does differ. The transactions that can be carried out by the students, teachers, HEI's, universities and employers are explained in the coming sections.

This system can store the students' end-semester mark lists, graduation or similar qualification certificates. Teachers' information related with their experience, knowledge and skills can also be a part of the system. It can also access and store the details regarding the institutions affiliated to the respective universities. The university's own administrative information can also be there in the system. Also authorized and interested employers can also get linked with the universities by providing access to their necessary requirements. Access to these documents can be given to respective students, authorized teachers, employers and the respective institution heads for their purposes. The system can also be collaborated with different online learning platforms which can be linked with the learners along with the certificates and improvement status.

The starting point of this system may be considered as teachers. They begin with entering each student's academic and non-academic information into the system. They can store the learning behavior, skills and participation records of each student. This information can be used to assess the student's knowledge and skill level. The student's score sheets and academic project details will enable the teachers to make outcome based evaluation and to do effective performance track. A researcher and supervisor can also have such a similar tracking of information in the research area.

Employers can access the students' details from the system in accordance with their requirement. Since the data in the blockchain is immutable, the qualification fraud will not happen. The absolute information about a student will be available from the system. During recruitment this will be really helpful for the employers. Using proper analysis methodologies, the employers can rank the students from different institutions based on their skills and qualification. It is not needed to individually conduct recruitment formalities in different institutions involving large number of students.

Virtual wallet and smart contract

Virtual wallet can really make important changes with teaching-learning activities. Virtual wallet is actually a trustworthy holding for cryptographic assets like bitcoins [1]. As mentioned before, the students and teachers can be rewarded with such cryptocurrency alternatives for their improvements and achievements in academic or research activities. For a student, the teacher can assess his/her performance based on different activities carried out in the institution as part of his/her academics. If the achievements are up to the expectation, the respective student's virtual

wallet can be credited with any cryptocurrency alternative. Similarly, if a teacher meets the standards complied to an institution, then the respective teacher's virtual wallet can also be credited with digital currency [3].

Smart Contract is an encoded program code added to the blockchain, which cannot be modified or decoded. Like a usual contract, smart contract is also focus on trust between two parties in the network that describe what each node should do or not do along with the remedy that should be done on violating the agreement [9]. If the concepts of smart contract and virtual wallet are combined and implemented, it can do wonders in teaching-learning and research projects. All the teaching activities can be recorded and monitored by the institution head to make sure that each teacher finishes his job perfectly and on time. Similarly with a research guide also, it can be monitored whether he examines the reports of the project regularly and provide suggestions and improvements to the researcher or not. Depending upon their activities they can also be get rewarded properly which will be an appreciation as well as a encouragement for their usual activities.

V.CONCLUSION

Blockchain technology is making a revolution the real world. With the emergence of this technology, the concepts of decentralization created a new look for the internet. Dynamic data storage and faster processing can be ensured by this technology. There is no need of any third party for the central governance of the activities to be carried out. Security can also be assured by the use of highly efficient algorithms in encoding, hashing and reaching consensus. The support for digital signature for all transactions ensures authenticity of the users.

This paper was focused on implementing the blockchain technology in higher education sector. This will enable to improve the teaching-learning activities to a maximum level. This can be attained by the use of virtual wallets and smart cards. The proposed system will be making use of a binary merkle tree for implementation which will make the nodes in the network light-weight. So less amount of space will be utilized for the transactions.

The key features ensured by blockchain technology can be summarized as follows:

- Security
- Integrity
- Reliability
- Transparency
- Immutability
- Resistance to cyber attacks
- Real-time processing
- Lower cost
- Lower risks

When implemented in a higher education sector, a lot of paper works and efforts can be minimized. All the paper certificates can be digital and can make it secure by using digital signatures. Official transactions including fee payments can also be done in form of digital currency. Cryptographic algorithms also make the transactions and activities of a blockchain highly safe.

Blockchain technology is the next step towards next generation advancements in all fields irrespective of the nature. In every field of real world, blockchain can play an important role. In the coming days, blockchain technology can be seen as implemented in almost all the fields including logistics, sales, education, marketing, medicine, space, banks, court and justice, energy, e-voting, e-governance etc.

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Intellectual Property Rights and Biotechnology

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Abstract Many researches are still going on in the field of biotechnology. Biotechnology as the term suggests is futuristic in all respects. Anyone who is trying to explore what is happening in the area of biotechnology research will be astonished to see the magnificent developments that are taking place. It is one of the fastest growing sector in the field of research and development in the present era. The works of researches require huge investments and dedication to complete the work accurately producing the most precise results. Intellectual property rights are granted for individuals to protect their effort in their work. This is one of the best initiative taken which has improved the technology and economic growth. The protection granted by the authority improves access to international research on all aspects of biochemical, medical, and microbial technology as applied to bioengineering, medicine, agriculture and environmental science.

Strategies for biotechnology must take account of opportunities for research, innovation and business growth. At a regional level, public-private collaborations provide potential for such growth and the creation of centres of excellence. Each industry should evolve its own IPR policies, management style, strategies, and so on depending on its area of specialty. This paper attempts to analyse various dimensions of intellectual property rights which relate to the field of biotechnology.

Keywords: biotechnology, research,biochemical,bioengineering,intellectual property rights,environmental science,medicine,microbial technology,innovation

1. INTRODUCTION

Intellectual property or IP refers to any original creation of the human intellect such as artistic, literary, technical, or scientific creation. Intellectual property rights (IPR) refers to the legal rights given to the inventor or creator to protect his invention or creation for a certain period of time. These legal rights confer an exclusive right to the inventor/creator or his assignee to fully utilize his invention/creation for a given period of time. Biotechnology is defined as the 'application of scientific and engineering principles to the processing of material by biological agents to provide goods and services'. This article emphasises on the basic idea of relation of intellectual property and biotechnology, the different forms of intellectual property in biotechnology, patents on biotechnological inventions, IPR in the phases of innovation in biotechnology, access to biotechnology patents, bio - piracy and provides an insight to a few significant cases to understand the matter clearly. The definition of biotechnology is broad and covers all modern biotechnology but also many other traditional activities. Taken all together, these activities belong to what is commonly called "life sciences". Intellectual property rights (IPR), which provide a basis for return on investment in research and development, by granting monopoly rights for a certain period of time to their owners. A patent provide exclusive right for a fixed period of time in exchange for public disclosure of the invention. Biotechnology patents are used to protect technical innovation , including the way it works, how it is made and even how it is used.

1.1 Intellectual property

Intellectual property (IP) refers to creation of the mind, such as inventions, designs and symbols, names and images used for commercial purpose. IP is protected in law in the form of patents, copyright and related rights, trademark, registered design rights, domain name. A patent is a legal document, through which a right is granted for an invention, a product or a process that provides a new way of doing something .A patent provide exclusive rights for a fixed period of time in exchange for public disclosure of the invention. A Trade-mark is a 'distinctive sign' that identifies certain goods or services produced by a specific person or enterprise. Copy right and related rights provides the right to exclude others from copying creative works -including software. Copyright may apply to the literature developed in relation to a product. Registered design rights are awarded to the developer as IPR that

protects the visual design of an item. A domain name is the main address of a website. Domain names are to be protected as 'distinctive signs', if identifying the source of a product or service.

1.2. Biotechnology

The term BIOTECHNOLOGY consists of techniques applied to living organisms and parts to produce, identify, or design substances or to modify organisms for specific applications.

Biotechnology combines disciplines like genetics, molecular biology, biochemistry, embryology and cell biology which are in turn linked to practical disciplines like chemical engineering, information technology and robotics.

Biotechnological inventions

- biological material which is isolated from its natural environment or produced by means of a technical process even if it is previously occurred in nature.
- plants or animals if the technical feasibility of the invention is not confined to a particular plant or animal variety.
- a microbiological or other technical process or a product obtained by means of such a process other than a plant or animal variety

Biological material:

Any material containing genetic information

and capable of reproducing itself or being reproduced in a biological system is termed as a biological material.

This definition covers living organisms and also DNA;

II. SCOPE AND SIGNIFICANCE OF THE STUDY

Recent biotechnology develops breakthrough products and technologies to fight diseases, reduce our environmental harm, feed the hungry, use less and cleaner energy, and have safer, cleaner and more efficient industrial manufacturing processes. So far, more than 250 biotechnology health care products and vaccines have been made available to patients, many for previously untreatable diseases. More than 13.3 million farmers around the world use agricultural biotechnology to increase yields, prevent damage from insects and pests and reduce damage done on environment due to farming. And more than 50 biorefineries are being built across North America to test and refine technologies to produce biofuels and chemicals from renewable biomass, which can help reduce greenhouse gas emissions.

Biotechnological patent

Biotechnology patent are used to protect technical innovation, including the way it works, how it is made and even how it is used. They grant its owner the exclusive right to prevent others from making, using, selling, offering for sale, on a defined territory for a limited period of time

The significance of patents

- Patents give the possibility to the inventor to recoup the development costs of a new biotech product;
- Patents require the disclosure of the new technology for the benefit of society. Putting the new technology into the public domain inspires further innovation and development by competing companies, much like scientific publications spawn new discovery efforts and new lines of inquiry. Thus patents are a very rich source of technical information.

Contents of biotechnological patents

- Title of the invention;

The inventor has the right to choose a title suitable to the creation. But the title should not match with any previous product already existing.

- Abstract describing the invention;

A description of the invention itself with specific details and advantages that this invention brings.

- List of claims;

A set of claims, which define the matter for which protection is sought. In biotechnology, claims are mostly concerned with 'product claims', 'use claims', 'method of production claims'.

- Patent classification codes.

In the biotechnology sector, majority of patents are classified in the international patent classification subclasses C12M to C12S.

What is patentable in biotechnology sector?

1. It must be an invention and not a discovery, and not belong to the list of exclusions;

E.g. discoveries, scientific theories and mathematical methods;

The discovery of natural substances, such as the sequence or partial sequence of a gene

2. It must involve an inventive step (not easily conceivable by any person having an expertise in the relevant discipline)
3. It must be capable of industrial application.

What is not patentable in biotechnology sector?

- Any invention whose commercial exploitation may be considered immoral or against the public.
- Processes for cloning human beings; Processes for modifying the germ line genetic identity of human beings;
- Uses of human embryos for industrial or commercial purposes; Processes for modifying the genetic identity of animals which are likely to cause them suffering without any substantial medical benefit to man

or animal, and also animals resulting from processes.

- Plant and animal varieties or essentially biological processes for the production of plants and animals. A process for the production of plants or animals is essentially biological if it consists entirely of natural phenomena such as crossing and selection. Note that plant varieties can be protected under the Community plant variety rights system in the EU.
- Methods for treatment of the human or animal body, i.e. methods for treatment by surgery or therapy, and diagnostic methods practised on the human or animal body. The philosophy is that medical doctors should never be prevented from doing what their Hippocratic Oath obliges them to do, i.e. practice medicine ethically.

Intellectual properties in the phases of innovation

1.Creative concepts & Research:

- Copyright in lab notebooks.
- Know how and trade secrets protection.
- Existing inventions as patents.
- Confidentiality security.

2.Development:

- Parental seeds lines, plant breeding books, field trial data as trade secrets.
- Plant varieties protection.
- Laboratory, clinical trial testing results confidential as a trade secret.
- Devices for drugs as patents, designs and copyright.

3.Regulatory approval

- Regulatory data protected through data protection rules and as trade secrets.

4. Commercialisation

- Packaging as designs, trade marks and copyright
- Licensing agreements
- Patent claims on new products
- Copyright in product data and patients information
- Patent terms extension is also possible

5. Benefits

- Economic returns
- Tax revenues
- Employment
- Better products

Access to biotechnology patents

We can have access to the information regarding biotechnology patents from the following tools. Any interested party can find all kinds of information from it.

1.Free-of-charge databases:Organisations such as the *EPO*, the *WIPO* as well as some National Patent Offices provide free access to patent information on their websites. For example, Google offers access to the full US Patents database;

2. Commercial patent databases: It is managed by private companies which charge for their use. They provide access to databases covering the whole patent information;

3. Patent alerts of Branch Organisations: For example, the *German association of plant breeders (BDP)* publishes a monthly overview of new patents in green biotechnology.

on their quality, various breeding strategies which include recombination, mutation, hybrid and molecular breeding approaches have been pursued.

Categories where biopatent is applied

- Strains of microorganisms
- Genetically modified strains of plants and animals
- DNA sequences
- Various products
- Product applications
- Proteins encoded by DNA sequence

Importance of bio-patent

- Act as incentive for genetic engineering
(Many researches take place to produce new products)
- Increased economic growth
- Not much research in areas dominated by patents.

(If there were fields where many researches were reported it becomes easy for researchers to find out new areas where they should make research)

Biopiracy

Exploitation of patents of other nations without appropriate permission . It can be defined as the practice of commercially exploiting naturally occurring biochemical or genetic material, especially by obtaining patents that restrict its future use, while failing to pay fair compensation to the community from which it originates.

Objectives

1. To study the basic concepts about biotechnology and IPR
2. To discuss patent related to biotechnology and evaluation of few cases.

Few significant case files

Case 1: Example of biopiracy.

There were some natural products in the field of medicines,spices, agriculture such as turmeric, neem ,pomegranate,black pepper. They were already known to the Indian citizen, but without proper permission from India , many foreign companies got them patented in their names by realising the benefits of those products.

Case 2: Cancelled biopatent

Indians widely used turmeric in wound healing. This was sent for approval in 1995. and this patent was cancelled in 1998 because whenever a patents is sent, a lot of research is done to check if the patent is true or not. It also check it is not reported before. This was cancelled because this remedy was known since generations in India . So it was an old known fact. So there was nothing new in this case.

Case 3: Cancellation of **Ayahuasca** patent

In 1986 it was claimed that a new and unique variety plant '**banisteriopsis-gapi**' was found. But later the research shows that the named plant was neither new nor distinct. So the application of the patent was cancelled by the authority.

Case 4: Issue of patent related to BT Cotton

The Delhi High Court in its decision on 11 April 2018 ruled that Monsanto, the American seed giant building its monopoly on agriculture across the world, cannot assert patent rights over Bt cotton in India. The case presents an interesting and complex situation, and a dilemma between utilitarianism and capitalism.

Bt cotton is a genetically modified plant cotton variety which expresses pest resistant traits—the plant containing Bt trait produces an enzyme which is resistant to attacks from the pink bollworm.

The controversy began in 2008 when Monsanto was granted Indian patent number 214436 titled “Method for Transforming Plants to Express Bacillus Thuringiensis Delta-Endotoxins.” Multiple objections had been raised by the Indian Patent Office from the date of the Patent Cooperation Treaty (PCT) application submitted by Monsanto in 2001.

Monsanto it filed a suit for infringement against Nuziveedu and other Indian seed companies claiming unauthorised use of its technology in the production of Bt cotton seeds by the Indian companies. Nuziveedu filed a counter claim for revocation of Monsanto’s patent, contending that the patent was against section 3(j) of the Indian Patents Act, which provides that “plants and animals in whole or any part thereof other than microorganisms but including seeds, varieties and species and essentially biological processes for production or propagation of plants and animals” are excluded subject matter and cannot be patented.

Case 5: Basmati rice issue; an example of biopiracy

Basmati rice, sought-after for its fragrant taste, was developed by Indian farmers over hundreds of years, but the Texan company RiceTec obtained a patent for a cross-breed with American long-grain rice. RiceTec was granted the patent on the basis of aroma, elongation of the grain on cooking and chalkiness. However, the Indian government last week filed 50,000 pages of scientific evidence to the US Patents and Trademarks Office, insisting that most high quality basmati varieties already possess these characteristics. The US Patent and Trademarks office accepted the petition.

Case 6: Diamond vs Chakrabarty

For many decades, the courts ruled that some kinds of inventions could not be patented, such as plants, products of nature, mathematical algorithms, and business methods. Some believe that the 1952 Patent Act abolished those exceptions.

In the 1970s, inventors began filing more patent applications for biotech inventions like oil-eating bacteria. The PTO and the courts struggled to decide whether living organisms were patentable.

Courts and judges disagreed whether new biotech and computer technology was patentable, or unpatentable, in the absence of explicit instructions from Congress. Many in the public and some experts feared the idea of genetic engineering, and some opposed patenting biotechnology because of this fear.

In *Diamond v. Chakrabarty*, the Supreme Court ruled that:

"Assuming that unforeseen new technology was not patentable made little sense, because patents were intended to protect unforeseen advances.

Judges should not add their own limits on patent law to the plain language of the patent statute.

Biotechnology such as the oil-eating bacteria were not products of nature."

The statement that the Patent Act covers “anything under the sun that is made by man,” comes from the legislative history of the 1952 Patent Act, and is still quoted in some cases today. Following this case, the patent office drastically expanded the kinds of inventions it was willing to patent, to include plants, animals, some computer technology, and business methods. Neither Congress, the Supreme Court nor other courts have stopped this expansion.

Milestones in biotech patent protection

- ✓ **1873**-Pasteur got US pat.No. 141.072-"yeast- an article of manufacture"
- ✓ **1969**-Animal breeding methods-German Federal Supreme Court accepts.
- ✓ **1975**-Micro-organisms are patentable-German Federal Court
- ✓ **1980**-Micro-organisms become patentable in USA(Diamond vs Chakrabarty)
- ✓ **1985**-Plants/tissues/tissue culture,seeds become patentable-US PTO.
- ✓ **1987**-Multicellular Organisms are patentable-US PTO
- ✓ **1988**-European Patent Office grants first patent on plants
- ✓ **1995**- DNA not life but chemical and patentable- EPO declaration.
- ✓ **1998**-Incyte Pharmaceuticals gets first patent covering ESTs
- ✓ **2001**-Patent filed for 4000 human genes and proteins and codes for them by Oxford GlycoSciences.

III.CONCLUSION

Biotechnology research plays a significant role in enhancing our living standards. The protection of biotechnology research data is the most valuable component of biotechnology research. The product and process relating to biotechnology are developed from these research data. Intellectual property protection of these research data poses many legal issues which are subjected to thorough analysis in the foregoing chapters. It is very important to frame a proper intellectual property management system to protect the research data to maintain a balance between proprietary interest and social interest at the same time; it also acts as a catalyst to foster innovation by providing a platform for institutional collaborations and technology sharing. The concept of patent pools, based on open source model, must also be encouraged to those areas of biotechnology research where patent protection is available. The research is founded on these fundamental intellectual property issues and it successfully establishes that open source movement in biotechnology research is the most effective intellectual property management strategy for protecting research data. Biotechnology has a promising future. In future biotechnology will be accredited for some revolutionary technology. Recent advances in bioenergy, bioremediation, synthetic biology, DNA computers, proteomics, bioinformatics and bio-nanotechnology have made biotechnology even more powerful.

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A Study on Challenges and Scope of Medical Tourism in Ernakulum, Kerala.

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Abstract Tourism is one of the fastest growing service sector gaining remarkable economic benefits. The concept of tourism is not confined to leisure tourism but has ventured into adventure tourism, pilgrimage tourism, health tourism, eco-tourism, etc. The concept of Medical Tourism in India is a promising industry with massive potentials. Medical tourism is a term to describe the rapidly-growing practice of traveling to another country to obtain health care. India is becoming a recognized medical tourism destination. In 2017, 495,056 patients visited India to seek medical care. The acceptance of world class quality care at economic prices, easy accessibility and state – of – art technologies have made India a preferred Medical Tourism destination. Ernakulum has emerged as the most popular destination for medical tourism in Kerala, India, not only because of its natural beauty and cultural heritage but Kerala has its traditional medical treatment like Ayurveda, Sidha, Naturopathy, Panchakarma, Kalari, etc. which have attracted patients from different parts of the world. Modern medicine in Cochin has also achieved a high relevance in the Medical Tourism because of the affordable cost, improved technology and high standards of care. There are a number of specialty hospitals in Ernakulum that offer specialized care for complex medical conditions. This study covers the scope of Medical Tourism industry, in various branches of Modern and Alternate Medicine, the efforts that the Tourism Department of Kerala has taken for the growth of Medical Tourism and identify the problems faced by Medical Tourism in Ernakulum, Kerala.

Key words: Tourism Industry, Medical Tourism, Foreign Exchange, Economic Growth.

I. INTRODUCTION

Medical tourism is a term primarily created by travel companies to describe the rapidly-growing practice of traveling to another country to acquire health care. According to Mary Tabacchi, Health Tourism is any kind of travel to make yourself or a member of your family healthier. Medical tourism in India is essentially refers to patients from other countries coming to India for their medical treatments. Medical tourism in India is one sector which has gained tremendous momentum in recent years. Besides the definite cost advantage, the presence of a well-trained and English speaking work force, a mix of modern and indigenous systems of medicine, and super specialty centers which boast of the best technologies available in the world are some of the factors in favour of India. Along with the corporate sector, the government of India has also responded to the growing sector of medical tourism in India, through the National Health Policy, 2002, and by issuing medical visas for tourists seeking treatment in India.

II. REVIEW OF LITERATURE

Medical tourism is a new form of a tourism market which has been rapidly growing in the recent years. The term medical tourism is the act of traveling to other countries to obtain medical, dental and surgical care. According to Goodrich & Goodrich (1987), medical tourism is the attempt to attract tourists by deliberately promoting its health-care services and facilities, in addition to its regular tourist amenities.

Kerala in India has emerged as a most desired destination for medical tourism. In Kerala, in addition to existence of modern medicine, indigenous or traditional medical practitioners continue to practice healthcare traditions include Ayurveda, Siddha, Unani, Naturopathy, and Yoga.

Medical Tourism is a developing concept where by people from world over visit their neighborhood for their medical and relaxation needs. The reason Kerala is a favorable destination is because of its infrastructure and technology in which is in par with those in USA, UK and Europe. Kerala has some of the best hospitals and treatment centre in the world with the best facilities. Since it is also one of the favorable tourist destinations in the world, medication combined with tourism has come into effect from which the concept medical tourism derived. Kerala not only provide affordable medical treatment but also provides quality services and world class infrastructure that are at par with advanced countries. Foreign medical tourist can avail the best medical tourism facilities at unbelievably low costs and get instant high end medical care from team of professional doctors.

The idea of the health holiday is not only to offer one the medical treatment, but also to provide an opportunity to get away from the daily routine and come into a different relaxing surrounding

Ayurveda provides a complete system of preventive medicine and healthcare, which has been proven as its effectiveness over a long period in Kerala. The Siddha system defines disease as the condition in which the normal equilibrium of the five elements in human beings is lost resulting in different forms of discomfort. Unani system of medicine believes that the body is made up of four basic elements viz., earth, air, water and fire, which have different temperaments i.e. cold, hot, wet and dry. Naturopathy believes that the human body possesses inherent self-constructing and self-healing powers. Yoga is a science as well an art of healthy living physically, mentally, morally and spiritually. Yoga is believed to be founded by saints and sages of India several thousand years ago.

Ernakulum in Kerala is the most favoured Medical Tourism Destination by foreign tourist.

Despite adversities arising from the floods and the Nipah outbreak, medical tourism sector has been slowly picking up in Kochi and the sector recorded around 40% growth in 2018. From January 2018, around 25,000 medical tourists came to Kochi despite a lull after the floods. Doctors in Ernakulam are known for their capability, especially in clinical diagnostics. The high quality of medical care and hospitals, frequent flight connectivity to Kochi from Gulf countries etc also are the factors driving the growth. Ernakulum has two hospitals with the Joint Commission International (JCI) accreditation. In the words of, K P Nandakumar, Joint Director, tourism department, Ernakulam, the tag of JCI, which accredits hospitals and healthcare institutions, is highly acclaimed globally. Abilities of our people to speak multiple languages, including English and Arabic come handy for us," (**Business line, The Hindu Published on February 08, 2016**)

The Government of Kerala has facilitated some areas of concern leading to the development of Medical tourism or health tourism. According to stakeholders, the sector can register more than 100% growth in the next year, provided the government steps in with more promotional activities

Medical Treatments availed in hospitals of Ernakulum, Kerala are -

General surgery, Ayurveda, Cardiac Care, neurosurgery, dental care, fertility treatment, transplant Surgery, Ophthalmology, Orthopedic Treatment and Alternative Medicine in Kerala

In an effort to promote healthcare tourism, leading hospitals in Kerala have formed a consortium to promote the State as a medical value travel destination worldwide.

The society, which was formed following the Kerala Health Tourism Summit, with 14 NABH hospitals from across the State, has elected its first set of office-bearers. E M Najeeb, Executive Director, KIMS, has been elected the President; Harish Pillai, CEO Aster Medcity & Cluster Head (Aster DM Healthcare Hospitals, Kerala), is the Secretary; and N M Mujeeb Rahman, Medical Superintendent, MES Medical College is the Treasurer. The hospitals that were elected to form the executive committee through nominees include Baby Memorial Hospital (North Kerala), Rajagiri Hospital (Central Kerala) and

Ananthapuri Hospital (South Kerala). The objective of the study is to place Kerala on the global medical value travel map and also promote the State as a healthcare hub in the country by 2020.

Objective of the study

1. To study the scope of Medical Tourism in Ernakulam.
2. To study the efforts that the Tourism Department of Kerala has taken for the growth of Medical Tourism in Ernakulam.
3. To identify the problems faced by Medical Tourism in Ernakulam, Kerala.

III. RESEARCH METHODOLOGY

The study is based on **descriptive research design** and involved administering questionnaire as a tool for research by taking the responses from the samples. In order to fulfill the objectives of the study, the data was collected from both the primary and secondary sources, namely:

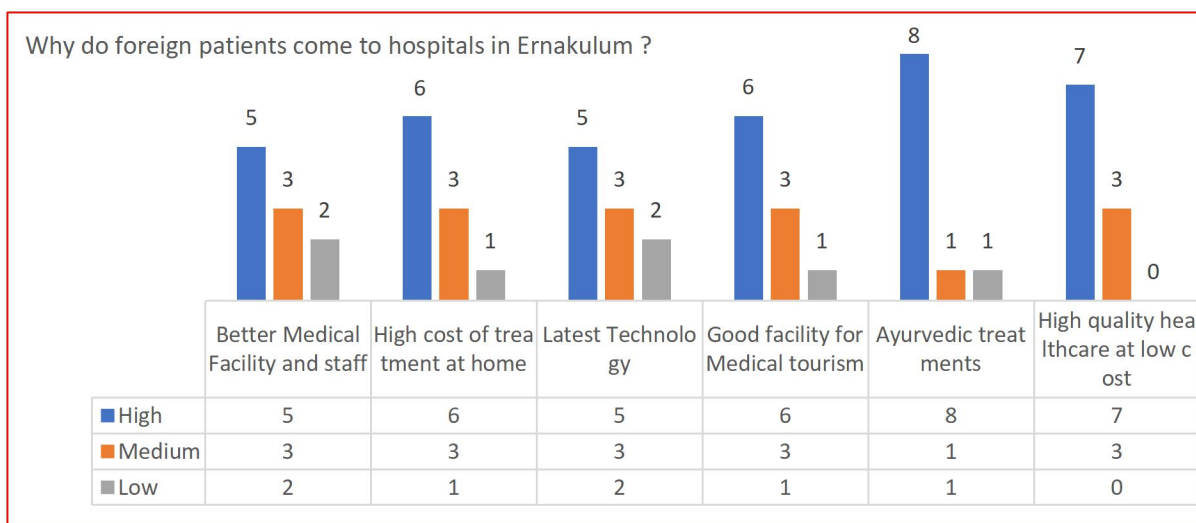
Primary data: The primary data was collected by means of questionnaire administration. The responses from the samples were collected from 10 hospitals in Ernakulam district

Secondary Data: The secondary data was collected from internet resources, journals, Magazines, etc.

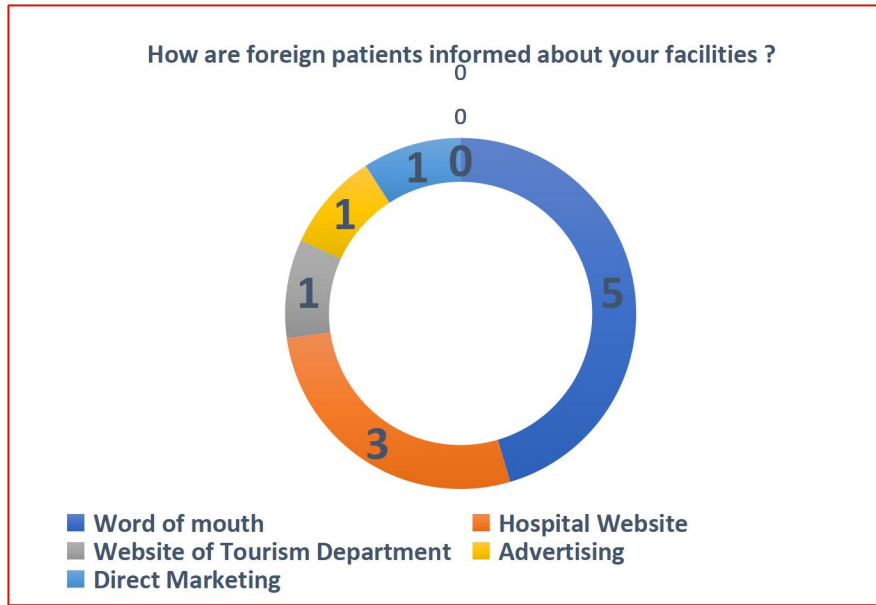
Population and sample

The Population of the study consisted of ten hospitals engaged in imparting Medical Tourism in Ernakulam district with seven hospitals offering modern medicine and three hospitals of Alternate Medicines

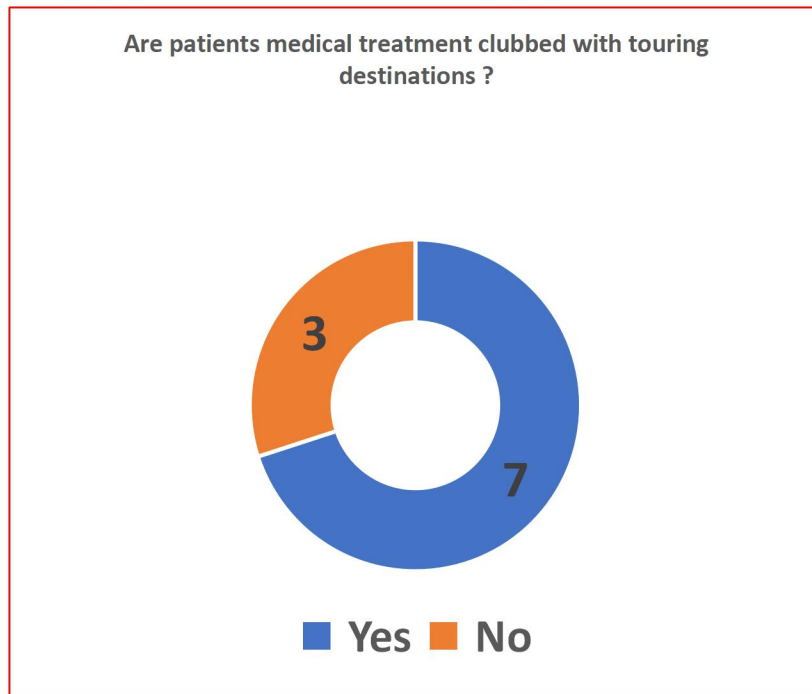
DATA ANALYSIS



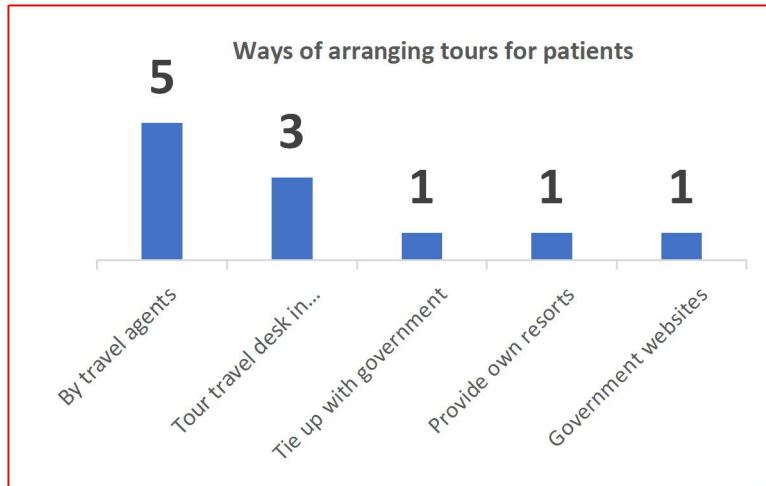
5 hospitals out of 10 responded that 'better medical facility and staff' was a highly significant factor in patients visiting their hospitals. High costs of treatment in other countries, (6 out of 10) latest technology (9 out of 10) and good facility for medical tourism (6 out of 10) were other significant factors that scored high. This indicates the exemplary quality of medical services offered by the hospitals, lower costs and latest technology were also a significant factor in making Ernakulam a desired destination for medical tourism.



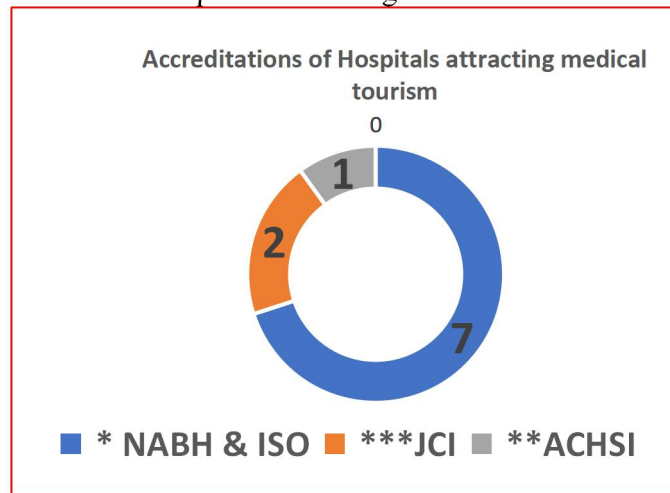
Word of mouth and hospital website were only the significant means to promote medical tourism to foreigners. No serious effort is made by Government tourism department to promote medical tourism. This in an indication that individuals are making serious effort to promote tourism.



Majority of the hospitals established different ways to associate medical tourism with touring destinations.



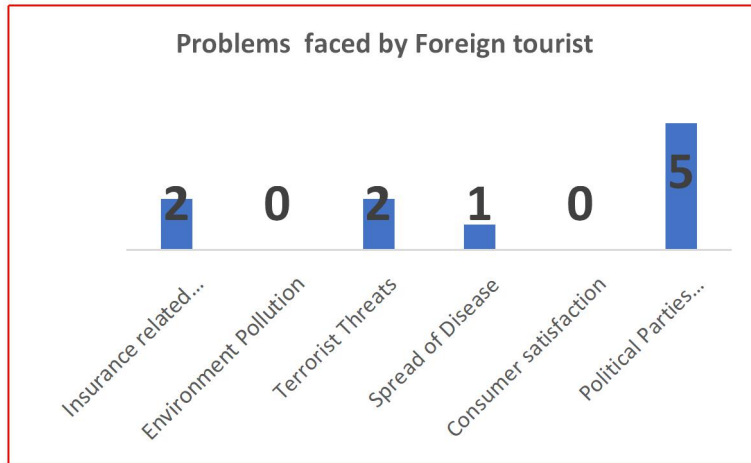
The main assistance offered is through travel agents and travel desk of hospitals. This is an indication that government bodies will have to initiate process to arrange tours for medical tourist.



*National Accreditation Board for Hospitals and Health Centers
 **Australian Council on Health Care Standards International
 *** Joint Commission International, USA

Almost all hospitals in Ernakulum were accredited and recognized to international bodies which indicates that these hospitals maintained exemplary and international standards and quality to attract foreign tourist

1. Aster Medi -city – JCI
2. Rajagiri hospitals – JCI
3. Shreedhareeyam Ayurveda eye hospital – NABH
4. Nagarjuna Ayurvedic Centre hospital – NABH
5. Punarnava Ayurvedic hospital –NABH
6. Lakeshore Hospital – NABH
7. Amrita Hospital –NABH
8. Medical Trust – NABH
9. General Hospital, Ernakulum - NABH
10. KIMS - ACHSI



5 hospitals out of 10 responded that foreign tourist faced problems on account of political parties strike in Kerala. This is an indication that government should take initiative to solve the problems, thereby promoting medical tourism. The low level of problems mentioned in other areas is because most of the medical tourist come through references from friends (word of mouth) and hence are fully aware of the limitations and risks as also the advantages associated with treatment in Kerala, India.

Limitations of the Study

- The statistics obtained is subject to validation by further studies.
- Due to the limitation of the resources, the study is limited to a sample size of 10 hospitals only.
- This study is based on the responses from the medical service providers only. The point of view of consumers has not been studied.

KEY FINDINGS AND SUGGESTIONS

Foreign tourist arrivals – District wise			
Sr. No.	Districts	2018	2017
1	THIRUVANANTHAPURAM	342761	420719
2	KOLLAM	9086	6227
3	PATHANAMTHITTA	1953	2003
4	ALAPPUZHA	95522	75037
5	KOTTAYAM	43287	32350
6	IDUKKI	44833	42285
7	ERNAKULAM	488175	453973
8	THRISSUR	11333	10775
9	PALAKKAD	1967	1711
10	MALAPPURAM	17610	18451
11	KOZHIKODE	18388	13106
12	WAYANAD	11607	8995
13	KANNUR	5763	5123
14	KASARAGOD	4122	1115
KERALA		1096407	1091870
Source-	Kerala tourism statistics 2018		

Ernakulum has become the hub for medical tourism in Kerala. Wide range of tourism resources such as back waters, beaches, hill stations, pilgrimage centers, historical places etc. attract medical tourists. Kerala is blessed with good climate, suitable for everyone and moderate weather throughout the year. Ernakulum ranks first to have the highest number of medical tourists.

Hospital's role towards tourism

Most of the Hospitals who participate in Medical Tourism do not give much significance to Tourism. Patients come to Kerala because of the opportunity for tourism is high. A few hospitals claimed that they were taking initiatives for marketing their services in foreign countries even though in actual practice they were not doing anything more than relying on word of mouth

Accreditation of Hospitals

The perception of hospitals towards quality certification is found not to be progressive. Hospitals must participate collectively towards achieving higher accreditations to attract medical tourists because the foreign tourists value quality recognitions.

Government involvement for the growth and promotion of Medical Tourism

The survey among hospitals engaged in Medical Tourism very clearly brought out the low key played by the Government in promoting Medical Tourism. Hospitals felt that the Government was hardly successful in promoting medical tourism. The officers of the Tourism Department also admitted that not much was being done in this direction. The respondents of my survey strongly felt that the Government should involve more aggressively in the promotion of Medical Tourism.

Problems Faced by Medical Tourism

It is appreciative to know that the level of perceived problems in Medical Tourism is low. Most of the tourists are satisfied with the initiatives of the hospitals in Ernakulum district

IV. CONCLUSION

After collecting the facts and figures, it can evidently be concluded that Kerala, specially Ernakulum district is one of the best and desired destinations for medical tourists coming from foreign countries. It is capable of becoming a heaven for wellness tourists by highlighting holistic treatments such as Ayurveda, spa, yoga, meditation, naturopathy including modern medicines. Emergence of accredited multi-specialty hospitals gives boost to medical tourism.

Though there are various challenges faced by Indian medical tourism industry, like competition, infrastructure, brain drain, follow-up problems etc., the industry still has all the prospective to grow to number one position to attract foreign tourists by 2020, by working on its problems and improving service quality and maintaining it throughout. This way medical tourism can certainly contribute to the economic growth of the country at large.

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Policy changes on Beer Pubs and breweries in Kerala: A socio-cultural and Economic impact assessment with respect to tourism

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Abstract- Kerala tourism has gained an industry status in 1986 and its growth percentage is expected to be 15% this year from an average of 13.31%. Kerala is one of the most visited tourism destinations in India. The domestic and foreign tourist arrivals in Kerala has witnessed a steady increase, and a record revenue earning of over Rs. 36,000 crore in 2018, and it gives employment to 15 lakh people directly and indirectly. Tourism impacts come in many shapes and forms. This relates in terms of the socio-cultural, economic and physical environment of the destination areas. Socio-cultural relates to the issues of culture, lifestyle and human interaction, economic aspects concern issues of employment and foreign exchange. The policy decision to start beer pubs and breweries in Kerala already received multiple responses. But the study reveals that the introduction of Beer pubs and breweries in Kerala is going to boost tourism sector in the state. It will attract more domestic and foreign tourists to Kerala and will help to increase the employment opportunities too. It would boost the economy even as helping people to relax and many believes that Kerala is transforming into a global community. And these facilities are needed in a modern democratic and progressive society to have a sustainable development in tourism sector, it needs the social conditions suitable for it.

Index Terms- Beer Pubs, Breweries, Tourism, Socio-Cultural and Economy.

I.INTRODUCTION

Kerala is supposedly one of those tourist destinations which everyone wants to visit at least once in their lifetime with the rich natural diversity, food and beautiful backwaters. Kerala tourism never had to look back ever in its growth, its growth percentage is expected to be 15% this year from an average of 13.31%. Kerala is one of the most visited tourism destinations in India. National Geographic's Traveler magazine listed Kerala in the 'Ten Paradises of the World' and '50 must visit places of a lifetime'. The domestic and foreign tourist arrivals in Kerala has witnessed a steady increase, and record revenue earning of over Rs.36, 000 crore in 2018, and it gives employment to 15 lakh people directly and indirectly.

The basic concept of a private brewery called *VATTU* (homemade brewing/distilling) existed in Kerala for a long time which has been notorious for production of spurious arrack (distilled toddy) which has taken lives of many. It's due to this reason Royal Government introduced an Excise department was to control private brewing and eliminate the dangers of it. Naturally, much of Kerala's laws were traditionally against any sort of small scale brewing of liquor/beer as it's only allowed by designated operators in a factory setting with several legal stipulations.

So in short, the basic concept of microbrewery which primarily focuses of brewing and crafting beer in small quantities at an individual pub/bar premises etc. is much similar to Kerala's original concept of Vattu that is why the government never allowed so.

Kerala does not have any high-end pubs like Hoppipolas or Hardrock Cafes or Irish house etc as well as microbrewery pubs like Toit, Beer cafe etc. Pubs across the world commonly operate as stand-alone stores in high street corridors or within malls etc. This is not possible in Kerala due to law restrictions.

Kerala has stringent excise laws, which for the majority of youngsters and foreign tourist feel outdated and redundant. So the both domestic as well as foreign tourist and youngsters feel that new policy change on Beer pubs and breweries in Kerala is to boost tourism sector in the state.

It's a fact that across many dance floors and pubs, there is a degree of flow of narcotics within its users when partying. There are hardly any dance floors that strictly has zero tolerance to narcotics.

So naturally, it makes no sense to grant Microbrewery only to Kochi or Trivandrum or similar major cities and not to other places. This is much contrary to Microbrewery culture as seen in Karnataka, where one could find more of such only in Bangalore mostly, not in smaller towns.

Those who work late, including IT employees, lack space to unwind themselves as there were no facilities like pubs in the state. Similarly the domestic as well as international tourist always prefers to freak out more. Malayalees along with their counterparts from other states are increasingly hitting the dance floor in swanky pubs elsewhere. But the pertinent question is how long the state can choose to plough a lonely furrow when every effort is being made to woo global IT majors to set up shop in Kerala, besides hard-selling the state as a must-visit tourist destination. So the Kerala government is seriously looking into help them by licensing beer pubs and breweries in the state.

The previous government's policy had resulted in the closure of 712 bars, it was seriously affected the inflow of tourist and many international meetings and conventions moved to our neighboring countries, so it was adversely affected the number of tourist visited in Kerala.

Another concern is youth are likely to be drawn to drugs in pubs. But it was during the days of prohibition, the maximum numbers of narcotic drug cases were registered in Kerala. So it's up to the state to strike a balance between development and tradition, as it can ill-afford to lag behind in both. (Dhinesh Kallungal, Journalist, New India Express)

Kerala Government has gone one step ahead and taken principle decision for opening of beer pubs in the state even though it needs a lot of distance to cover for the in-principle decision to turn into a reality. It involves a discussion in the political spectrum besides formulating of rules and procedures for it.

II. REVIEW OF LITERATURE

According to All India Brewers Association (AIBA) Beer is the world's oldest beverage, possibly dating back to the 6th millennium BC. It is also the most widely consumed alcoholic beverage and the third most popular drink overall after water and tea. It is Produced by the brewing and fermentation of starches, mainly derived from cereals — the most common of which being barley. Beer forms part of the culture of many nations, and has acquired various social traditions and associations.

The per capita consumption of beer in India is just 1.5 liter per person per year as compared to the world average of 22 liters. This is one of the lowest in the world.

It is important to realize that the beer sector can contribute immensely to the agricultural sector, as it is completely an agro-based product. Marginal barley farmers particularly stand to benefit from the growth of the beer sector. Moreover, the income and job multiplier of the beer industry are also extremely high.

Experience in other countries has shown that for every person employed in a brewery 28-30 jobs are created up-stream and down-stream.

Goldstein Research analyst forecast pub and bar culture in India is escalating at significant pace, and is becoming more popular in the age group of 20-45. It also report, South India accounted for the largest market share of more than 42% in terms of beer consumption owing to significant rise in urban and female alcohol consumers in the region.

A “brewery.” is defined as a beer producer that produces 15,000 – 6,000,000 barrels per year. Any brewery producing more than six million barrels is considered a “large” brewery.

A brewpub is a bar that is owned by a brewery and serves their beer directly to consumers. By law, an establishment can only be called a brewpub if it sells 25% or more of its beer on-site. Brewpubs have a unique appeal for many consumers because they often dispense their beer directly from the brewery's storage tanks. So a brewery is the place where a beer is brewed.

A pub, is an establishment licensed to sell alcoholic drinks, which traditionally include beer (such as ale) and cider. Pubs across the world commonly operate as stand-alone stores in high street corridors or within malls etc. This is not possible in Kerala due to the restriction by law.

According to the chief minister of Kerala, those who work late do not have good restaurants or other places like pubs in the night. The lack of pubs has come in for criticism against us. So Kerala government is seriously looking into this matter.

According to the Kerala excise minister Mr. Ramakrishnan, “A lot of things have to fall in place as we are today sitting on excise rules that were formulated long back. Pubs are different from bars and hence rules have to be formulated for it. The work for that will begin as soon as possible”. He also explained that that it’s a reality that Kerala’s economy is dependent heavily on tourism and the information technology sector. “In both these sectors, the need for pubs is essential, as it’s an outlet for relaxation and demands for this have been rising.”

According to the Deccan Chronicle, two restaurants under Kerala Hotels and Restaurants Association, a seven star hotel and a five star hotel in Kochi have sought licenses to start microbreweries and 24 hour pubs, it also stated that the initial proposal before the excise department is that beer would be made available 24*7 in four flavors – pineapple, orange, grape and apple.

The state had sold around 121.12 lakh cases of beer in the last financial year, registering a growth of 5 per cent. And around 40 per cent of these was sold through bars, wine parlors and bar hotels, with Bevco (Beverage Corporation of Kerala) outlets accounting for the remaining 60 per cent. Over 95 per cent of the beer sold through Bevco outlets is consumed on the streets since drinking at home is still considered a taboo in Kerala. Even at the national level, beer consumption in bar and restaurants constitutes a mere 10 per cent. (New Indian express dated 17th Nov.2019)

The hoteliers and bar owners claim that opening pubs will promote healthy drinking in the state. Bottled beer being sold through Bevco outlets or bars has more glycerin content which is harmful to health if one has more beers at frequent intervals. But pubs offer draught beer or craft beer in which the glycerin content is very low and hence is healthier than bottled beer.

Further, customers can be get a variety of flavors. The only problem is that the draught or draft beer has to be sold on the same day. Or else it will become stale. The beer served in every pub has a

distinctive taste which fuels customer loyalty resulting in soaring business. Hence, the state should also allow microbrewery license to them as well.

According to the travel agents association the annual tourist footfall to Kerala has been pegged at over 10 lakh (one million) foreigners and around 1.5 crore domestic travelers on an average. Kerala's liquor policy had made a severe dent on the state's tourism sector recently when the UDF government prohibited liquor sale, leading to a drop in tourist arrivals. The severe impact was felt in the growth of the meetings, incentives, conferences and exhibitions (MICE) business.

Objectives of study

- To identify the need of beer pubs and breweries in Kerala and its impact in Kerala Tourism.
- To study the impact on Socio-Cultural and Economic aspects in Kerala

III.METHODOLOGY AND DATA COLLECTION

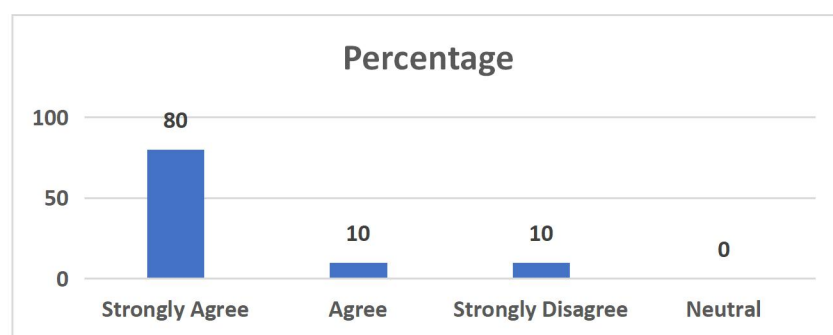
The study is based on both primary and secondary data. The primary data was collected through a well-structured questionnaire and personal interview and the secondary data is gathered through relevant journals, websites, newspapers, books, study report of national and international agencies etc. The random sampling method is used in this study.

Population and sample

The population of the study includes Kochi Region. The sample size, we have taken from fifty respondents, it includes people working in IT sector, domestic as well as foreign tourists, hoteliers, local people and government officials.

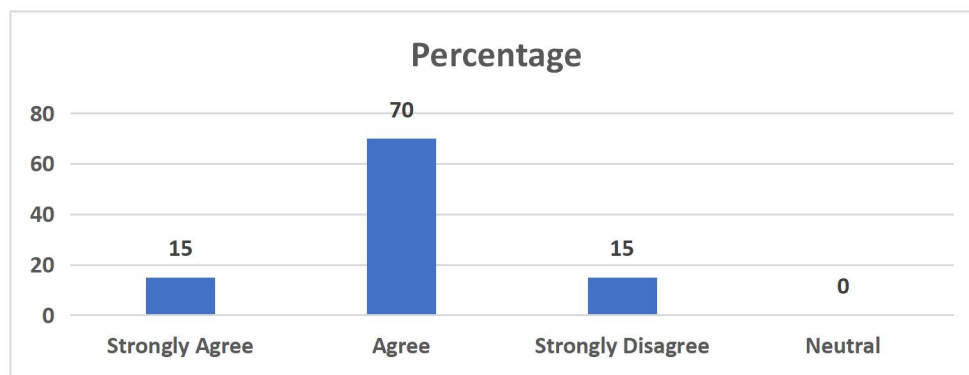
IV.RESULTS AND DISCUSSIONS

1. What is your opinion about starting of beer pubs and breweries in Kerala?



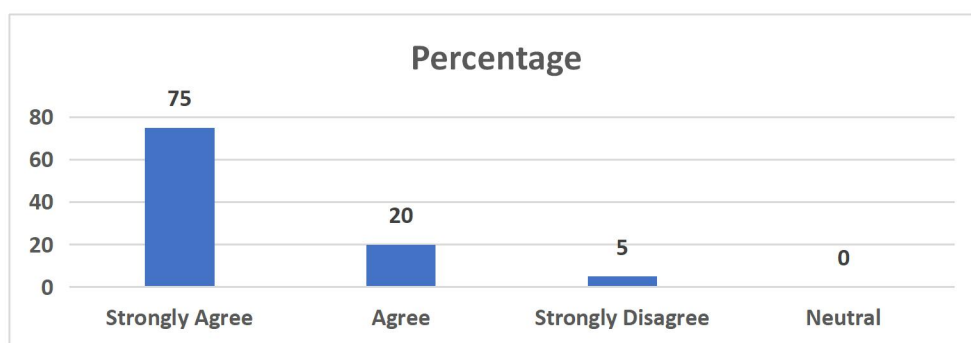
80% of the respondents strongly agree that there is scope for starting of beer pubs and breweries in Kerala.

2. Do you believe that starting breweries and beer pubs can bring more foreign tourist to Kerala?



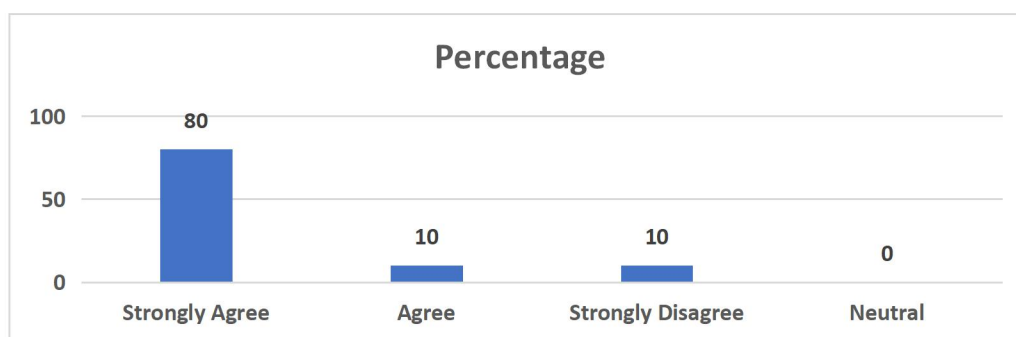
About 70 % respondents believe that it will help more foreign tourist to Kerala.

3. Do you think that beer pubs and breweries will help more employment generation?



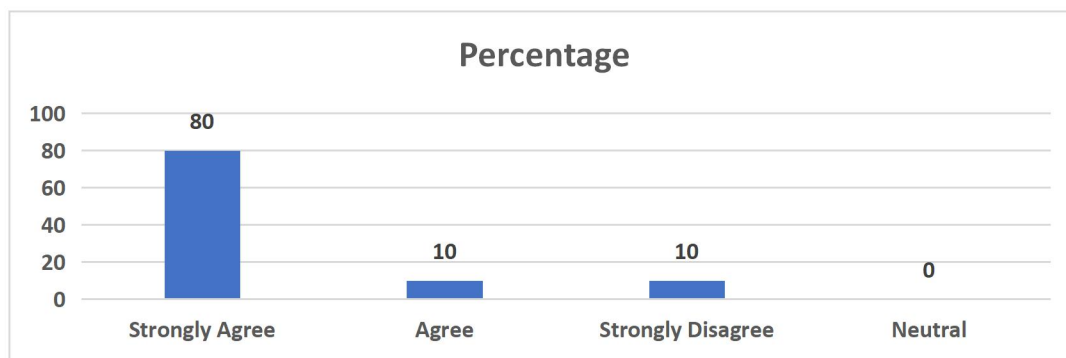
75% of the respondents strongly agree that beer pubs and brewing will help in employment generation.

4. Whether the beer pubs and breweries adversely affect our culture?



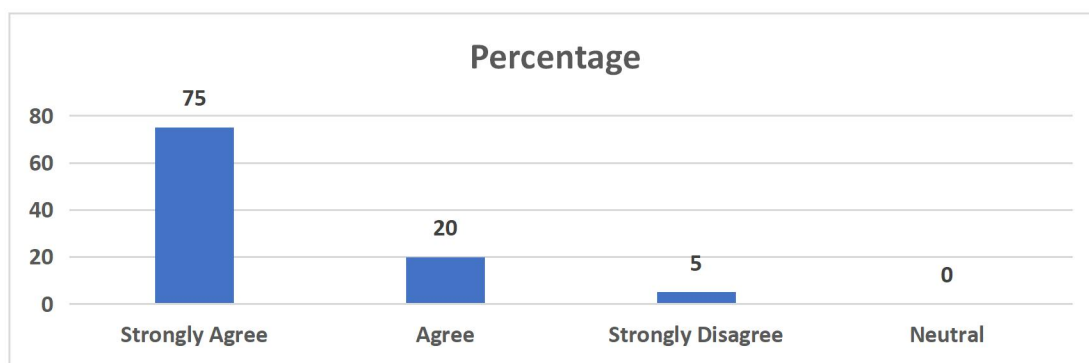
80% of the respondents strongly agree and say beer pubs and breweries adversely affect our culture.

5. Does the breweries and beer pubs influence the socio-cultural changes in Kerala?



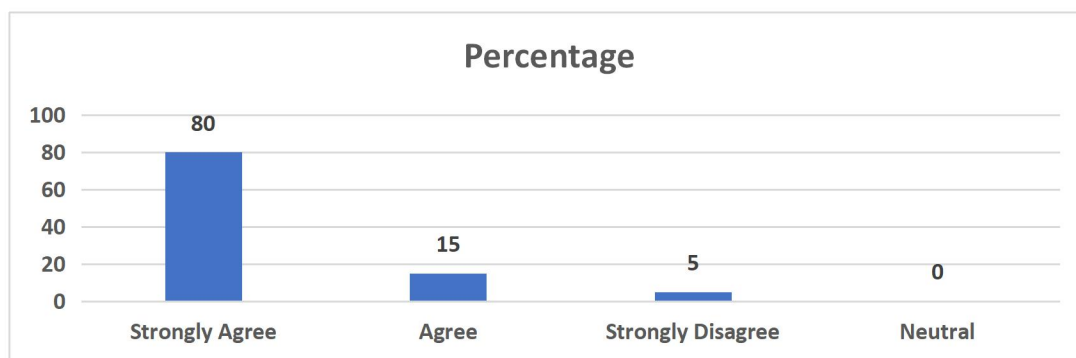
80% of the Respondent strongly agrees that it will influence the socio cultural changes.

6. Whether the income generation of the local community will increase in relationship with breweries and pubs?



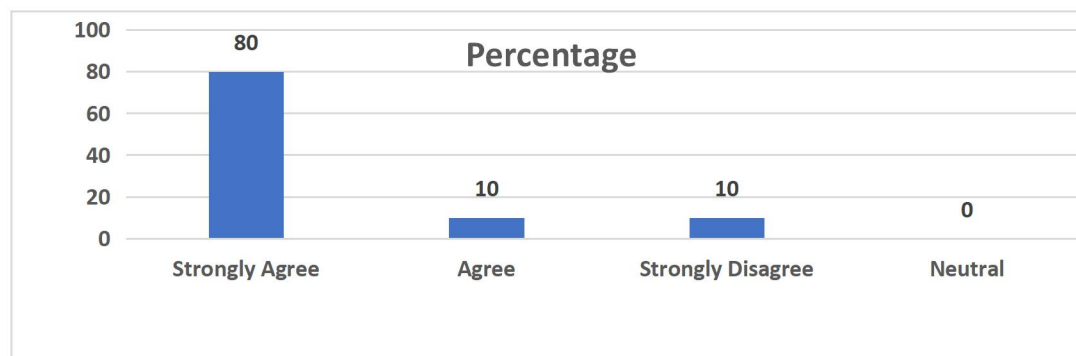
75% of the respondents strongly agree with opinion about the income generation of the local community will go up.

7. More revenue is expected while starting beer pubs and brewery in your hotel



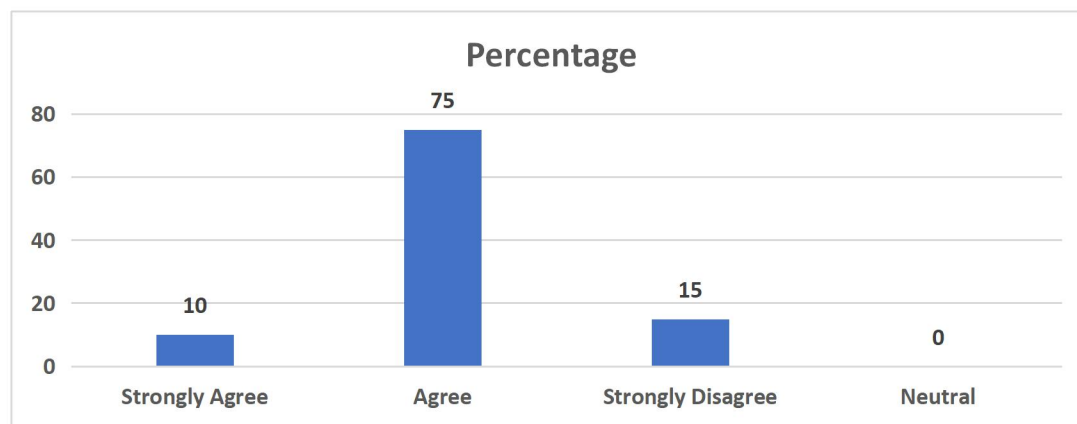
80% of the respondent expects to have more business while starting beer pubs and brewery in their hotel.

8. More employees to be hired if you start beer pubs and brewery in your hotel



80% of respondent are planning to hire more employees in work shift.

9. Do you expect more laws and order issues while opening beer pubs and breweries in Kochi?



About 75 %of the respondent expect more laws & order situations while opening beer pubs and breweries.

V.CONCLUSION

As per the study and findings we would like to state that the beer pubs are safe place, social hub, a space to relax and a space to catch up with friends. People visit pubs for social interactions of the entire day, so pubs serve more than just a beer. It has an impact on people and all the good pubs have positive effect on people and local community. Even though there are lot of advantages in the introduction of beer pubs and breweries the critics in the other end tells that it will adversely affect our socio cultural and economic status of Kerala as a whole, because Kerala has its own culture which is very deeply rooted and rich.

So as per the study and the findings, we would like to conclude and say it is the need of the hour to license beer pubs and breweries in the state because it will increase the tourist in flow and the employment opportunities in the state.

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A Study on Women Entrepreneurship in Tourism Sector, in Kerala

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Abstract. Tourism industry in Kerala is a principal contributor in the economic development of the state. Tourism has provided a sustainable growth in the region by creation of infrastructure, generation of income, and creating employment opportunities in sectors like, hospitality, trade and transportation. Kerala also has the highest male to female gender ratios in India, with 1084 females to 1000 males. The literacy rate among women in Kerala is upward of 94% as of 2011 census. With the state government taking initiatives to promote women entrepreneurship and also developing tourism sector, it is yet to be seen the contribution of women entrepreneurs in tourism sector in Kerala. This study is a descriptive study on women entrepreneurs in Kerala especially in tourism sector, the types of business, motivation and challenges faced by them in the current scenario.

Key terms: Women Entrepreneurship, State initiatives, Challenges and scope.

I. INTRODUCTION

The UNWTO 2018 data, shows that the arrival of foreign tourists increased by 7% in Asia and Pacific. According to the report there was double-digit growth in the sub region of South Asia, with India being the largest destination. In India itself, the growth was seen from 6.7 to 12.1. The growth was also reflected in the world tourism barometer of Dec 2019, with an increase of 5 % from the previous year. Without fail we can thus appreciate the growth of the tourism industry globally and also in our country.

Tourism is the most dynamic and one of the biggest revenue generating sector in Kerala. Responsible tourism initiative was launched by the Kerala in 2008 on an experimental basis. Government decided to apply learnings from the pilot phases, since 2008, to the whole state and use Responsible Tourism as a tool for poverty alleviation, strengthening women, conservation of local and heritage art, craft, traditional livelihood activities and local development by assuring the local community involvement in tourism activities. (Govt of Kerala department of Tourism, 2019)

Women are an integral part of tourism industry. With the flexibility, possible in most of the tourism jobs, it can be carried out from various locations such as homes, workplaces and communities, it would seem natural for more and more women opting for such jobs. Percentage of women working in the tourism industry is high but the traditional outlook of the tourism industry is biased to women being put into jobs such as cooking, cleaning and clerical jobs.

Objectives

With a great influence of tourism industry in the economic growth of Kerala, it is essential to analyse the role of women in tourism and the percentage of women actually benefiting from this.

Following are the main objectives of this study:

1. Understanding Entrepreneurial opportunities available for women entrepreneurs in Kerala.
2. To study about the various incentives available to women entrepreneurs.
3. To highlight the challenges faced by women entrepreneurs.

Research Methodology

The study is based on descriptive and exploratory based study. Both primary and secondary data was collected. Primary data collected through interviews with 30 women entrepreneurs working in tourism and other industries in selected Kochi and Thrissur . Secondary data was collected from journals, textbooks, UNWTO and Kerala tourism reports, newspapers and magazine articles.

II.LITERATURE REVIEW

2.1 Tourism industry

One of the early definition of tourism sited in the year 1937 by League of Nations, “The term tourist shall in principle be interpreted to mean any person travelling for a period of 24 hours or more in a country other than in which he usually resides”. Hunziker and Krapf, in 1941, defined tourism as "the sum of the phenomena and relationships arising from the travel and stay of non-residents, insofar as they do not lead to permanent residence and are not connected with any earning activity."

Dr. Jafari in 1977, defined tourism in these terms "Tourism is the study of man away from his usual habitat, of the industry which responds to his needs and of the impacts that both he and industry have on host socio cultural, economic and physical environments."

Tourism is an activity which cuts across conventional sectors in the economy. It requires input of an economic, social, cultural and environmental nature. It is thus described as multifaceted. (Leonard. J. Lickorish, 1997) Stakeholders can directly and indirectly participate in tourism activities.

According to World Travel and Tourism Council (WTTC), tourism generates more than 230 million jobs directly and indirectly, and contributes to more than 10 per cent of the world gross domestic products (GDP) (Roday Biwal Joshi 2009).

2.2 Entrepreneurial opportunities in tourism

Colin Clark (1940) popularized the idea of segmenting the economy in to three sectors namely primary, secondary and tertiary. Primary activities included agriculture, forestry and fishing and secondary activities included manufacturing, mining and construction. Tertiary production was broad enough to his conceptualization and included trade, transportation, communications, utilities, banking, insurance, real estate, public administration and domestic, personal and professional services. It did not include the services of the dwelling units. Tourism does not only create jobs in territory sector, it also encourages jobs in the primary and the secondary sectors of the industry, creating a multiplier effect. The extent of opportunity in tourism industry is vast. Change in travel trends, pursuit for health, rise of the access economy, and rising awareness on sustainability has all contributed towards different forms of tourism, (UNWTO, 2019) . Due to the diversity of demands there are ample business opportunities. The main components of tourism sector such as: Accommodation, Transportation, Attraction, Food and Beverage outlets, Shopping, Entertainment, Events, Activities, and Travel Services are all areas where entrepreneurs can grow and flourish.

2.3 Women entrepreneurs in Kerala.

The total number of women enterprises in the Total SSI Sector was estimated at 10,63,721 (10.11 %). The estimated number of enterprises actually managed by women was 9,95,141 (9.46 %). In the States of Mizoram, Orissa, Karnataka, Goa, Lakshadweep, Kerala, Tamil Nadu and Pondicherry the share of women employment was significantly higher (more than 20 %). (Development Commissioner, MSME, 2020). Kerala is leading in the number of women owning their own enterprises, as mentioned in the third census report of SSI by Development Commissioner MSME. Kerala also leads in the number of women employed in SSI. The percentage of women employed in SSI is 37.15, which is much above all India average of 13.31. Though the figures all look good, there is a great disparity between the educational and

occupational trends. Most women are employed in service sector rather than main stream

S. No.	Name of State/ UT	No. of Enterprises Managed By Women	No. of Women Enterprises
1.	JAMMU & KASHMIR	5640	5742
2.	HIMACHAL PRADESH	3515	3722
3.	PUNJAB	30190	29068
4.	CHANDIGARH	2059	2243
5.	UTTARANCHAL	8706	8804
6.	HARYANA	10087	9620
7.	DELHI	13368	14383
8.	RAJASTHAN	29785	36371
9.	UTTAR PRADESH	54491	72667
10.	BIHAR	38170	49443
11.	SIKKIM	30	98
12.	ARUNACHAL PRADESH	131	150
13.	NAGALAND	207	179
14.	MANIPUR	9168	10745
15.	MIZORAM	3076	3700
16.	TRIPURA	631	863
17.	MEGHALAYA	3658	3580
18.	ASSAM	11189	11757
19.	WEST BENGAL	71847	69625
20.	JHARKHAND	7271	7865
21.	ORISSA	33274	38233
22.	CHHATTISGARH	11766	10034
23.	MADHYA PRADESH	62351	68823
24.	GUJARAT	55361	53703
25. & 26	DAMAN & DIU & DADRA & NAGAR HAVELI	167	213
27.	MAHARASHTRA	80662	100670
28.	ANDHRA PRADESH	77347	77166
29.	KARNATAKA	101264	103169
30.	GOA	677	810
31.	LAKSHADWEEP	61	67
32.	KERALA	137561	139225
33.	TAMIL NADU	130289	129808
34.	PONDICHERRY	1089	1065
35.	ANDAMAN & NICOBAR ISLANDS	53	110
All India		995141	1063721

Table2.3.1: Participation of women in management/ownership in SSI sector, state-wise

Source: Third Census of SSI Sector, Development Commissioner MSME

Women Entrepreneurs have opportunity in running homestays, Food and beverage outlets, Travel agencies, working as guides, travel and food bloggers, artisans, bakers, starting up farm tourism, etc. She-taxis is yet another project by the state government to ensure employment to women and also for the safety of women travelling alone.

2.4 State government Initiative

Kudumbashree, a women-empowerment programme initiated by KSIDC (Kerala State Industrial Corporation Ltd) has been really successful. This programme promotes micro-entrepreneurial activities of women self- help groups. The KSIDC has come up with new initiative to boost existing women entrepreneurs in both rural and urban area. (Bora, 2019)

WE Mission

We mission Kerala is an initiative aims to identify, promote and provide support to existing women entrepreneurs for scaling up their business ventures. The mission is targeted at developing a new culture of entrepreneurial thinking among the women in Kerala. The mission is being executed in association with Kudumbasree, MSME-DIC and CII and is expected to provide a complete range of support for women entrepreneurs.

WE Mission Kerala set a five pronged strategy as below to achieve the objectives:

1. Meet your Mentor: for continuous mentoring support

Conducts mentoring sessions/meetings for women entrepreneurs to provide them with necessary advice, guidance and support to build capacities in them for entrepreneurial leadership.

2. See to feel: Regular exposure visits to Successful Units

Unit visits and interactive meeting with successful women entrepreneurs in Kerala in their unit with a view to enable aspiring women entrepreneurs to learn working methods and employment practices etc..

3. Source the Fund: Funding support

Easy funding support being offered to eligible first generation women entrepreneurs for scaling up of their activities.

4. Launch the venture: Incubation & infrastructure support

To arrange necessary infrastructure for the budding women entrepreneurs in the state

5. Market connect: Networking support.

Arrange participation of women entrepreneurs in national and international trade fairs to enable them to build business networks and market linkages

WING- Women Rise Together

An initiative by Start-up India, Department for Promotion of Industry and Internal Trade (DPIIT) for capacity development of women entrepreneurs in the country. The programme aims to identify and support aspiring and established female entrepreneurs by providing them access to incubation, investors and various business support service. An initiative by Startup India, the program aims to support at least 7500 women entrepreneurs in the country over the next one year. Kerala Startup Mission (KSUM) along with 'Lets Venture' has been awarded the responsibility by Invest India to run this programme in all the southern states- Andhra Pradesh, Karnataka, Tamil Nadu, Telangana and Kerala.

Innovative Hub

The state government's Kerala Startup Mission (KSUM) is leading entrepreneurship through its innovation hub—a focussed space acting as an incubator, accelerator, etc. in an extremely gender-responsive manner. It recently framed policies like pre-incubation support, mentorship, a cost-free exhibit of products in national and international events, promotion of women-led start-ups at national and

International business meets, marketing and seed-funding support, etc. exclusively for women. The state government's initiative mandates that women entrepreneurs can avail national and international business meets travel tickets for one founder up to four times in the start-up lifecycle. It also aims to establish two cohorts of 10 start-ups exclusively for women. (Gupta, 2019)

Theeramythri and micro enterprises scheme

Stabilization package for promoting livelihood diversifications and to improve the income level of fishermen families through women members of the fisher family.

Mahila Coir Yojana

First women oriented self-employment scheme in the Coir Industry which provide self-employment opportunities to the rural women artisans

She-Taxi

She Taxi is a fleet of taxicabs, owned and operated by women, for transporting women commuters exclusively. The establishment of the fleet was initiated by Gender Park, an autonomous institution promoted by the Department of Social Justice, Government of Kerala State, India.

In recent past, India has witnessed noticeable growth in women entrepreneurship. The government initiatives like Stand-Up India, MUDRA, and NITI Aayog's recent Women Entrepreneurship Platform (WEP) has all influenced in the rise of women entrepreneurial activities. (Bharathi, February 2019, Volume; 05)

4.4 Challenges faced by Women Entrepreneurs

Women Entrepreneurs have similar problem all over. Issues dealing with lack of financial support due to absence of property, to use as collateral while availing funds from external sources, and also the bias seen in the credibility of women entrepreneurs to repay loans, leads to, many women opting out of the idea of starting up of their own business. Support from family and society also is a great determinant for women to work. Till date women have been cast in the traditional role of homemakers, where the foremost responsibility of the woman is to take care of her husband and children. Without the support and encouragement of the family members, it becomes too difficult for a women entrepreneurs to work efficiently. Lack of education is a major problem seen in women entrepreneurs of other states, but the same is not true for Kerala. What, women really lack is the entrepreneurial spirit to start their own ventures. They do not prefer to take huge risks and are cautious by nature, which may lead to loss of opportunities.

V. DATA ANALYSIS, FINDINGS AND RECOMMENDATIONS

Age (in years)	No of Respondents	Percentage
20- 30	2	7
30-40	10	33
40-50	15	50
50-60	2	7
60 and above	1	3

Table 5.1 Age group of Women Entrepreneurs

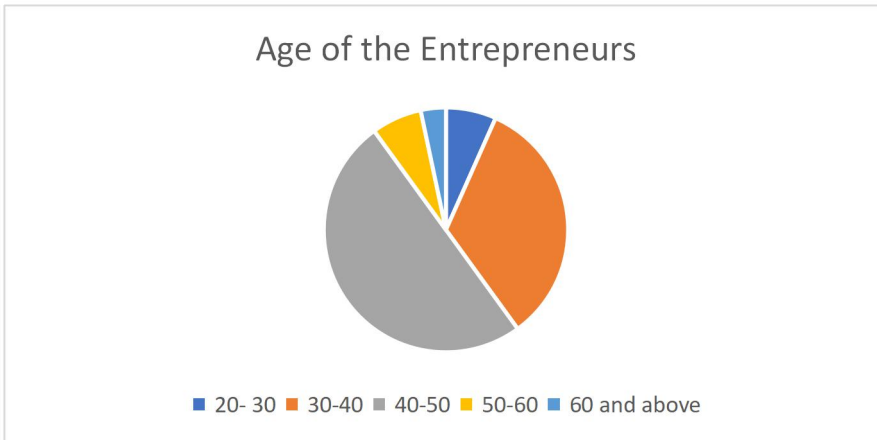


Figure 5.1: Age Group of Women Entrepreneurs

Interpretation: As per Table 5.1 and Fig 5.1, 50 % of the respondents were in the age group of 40-50 years, 33 % in the age group 30-40 years, respondents in the age group 20-30 years and 50-60 years amounted to 7 % each, only 3% of the respondents were above 60 years.

Table 5.2 Areas of Entrepreneurship

Entrepreneurial avenue	No of Respondents	Percentage
Tourism	10	33
Others	20	67

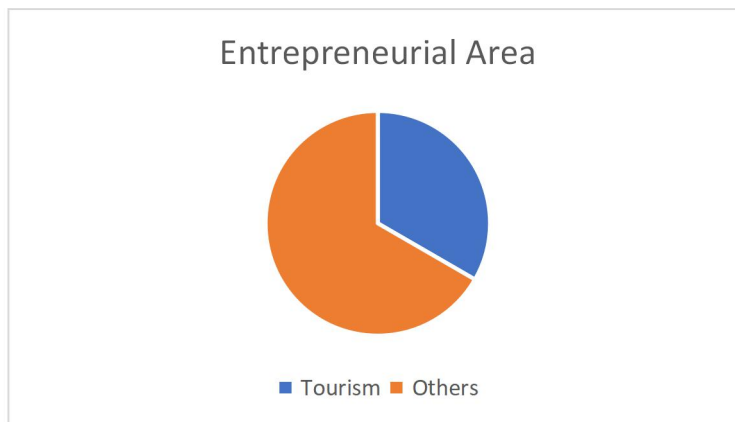


Figure 5.2: Areas of Entrepreneurship

Interpretation: Table 5.2 and Figure 5.2 show the number of women entrepreneurs in tourism sector. Of the 30 respondents only 33 percent were engaged in tourism activity, 67 respondents were engaged in activities other than tourism.

Type of Activity undertaken	No of respondents	Percentage
Accommodation	1	10
Food and Beverage	4	40
Handicrafts	1	10
Transportation	1	10
Travel Agency	1	10
Others	2	20

Table 5.3: Types of Tourism related entrepreneurial activities

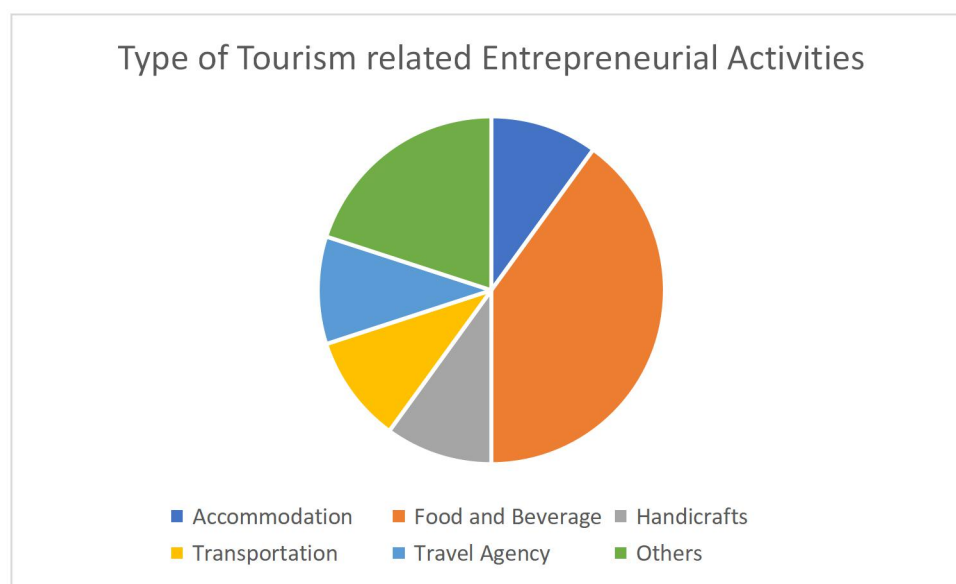


Figure 5.3: Types of Tourism related entrepreneurial activities

Interpretation: As per Table 5.3 and Fig 5.3, 40 % of the Women entrepreneurs in tourism sector are engaged in Food and Beverage preparation and sales, Women engaged in Accommodation, Handicrafts, Transportation and Travel agency amounted to 10 % each. Whereas 20 % were engaged in other tourism related activities.

Findings and Recommendations

- Most women entrepreneurs fall in the age group of 30 to 50, as most of them have more time, energy and resources available to them. Education and know-how of technology also helped them to follow their entrepreneurial dreams.
- Most of the respondents were not engaged in tourism sector. There are still more tendency for women entrepreneurs to follow traditional paths.
- Those Entrepreneurs who were part of tourism sector, mostly took up enterprises engaged in preparation and sale of food commodity.

- Most women look for employment in service sector, but few would consider starting their own venture.
- Support from family members was also emphasised by most of the respondents.
- There are considerable amount of initiatives taken by Govt. of Kerala to promote women entrepreneurship in the past few years. This has definitely brought about a change in the increase in the number of women owned enterprises.
- Women are sometimes only the owner of the business enterprise for namesake, this is mostly seen where men in the family register business on wife or mother's name to get government subsidies.
- There is a need for more women to take up entrepreneurial activities as it would help in the economic development of not only the family but also the state.
- There should be more efforts taken to create awareness about the benefits starting one's own business.
- More and more women should think about joining the tourism sector, as it has great potential and flexibility, they can think about working from home, hence balancing their work and family at the same time.

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A study on performance of mutual funds under different schemes with special reference to mid cap fund

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Abstract: The main success of mutual fund is that it gives an opportunity to invest in a diversified, professionally managed portfolio at a relatively low cost. One of the easiest and less risky mutual fund is the Mid Cap Fund. This types of fund invest their money in mid-sized companies. Mid Cap Funds are very volatile and tends to fall if the market fall and vice versa. But this gives good return in short term.

Index Terms: Mutual Fund, Mid Cap Fund, Money

I.INTRODUCTION

The term mutual fund is an investment vehicle for investors who pool their savings for investing in a diversified portfolio of securities with an aim of attractive yields and appreciation in their capital value. As per Mutual Fund Book, published by Investment Company Institute of the U.S.,” a mutual fund is a financial service organization that receives money from shareholders, invests it, earns return on it, attempts to make it grow and agrees to pay the shareholders cash on demand for the current value of his investment”. It is professionally managed type of collective investment scheme that pools money from many investors to buy stocks, bonds, short term money market instrument and other instrument. The 1993 SEBI (Mutual Fund) Regulations were substituted by a more comprehensive and revised Mutual Fund Regulations in 1996. The industry now functions under the SEBI (Mutual Fund) Regulations 1996. Mid Cap primarily invest in companies whose market capitalization is smaller than large cap but larger than small cap. Mid cap are generally considered to be riskier than large cap stocks but have a higher return expectation.

II.REVIEW OF LITERATURE

- Dr.Vikaskumar (2011) analyzed of the open ended schemes shows that out of twenty five schemes namely Reliance Growth Fund, Reliance Vision Fund, ICICI Prudential Tax Plan, HDFC Top 200 and Birla Sun Life Equity Fund, performs better in comparison to benchmark index BSE-100 index in terms of monthly average return and risk involved in these schemes less then benchmark.
- Rajesh Kumar, Rituraj Chandrakar (2012) evaluates the performance of 29 open-ended, growth-oriented equity schemes for the period from April 2005 to March 2011 (six years) of transition economy.
- Tejsingh,priyanka(2014) analyzed the private sector of mutual funds are gaining more in terms of scale of mobilization of funds compared to that of public sector mutual funds. The study reveals that the private sector mutual funds are gaining more in terms of scale of mobilization of funds compared to that of public sector.

- Suchitashukla (2015) analyzed the financial performance in terms of risk –return relationship of selected mutual fund schemes.
- Dr.Shriprakashsoni, Dr.Deepalibankapue, Dr.maheshbhutada, (2015) comparative analysis of mutual fund schemes available at kotak mutual fund and HDFC mutual fund. The study conclude that Kotak mutual fund schemes are more destructive in Large Cap Equity schemes and HDFC Mutual Fund schemes are more destructive in Mid Cap Equity schemes where as both the companies' schemes are very well managed in debt market. Kotak Select Focus is the best scheme in Large Cap Equity, HDFC A Study on Performance Evaluation of mutual funds Schemes in India (IJIRST/ Volume 2 / Issue 11/ 140) All rights reserved by www.ijirst.org 813 Mid-Cap is the best scheme in Mid-Cap sector and HDFC Balanced Fund is the best scheme in Balanced Fund for investment.

STATEMENT OF THE PROBLEM

The study proposed to analyze the past performance of Mid Cap Fund under different mutual fund schemes on the basis of their historical Net Asset Values (NAV's)

OBJECTIVE OF THE STUDY

- To evaluate the financial performance of Mid Cap Funds of the selected mutual funds in India

RESEARCH METHODOLOGY

Research is a systematic and scientific search for pertinent information on a specific topic. It can be termed as an art of scientific investigation too. It includes testing, verification, definition, classification, organization and orientation which include prediction and application. In short research is a hunt for knowledge with the additional effort of exploring into unexplored.

To examine the Mid Cap Fund performance, different schemes were selected. The NAV of different schemes have been used in this study for a period of eight years i.e., April 2012 to March 2019 (eight years).

SOURCE OF STUDY

The study is mainly based on secondary data as the Net Asset Value for different mutual funds are available in the websites.

DATA COLLECTION METHOD

The data published in the websites of Bombay Stock Exchange, Money Control, National Stock Exchange, and Mutual Fund in India were used for the study.

TOOL OF ANALYSIS

The tool used for analyzing the performance based on Net Asset Value is Average Annual Growth Rate

Average Annual Growth Rate = $\text{Antilog} \left(\frac{\log P_n - \log P_1}{n-1} \right) - 1 * 100$

where, $\log P_n$ = nth year value

$\log P_1$ = First year value

III.RESULTS AND DISCUSSIONS

From the wide range of companies, 5 companies were selected as the sample size on the basis on their volume of business. The performance of Mid Cap Funds of these companies are analyzed for a period of

eight years and the resulting data are presented and analyzed in the following tables. The performance of Mid Cap Funds are analyzed on the basis on the performance measured .The details of Mid Cap Funds are completely based on the secondary data.

Table 1: Performance of HDFC Mid Cap Fund

YEAR	2012	2013	2014	2015	2016	2017	2018	2019
HDFC	14.09	14.59	17.35	26.11	23.91	35.41	56.14	56.28

Source: Secondary Data

Table one shows the performance of HDFC mutual fund for the past eight years. The Net Asset Value in 2012 is 14.09 and it grow up to 56.28 in 2019. Thus, it shows the average annual growth of 21.87%

Table 2: Performance of SBI Mid Cap Fund

YEAR	2012	2013	2014	2015	2016	2017	2018	2019
SBI	60	64.73	80.95	136.29	126.67	76.75	79.22	74.84

Source: Secondary Data

Performance of SBI is shown in Table 2. From the table it is evident that in the year 2012, the Net Asset Value is 60. In the last year of the study i.e., 2019, it shows the value of 74.84. Thus, it shows a average annual growth of 3.2% only.

Table 3: Performance of UTI Mid Cap Fund

YEAR	2012	2013	2014	2015	2016	2017	2018	2019
UTI	30.75	31.68	45.24	80.19	73.94	95.26	107.75	101.10

Source: Secondary Data

Table 3 exhibits the performance of UTI mutual fund. In the first year of the study, the net asset value is 30.75 but in the last year it grown up to 101.10. Thus it shows the average annual growth of 18.52%

Table 4: Performance of Reliance Mid Cap Fund

YEAR	2012	2013	2014	2015	2016	2017	2018	2019
RELIANCE	9.20	9.48	13.68	26.15	24.32	40.61	42.82	47.50

Source: Secondary Data

The Reliance mutual fund performance is explained in Table 4. At the beginning, i.e. 2012 the net asset value is 30.75 and at the last year in 2019 the net asset value is 47.50. Thus there is average annual growth of 26.4%.

Table 5: Performance of Birla SL Mid Cap Fund

YEAR	2012	2013	2014	2015	2016	2017	2018	2019
BIRLA SL	46	44.87	55.76	95.79	92.57	167.27	199.43	193.34

Source: Secondary Data

Table 5 explains the Birla SL performance. In 2012 the net asset value is 46, at the last year the value grown up to 193.43. Therefore, it shows the average annual growth of 22.74%

IV. CONCLUSION

From the overall analysis, it is found that the average annual value of different fund are HDFC (21.87%), SBI (3.2%), UTI (18.53%), Reliance (26.4%) and Birla SL (22.74%). Thus, it is found that the average annual growth rate is maximum in the case of Reliance Mid Cap (26.4%) mutual fund. Mutual fund is a kind of trust that manages the pool of money collected from various investors and it is managed by a team of professionally qualified fund managers (usually called as Asset Management Company) for a small fee. Mutual funds are able to maintain and track the diversified portfolio on a constant basis with lesser costs. An investor can sell mutual fund investment and receive payment on the same day with minimal transaction costs as compared to dealing with individual securities.

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Deriving meaning from chaos: Narrative analysis of Eternal sunshine of the spotless mind

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Abstract- Cinema, which is an audio-visual medium, is one of the most powerful mediums of communication and expression. It is an interaction that takes place not only between the characters on screen but also with the audience. To an extent it is through films people convey their ideas to a large mass of people. Cinema has a magnetic hold on the mind of the audience. Over the years this field has undergone tremendous changes and has developed and improved in many of its aspects. As in the case of any other medium, bonded to space and time, movies too depend on narratives in unfolding itself. Narrative is the strategy with which any material is organized and presented into an audience. It has become an integral aspect of film and as Thomas Elsaesser argues, cinema “has become a predominantly narrative medium”. Narratives are methods of storytelling. The structure of a narrative film is basically the arrangement of scenes and sequences. The ‘classical narrative structure’, a traditional three-part framework for the course of events corresponding to the beginning, middle, and end of a story in a narrative, usually traced back to Aristotle’s *Poetics*, is the most common structure of storytelling in mainstream films. However, deconstructing the sequences and reordering them can create a whole new theme and mood in a film’s sequence. These non-linear or alternate narrative structures have the power to re-model a film’s plot thus resulting in the creation of a new and unconventional plot structure. This paper aims to analyze the movie *Eternal Sunshine of the Spotless Mind* as well as the non-linear techniques employed in the film with the objective of challenging the conventional perceptions of reality cherished by the audience.

Index Terms- Narrative, Non linear movies, Poetics, Non linear techniques, storytelling

I. INTRODUCTION

Storytelling is perhaps man’s oldest tendencies. It imparts meaning to our everyday life experiences and helps us understand the world around us. They are an intrinsic part of our societies and culture. Stories are how we remember things, pass on information and communicate with the future generation. Passing down through generations, these stories reflect the wisdom and knowledge of early people. During those early times they used stories to explain events like fire, thunder, lightning etc, that were beyond the limits of human knowledge and imagination. People used to believe in the stories of gods, which bound them to a common heritage and beliefs. Thus this practice has been part and parcel of human life from ancient times or simply we could say storytelling is something that is as old as man’s ability to socialize with others.

Paul Copley states in his book *Narrative* that “wherever there are human beings there appear to be stories” (2). People tell stories about anything and everything. Bryan Appleyard of the *Sunday Times* asserts that

We tell stories to ourselves; of our journey from birth to death, friends, families, who we are and who we want to be. Or public stories about history and politics, about our country, our race or our religion. At each moment of our lives these stories place us in space and time. They console us, making our lives meaningful by placing us in something bigger than ourselves. Maybe the story is just that we are in love,

that we have to feed the cat or educate the children. Or maybe it is about a lifelong struggle to salvation or liberation. Either way – however large or small the story – the human impulse is to make sense of each moment by referring it to a larger narrative. (Qtd. In Cobley 1)

Prior to the development of writing skills people communicated orally, constantly told stories and presented events. Later stories were told through pictures and symbols by carving images on to wood, bone, rock, leaves, tablets and fabrics. Now storytelling is everywhere. Be it movies, books, music, news media, religions, architecture and painting- influence of storytelling is to be seen everywhere. Storytelling is an art that mankind has been practicing for thousands, maybe millions, of years. And like any art form it has continued to evolve with the passage of time. Instead of scribbling on the walls of caves, people started writing their stories on “walls” created by social media. So even a Facebook post or a tweet on Twitter depicts or conveys a story. Thus “stories are very ‘basic’ ways of thinking about the world” and humans have a tendency to “storify” everything (2).

II.NARRATIVES- LINEAR ND NONLINEAR

Story is a term that is closely related and synonymously used with narrative, though both the concepts are really separate. The terms ‘story’, ‘plot’ and ‘narrative’ sometimes blend with each other but they do not mean the same. While ‘story’ consists of all the events to be depicted, ‘plot’ shows how the events are related or connected. But ‘narrative’ is the showing or the telling of these events and the mode selected for that to take place (Cobley 5-6). So narratives are methods of presentation of a story and hence these are interlinked.

A narrative includes plot, characters, setting, climax and resolution. In any medium of storytelling, including movies, there are and always have been two methods of narrating a story: linear and non-linear. As the name suggests, linear narratives presents events in a sequential manner- starting at the beginning, moving to the middle and proceeding to the end of the story. Thus in a linear narration events stories are presented in a logical order by telling what happens from one point in time to the next without using flashbacks or flash-forwards. They follow a logical progression towards the next sequence. To sum-up linear narratives are those that follow the Aristotelian concept of three-act structure with a beginning, middle and an ending and with an ending that is a resolution of the major conflicts presented. This classical form of narration was very much familiar to the audience. Here the viewers are denied their space of participation since they are positioned into a passive state as the movie unfolds following pre-existing methods of narration.

With the advent of technology, films revolutionized their modes of storytelling as it was possible to destruct time scales and reconstruct them in any order. Along with that the viewers’ perception of the story also changed. Cinema offered the viewer a newer form of spatial and temporal experience. The narrative structure has also undergone many changes. It can be said that the classical narrative has given way to and has emerged as newer forms- non linear narratives. Non linear films now comprises of an immersive narrative where the viewer assumes an interactive role, contrary to the classical narrative methods. Here the viewer gets transformed into a protagonist as this kind of narration brings the spectator out of the boundaries set by classic narratives. Non linear films have changed a passive audience of a linear film into an active, attentive audience and offer an unrestricted viewer experience. Thus non linear narratives have pushed the boundaries of existing methods of storytelling by preventing spectators from just seeing and comprehending sequentially arranged story material. Instead it provided a whole new experience where a spectator could be interactive and participatory.

A fluid transition into a dream sequence can surprise the audience and one good example of transitions being effectively used to move between dreams and flashbacks is the movie *Eternal Sunshine of the Spotless Mind*, winner of 2004 Academy Award for Best Original Screenplay written by Charlie Kaufman and directed by Michel Gondry. It is a romantic sci-fi comedy film about the turbulent relationship of Joel Barish (Jim Carrey) and Clementine Kruczynski (Kate Winslet) who erase their memories to cope with the pain of break-up, only to find them being drawn towards each other again after the procedure. The film explores the relationship between reality and memory. It is about the process of deleting memories and distorting mental images through a memory removal procedure. The setup and juxtaposition of two parallel worlds are the main thrust of the narrative.

The two dimensions of the story can be divided into two parts based on the timing of Joel taking the medicine. First part is his memory. This dimension, although it happened in the past, is presented as another present that is reproduced by Joel's memories. Scenes from this dimension immediately react to the conversation between the people from Lacuna Inc. and gradually disappear during the operation. This part is also personal and emotional. That is, regardless of the truth about the scene, it is the universe that is remembered and interpreted by Joel. However, second part is the visible present, which is being deleted by a systematic manipulation of the people from Lacuna Inc. The memories are converted to data and deleted by a program. These scenes describe Joel's hide and seek with his subconscious. The two dimensions are organized as follows at the beginning of the story. In first sequence which happens on Valentine's Day Joel wakes up and impulsively gets on a train to Montauk on his way to work and meets Clementine by chance. Both have a crush on each other and promise to go out the next day. Second sequence on the next day after Valentine's Day: The two spend some time at night on a frozen lake. Their relationship develops into lovers, and they return home the next day. While Joel is waiting for Clementine in his car in front of her apartment, Patrick, an employee of Lacuna Inc. worryingly asks Joel if he is okay.

In the third sequence, the day before Valentine's Day Joel is crying in his car. As he arrives home, he takes medicine that has arrived in the mail and falls asleep. The stranger and a party come into his house. Their conversation sounds like a hallucination. In fourth sequence that happens three days before Valentine's Day, Joel laments to his friend that Clementine ignores him, and the friend tells him that she wiped out the memories related to him. In the fifth sequence, two days before Valentine's Day Joel visits the company that deleted Clementine's memory and says he also wants to erase the memories of her. The doctor asks him to bring all things related to her to the clinic. In sequence 6, a day before Valentine's Day Joel visits the company, where he begins to clear his memories (Cho 50-51).

Because of the filming techniques used, including transformed images and unstable movements and focusing of the camera, the screen images shake as if they are floating. In between connecting images or spaces, blurry focused or opaque scenes that seem to be covered with a mist are inserted. As the distortion of each image increases, the viewer understands that the image is a memory in the process of being deleted. Joel walks and runs through the images that are melting, collapsing, and transforming, and this expresses his psychological status of escaping from his memories that are going to be erased. People from Lacuna Inc. in reality stare at the monitor and erase Joel's images. The frame that becomes the boundary between different times and spaces is variously expressed through ordinary accessories, such as a window frame, door, or television.

The movie progresses in a non-chronological order where scenes jump between past and present which initially provides the viewer with an alternate reality. Thus by dissecting traditional methods of narration the movie eventually unveils the whole story by allowing the audience to take a whole new perspective thereby by deconstructing the Aristotelian concept. However, the events are reconstructed to describe Joel

remembering his lost love via his subjective perspective. The plot informs the audience about Joel through the reversed order of his love story. After the beginning of the film, the tense of the story stops on the eve of Valentine's Day. Then there is juxtaposition between the scenes, in which people from Lacuna Inc. attempt to delete Joel's memories and the psychological changes of Joel, who escapes from having his memories deleted, are also shown. Therefore, the film is the process of Joel's love becoming restored. In short, the process of oblivion regresses to the moment of love and excitement of the first encounter by reversely examining the history of his love. Thus at the end of the film the viewers are taken back to where they had started and through entangled memories of Joel the audience is left to decipher the meaning of complex feelings and emotions unraveled before them.

III.CONCLUSION

Non linear narratives are basically stories told out of chronological order. Several methods or techniques are employed in these kinds of narratives. All these techniques are employed in order to create a dramatic effect. Non linear narrative allows audiences to travel through time- forwards and backwards, and come back again. It allows them to see things first before they've even happened. Non linear narrative is an effecting way of storytelling in film because it puts the audience in a powerful position which is the most enjoyable aspect of watching a film. Non linear narrative is an innovative form of storytelling and is now a contemporary style of film narrative. It is a new wave that embellishes a film's story. It elevates the meaning of film by stringing together sequences with purposeful themes. Non linear narrative subverts traditional storytelling of cause-and-effect play and instead provides numerous story leads with multiple devices which intrinsically relates to today's society. They can surprise us, move us and at the same time they also challenge the conventional perceptions on reality cherished by the spectator. Thus non linear movies like *Eternal Sunshine of the Spotless Mind* are very unconventional as it deconstructs the traditional storytelling methods. The disrupted or fragmented narrative methods employed are an effective way of reaching out to the audience and also challenges their preconceived notions on reality through the employment of various techniques.

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Frozen damsel in endurance: Revisiting helen

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Abstract- Art forms are considered as reflections of human life which influences many. Cinema is an art form which entertains the masses by disrupting their connection with the real world and projecting life in a virtual world. However, this reel life influences real life with its charisma of representations. Each representation is coded with values, norms and morals set by the society, which is essentially patriarchal. Cinema is not just a reflection, but a societal representation of what life is. Emergence of new theories in the academic world has enabled the film makers to rethink and redefine their nature and treatment of subject matter. This new wave had hit the shores of Mollywood from 2011 which resulted in the erosion of much celebrated alpha male image. Influx of new themes, novelty in narration, and shift from machos to ordinary humans were the core of New Generation Malayalam movies. These movies also addressed the issues of women and gave space for her intellectual growth in contrast to the damsel in distress image. Much celebrated Ashik Abu's movie *22 Female Kottayam* was a quantum leap in Malayalam cinema which has witnessed only female characters attaining their dreams only with the aid of heroes. Many female oriented movies lined up in the industry after this trendsetter. Those movies vividly portrayed the ways and means by which the female characters fought against the established patriarchal norms. These characters unleashed their wrath and anger, on contrary to their early silence, against the patriarchy to achieve their goals. However as years progressed, the image of an independent, pleasant faced, content girl is placed against the ferocious, revengeful girl. The year 2019 witnessed a handful of female oriented films in Malayalam industry ranging *June*, *Kumbalangi Nights*, *Uyare*, *Helen* etc. In all these movies, the female characters are calm and composed capable of controlling their emotions. This paper attempts to reread Mathukutty Xavier's debut movie *Helen* as a fairy tale and how the eponymous character breaks the norms of damsel in distress.

Index Terms- Gender Representation, New Generation movies, Cinema, Iconography, Narration

I. INTRODUCTION

The popular art form, cinema embodies sets of socially imposed values, morals and practices. From its origin, it was considered as a medium of entertainment. People from different strata of the society shares this virtual space to shut themselves from the tiresome real world and indulge in a reel world which is an 'imitation' of the real world. It is a representation where the director creates a new world from the original. The epic physical and moral struggle of the protagonist generates catharsis among the audience and are happy that it occurs in a virtual world and to virtual characters. Though the French Wave Cinema tried to realistically portray life as it is, the fictionality of 'movie pictures' remains the same. However, these moving pictures were strong enough to influence the popular minds as it propagated a set of cultural values. Every cinema is loaded with many political and social beliefs which penetrates deep into the human minds. There was a time when movies focused only on the macho, eliminating rowdyism, giving trivial role for female characters. All the top grossing films had male leads showcasing their masculinity, where female characters hardly had their freedom of expression. The plight of Mollywood was not different which was synonymous with the names Mohanlal and Mammootty.

II. DISMANTLING ICONS

The emergence of New Generation Malayalam cinema posited a shift in the entire industry which shattered the established norms. A potential change happened in the Malayalam industry with the entry of

filmmakers like Aashiq Abu, Anwar Rasheed, Amal Neerad and Sameer Thahir who created great satires like Salt 'N' Pepper, Ustad Hotel, and Chappa Kurishu.

Erosion of the so-called "superstar" system in popular Malayalam films coincided with rise of the new wave where screenplay got rooted-to-reality, closer-to-life and lead characters became ordinary men and women... Influx of new actors, the absence of superstars, rise of metro-centric/urban and middle-class themes and different story-lines were also noted in the wave... The frequent use of Malayalam influenced by English is also noted in the films. ("Contemporary New Wave")

This change in the treatment of subject matter set a new trend in Malayalam cinema. These movies addressed the issues of women and gave space for her intellectual growth in contrast to the damsel in distress image. The initial images portrayed in these feminist Mollywood films were that of outspoken, angry, bold and independent women instead of passive, submissive, dutiful women who is content with her dissatisfied life and attributes everything to fate. The age old Sita image is replaced with ferocious Durga who tries to destroy all the obstacles set by the patriarchal society. They eliminates the role of a powerful macho and contests as an equal companion I intellect and mental strength. Ashiq Abu notes that the representation of women in average Malayalam movies has been always stereotypical - she was a demure belle, a selfless, suffering housewife or a betrayed woman. "But Kerala's society-scape is changing fast and there are many women who live independently outside the boundaries of marriage," he says. ("Contemporary New Wave")

Abu's 22 Female Kottayam (2012) is a story of love, betrayal and revenge ending in the enraged heroine Tessa (Rima Kallingal) 'Bobbiting' her cheating lover. "Women are no longer pushovers. My films only reflect this change," says Abu. Cocktail is a classic example of the new thinking in Malayalam movies - there are no black and white characters, only people driven by circumstances, aspirations and greed. ("Substance over style")

In the recent female oriented movies, the women characters are not as ferocious as their predecessors. They are calm, composed, content and matured ladies who creates wonder by their personality. Much celebrated recent blockbuster, Mathukuty Xavier's debut movie Helen perfectly fits in this frame. The eponymous character is representative of the modern world and more close to reality. She is calm and composed even at critical moments. So is the case with Pallavy in Uyare. Unlike, Ashik Abu's Tessa, Manu Ashokan's Pallavi takes revenge on her destroyer by fulfilling her desires hand creating violence. Here revenge is associated with dreams. Over these years, Gender has undergone an essential change where feminine takes a median. This paper attempts to revisit Helen from the perspective of a fairy tale and explores the radical shift in the treatment of its subject matter. The movie Helen and all the "once upon a time" fairy tales share some common features in plot and narration. Helen is a young, ambitious nursing graduate who is all set to migrate to Canada. She is raised by her loving father Paul (Lal) after the demise of her mother. Helen is doing a part-time job in a fast-food joint and is in a relationship with Azhar (Noble Babu Thomas). After an unexpected incident, she decides to stay back at her workplace and accidentally gets trapped inside a freezer. What happens to Helen forms the crux of the story.

Most of the fairy tales has the title, the name of the protagonist, most often a female as in Cinderella, Snow White, and Rapunzel and so on. The director, Mathukuty has carefully titled his film with the female protagonist's name, in moving with the trends. There are many scenes in the movie where the name Helen is highlighted. The cameraman carefully focuses on the nameplate that Helen wears while she is at the shop thus registering the name. Her name is highlighted as she writes IELTS exams and in course of visa processing. Looking at the plot of any popular fairy tales, it shares a common structure. There is a beautiful, naïve, humble, innocent heroine in confrontation with an issue. The obstacle usually

appears to be insurmountable but with a bit of creativity and some magical assistance a solution can be found. She sits helplessly, waiting for her prince charming. In the movie, the scenario prevails the same, but the male director carefully deconstructs the fairy tale notion of damsel in distress. The damsel here is not ready to wait for her prince charming, fitting to the perfect slot. She uses her tooth and nail against the frozen scenario for her survival. The intense scenes are carefully designed arousing anxiety among the audience.

Vladimir Propp in his *Morphology of the Folktales* lists out a limited set of eight broad character types.

The hero, in every story there is major character with whom the reader will normally associate the most strongly ... The helper... often wise old man or magician, who appears at critical moment to provide support. The villain, the sharpest contrast against the hero is the villain, who struggles directly against the hero... The donor is someone who gives the hero something special, such as a magical weapon or some particular wisdom....The princess, she maybe the object which is deliberately sought by the hero, or she may be the reward after the hero completing the mission, The princess father, who constraint the princess or who may dispatch the hero on his mission to save princess. (178)

The movie *Helen* fulfils all these eight characters from the hero to princess father. Noble Babu Thomas who played the role of Azhar shatters all the fairy tale heroic concepts. He's an ordinary man who is in battle with his dreams. Initially, he's portrayed as an average man devoid of heroism. He tries to establish his masculinity as the plot develops, but when he is given chance to be the savior of his damsel, Helen, he fails. The heroine, on the contrary is no longer an object or a reward for hero. This is where the movie takes a feminist turn, portraying an independent, earning, ambitious girl who looks after herself and her father getting ready to fly high and Chase her dreams. Helen is indeed different from Tessa, Rani and Padmini. She's calm and composed at crucial moments even when her father Paul, played by Lal is in despair. She never cries out or tries to justify her stand. She remains silent. When she's strapped in the freezer, to quit. She uses all possible ways to get out of it. Though she screams initially she quickly realizes that crying is not a solution, it's time to act with all arms. She never gives up and scripts the saga of her endurance where she's successful. Helen's father perfectly fits in the frame of Propp's definition of Princess Father who dispatches hero on his mission. In *Helen*, the villain cannot be a pointed out to a particular male with vicious intent, rather it encompasses all the male characters who are in trouble with their masculinity. The mall security performed by Mr. Jayaraj appears to be the donor who helps the people in search of Helen to tackle the challenge.

Many fairy tales have both good and evil magical characters that work to off-set the other's influence. In *Helen* the cameo role played by Vineeth Srinivasan has this magical quality. Portrayed as a drug addict, he gives a new dimension to the plot. Magic and fantasy go hand in hand; the personation of Vineeth Srinivasan as drug addict can be traced to a magical intervention devised in heaven. Nearly all fairy tales end with "And they all lived happily ever after". *Helen* follows the same trace when Helen, her father Paul and her lover Azhar plan to live a happy life after all the struggles. Analysing all these elements, Mathukutty Xavier's movie *Helen* can be considered as a modern retelling of fairy tale.

III.CONCLUSION

Helen, the survival drama is a modern retelling of fairy tale, which dismantles the icon in any narrative. The female 'consumer' is upgraded to a 'producer' who is autonomous and assertive. Gone are the days of princess waiting for her prince- charming, the modern day princesses are equipped with weapons to

overcome all the obstacles that comes her way. New generation movies transcend the limits set by the society through narratives and envisions a world where everyone has a space for themselves.

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"Once upon a Disney...": Unfolding of Three Epochs

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Abstract- The media plays an essential role in determining people's schemas of the authentic world, their postulations about cultural ideals and perception about gender roles. Media exposure and consumption play a paramount role in edifying an individual's basic beliefs and value system with respect to the society they live in. People experience socialization mostly in the form of the media and view the messages as precise and predicated on authenticity. Disney is one among the most potent aspects in children's media and their 'Princess Phenomenon' plays an essential role in perpetuating iconographic stereotypes of femininity by portraying their heroines as an embodiment of virtue, submissiveness and ideal of comeliness. There are three different eras of Disney princess movies: the first one being the classic era - *Snow White and the Seven Dwarfs*, *Cinderella* and *Sleeping Beauty*. The second era is called Renaissance with movies like *The Little Mermaid*, *Beauty and the Beast*, *Aladdin*, *Pocahontas* and *Mulan*. The third era which is called the Revival era consists of movies like *The Princess and the Frog*, *Tangled*, *Brave*, *Frozen* and *Moana*. Alice H. Eagly asserted that sex role regulate behavior in adult life. According to Social Role Theory, the differences in the behavior of women and men that are observed in psychological studies of social behavior and personality that originate in the contrasting distributions of gender-specific social roles. The paper intends to look into these films in the light of Social Role Theory put forward by Eagly and attempts to answer the query – has the Disney princess evolved at all?

Index Terms- Agentic Qualities, Communal Qualities, Princess Phenomenon, Social role Theory

I.INTRODUCTION

The media plays an essential role in determining people's schemas of the authentic world, their postulations about cultural ideals and perception about gender roles. Media exposure and consumption play a paramount role in edifying an individual's basic beliefs and value system with respect to the society they live in. Disney is one among the most potent aspects in children's media and their 'Princess Phenomenon' plays an essential role in perpetuating iconographic stereotypes of femininity by portraying their heroines as an embodiment of virtue, submissiveness and ideal of comeliness.

The princess era can be divided into three: the Classic era consist of *Snow White and the Seven Dwarfs*, *Cinderella* and *Sleeping Beauty*. The second era, is called 'Renaissance' which include with movies like *The Little Mermaid*, *Beauty and the Beast*, *Aladdin*, *Pocahontas* and *Mulan*. The third era which is called the Revival era, consists of movies like *The Princess and the Frog*, *Tangled*, *Brave* and *Frozen*. This paper intends to look into these films in the light of Social Role Theory put forward by Alice H Eagly and attempts to answer the query – has the Disney princess evolved at all? "Social Role Theory uses a structural approach to sex differences, rather than a cultural approach, in that structural pressures (family, organizations, and communities) have caused men and women to behave in different ways" (Dulin 104).

The principle behind it is that people have social roles based solely on gender. These gender roles are concomitant of social norms that are enforced on the people belonging toof a certain category or social position. "Social role theory proposes that one reason women and men confirm gender stereotypes is because they act in accordance with their social roles, which are often segregated along gender lines" (qtd in Vogel et al) .

The theory was developed in 1980s as a gender related theory proposed by Alice. H. Eagly, a professor of psychology and of management and organization at Northwestern University, Illinois. She published her book in 1987 on the theory: *Sex Differences in Social Behavior: a Social Role Interpretation*. Society has certain expectation about women and these expectation form feminine gender roles and the expectation about men form the masculine gender roles. “Social role theory is among the most influential explanations for why gender stereotypes are confirmed” (qtd in Vogel et al).

The early researches differentiate men and women on the basis communal and agentic dimension. Agentic qualities are evinced by self-assertion, self-expansion, and the urge to master. Agentic qualities are ascribed to males more than females. Communal qualities are manifested by selflessness, concern for others, and a desire to be at one with others. In contrast, these qualities are attributed to females more than males. Eagly differentiated men and women on the basis of these dimensions.

The classical era Disney Princess movies represent women with these communal qualities of selfless love, caring, nurturing type personality. Even though the princesses were the title characters, they were represented as one who was to be rescued or to protected by men. According to Edholm, “They express qualities deemed appropriate like beauty, sexual attractiveness, humbleness, innocence and mothering caring and obliging urges” (qtd in Malfroid). Van Zoonen comments about the domestic sphere in which they are presented. The classic era movies represented there three princesses with childlike innocence. In the first classic movie *Snow White and the Seven Dwarfs*, Snow White is portrayed both as a child and already preparing to become a mother. It is first expressed when she reaches the Dwarfs cottage: “Oh, its adorable, just like a dolls house. I’ll like it here” (Snow White and the Seven Dwarfs). She thinks of herself as coy, naïve, easily scared and silly: “Oh, how silly of me..And all because I was afraid, I’m so ashamed of the fuss I’ve made. (Snow White and the Seven Dwarfs). Her naivety is presented in such a way that she sings whenever the things go wrong. “Gender roles are emergent’s from the activities carried out by individuals of each sex in their sex-typical occupational and family roles” (Eagly et al 127). Here she represents the quality of a wannabe mother. She feels pity for the lost bird as well as for the supposedly fainting old witch. It is highly visible in her approach towards the dwarfs.

The case of the second era princess, Cinderella (1950) is not any different. Like Snow White she too appears as sweet and soft. The mice introduce her as nice, very nice. Despite the unfair treatment she “remained ever gentle and kind” (Cinderella). She takes pity on the mice like Snow white on the dwarfs. Naomi Wood considers “their childlike diction also emphasizes their role as surrogate children to Cinderella, and makes them ‘cuter’ (Wood 32). She is passive and unchallenging and obediently cooks and cleans for her stepmother despite the atrocities showered upon her. Disney represents her as the girl who is unable to solve the problems in her life by herself and indeed in need of someone to rescue. Aurora in *The Sleeping Beauty* is the next Princess in the classical era. She is also pictured as sweet and adored by her subjects. She too is domesticated in various situations. She cleans the cottage of her three aunts, pick berries and lives like a peasant girl. The following quotes illustrates her naivety and ignorance: “I wonder if my heart keep singing, will my song go winging to someone, who will find me and bring back a love song for me” (Sleeping Beauty). By all these means Disney is domesticating women. According to Eagly, “Women’s accommodation to the domestic gender role fosters pattern of interpersonally facilitative and friendly behaviours that can be termed as communal” (126).

Renaissance era did not bring much changes to the princesses like Ariel (Little Mermaid), Belle (Beauty and the Beast), but a shift happens from Jasmine (Aladdin) onwards to Pocahontas (Pocahontas) and

Mulan (Mulan). The shift is that they become more adventurous than the classic era princesses. The concept of beauties waiting for the Prince Charming changes when Mulan came. The dominance of patriarchy pictured in much higher amount than the classic era princesses. Ariel even though considered as the head strong teenager among the Disney princesses, she too portrayed with the same child-like quality when she meets her Prince Eric. The introduction of Ariel itself is a striking scene that shows her adventurous spirit that makes her different from other mermaids. She misses her concert on her venture to an old ship. She goes inside the ship, fights with a shark and collects human things. The movie does not picture much communal qualities to Ariel. She is never portrayed as a nurturing rather protective character that does all the menial house works. But she is expected to satisfy certain gender attributed characters by her father and other male characters of the story. “The expectancies associated with gender roles act as a normative pressure that foster behaviors consistent with sex-typical work roles through expectancy confirmation processes and self-regulatory processes” (Eagly 3). When she says she is not a child anymore King Triton replies “Don’t you take that tone of voice with me young lady? As long as you live under my ocean, you’ll obey my rules” (Little Mermaid). Her father expects her to live under his rules that are a sure portrayal of patriarchy. Sebastine says if she was my daughter “I’d keep her under tight control”(Little Mermaid).All the men expect women to be under his control. Belle is portrayed different from the classical era princess by attributing the quality of reading. This is the reason why she is considered as weird by the town’s people. This shows the attitude of society towards women who breaks away from the stereotypical lines of womanhood. Just like the classical heroines Disney encapsulates her in the ‘iconography’. She teaches the beast table manners, to feed birds and enjoy the beauty of nature. She takes care of him when he gets wounded. In this way she too is succumb to the purely ideological world of women.

Jasmine from Aladdin can be considered as transition from older to new breed of heroines, she is the first princess who fights for the freedom to choose. Jasmine never showed that typical womanly histrionics. Pocahontas, like Ariel and Jasmine, instead of obeying the wish of her father and choosing the safe way, she rebels against what is expected of her. Her action expresses her own self-awareness and empowerment. She is depicted as both strong and confused. She is mostly influenced by others when taking personal decisions. Like Ariel, Belle and Jasmine, the shift from an initially adventurous spirit to a woman blinded by love is visible in case of Pocahontas also. Unlike other Disney heroines, she does not live happily ever after with her Prince Charming.

In 1998, Disney offered a radically different princess in the film Mulan. Mulan spends the majority of time in the film dressed as a man. Mulan chooses the sword over the rose clip. Mulan’s family and the match maker represent the caretakers of feminine ideologies. Their only aim was to prepare a girl suitable for marriage. This is why she sends to the matchmaker to endorse the prevailing system in inspecting the future brides. Earlier on when Mulan was rehearsing the description to which she should correspond- “Quiet and demure, Graceful, Polite, Delicate, Refined, Poised, Punctual”- she immediately rebelled against them by talking with her mouth full, and in meantime writing notes on her arm to peep at. She possesses a great intellect that finally saves China from the monstrosity of the villain. Mulan’s cross-dressing gives a negative impression that Mulan can only achieve success “appearing, speaking and acting like male” (Yzaguirre 16).

The Revival era started with the movie *The Princess and the Frog*. The era tried to bring out much more stronger women characters. But they failed in their mission as three among the four Disney Princesses: Tiana, Rapunzel and Anna- ended in happily ever after with their Princes. Though they stood for their dreams in the beginning, on the way to fulfilling it they pathetically fall for their love's dream instead. In the renaissance era, each princess had a dream or mission to fulfill. For example, Tiana from *The Princess and the Frog* worked hard for the dream of her own restaurant. In the terms of getting money for the restaurant she kisses the frog prince hence turned herself into one. At first even though she showed much love interest to him, she finally falls for him. Likewise, Rapunzel from *Tangled* has also a dream. Her only dream was to see the flying stars. Here asked the help of the thief Flynn Rider to accompany her. On the way of full filling the dreams she too falls in love. Anna from *Frozen* also falls in love with Hans from the beginning itself. Along with the she asked Kristoff's help in the missing of finding Elsa. These three women characters are not too different from the other era characters especially from the classic era. They are a way too childish who constantly depend on the men folk for help.

The path breaker of the Disney princess is Merida from the movie *Brave*. She in every way stands for women's freedom, independence and the right to choose her path. She is a rebel with a strong will power. She stands for herself. She is the first Princess who fulfills her dreams without the help of a prince or any other charming menfolk. The scene where she arrows for her own voice can be considered as the strongest scene in the movie that stands for all the women who raises voice for their own right.

II.CONCLUSION

The princesses in the classical era movies were frequently affectionate, helpful, troubled, fearful, and tentative and fell under the description of pretty. The Renaissance princesses were less domesticated as the classical ones but the stereotyping continued. This does not change much even in the 21st century Revival Era. The only exception that can be seen is the case of Mulan and Merida. It is apparent that gendered stereotypes and behaviors are still prevalent in the Disney princess line, though their depiction has become more complex over the years. The influence of the media on the psychosocial development of children is profound. Higher levels of Disney princess exposure would lead to more female gender stereotyping, higher levels of pro-social behavior, worse body image and lower aggression. Most Disney princesses act as a "damsel in distress" which portrays them to be taken care of in order to survive. Being able to take care of one but also love and cherish someone is how a Disney princess should portray a girl. Having girls watch these movies is just showing them that you need a man to take care of you always. The Disney branding machine has done severe damage towards realistic depiction of femininity on screen, it remains an unfortunate fact that it really hasn't changed much over the years. The princess names may have altered, but we are really just repeating the same story.

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Representation of Water in Domin D'Silva's Paippin Chuvattile Pranayam

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Abstract: Water plays an important role in the film *Paippin Chuvattile Pranayam*, an eco-film set in Pandarathuruth island. Scarcity of drinking water or water degradation upsets the comfortable life of the common folk in the island. Most of the important events in their lives are inextricably linked with the fresh water scarcity in the island. Even though the island is surrounded by water on all sides, the inmates have to struggle consistently to satisfy their primary need. This paper tries to analyse the different roles played by water in the life of the main characters in the film, film techniques used by the director to provide the audience a sensation of water, and the way in which the director has made film a tool to portray a socially relevant issue and thereby reminds the audience about the need to preserve our water resources in their purity.

Index Terms: Capitalism, Deep Ecology, Ecocriticism, Globalization,

I. INTRODUCTION

Ecocriticism deals with environment, its importance, relationship between ecology and human culture, impacts of disharmony created by the exploitation of nature, contrast between representation of environment in literary works and the reality, and the growing importance of creating awareness among people for the conservation of natural resources to establish a sustainable development. It also deals with the importance of an eco-centric or earth-centric worldview rather than an anthropocentric worldview, and the interconnectedness and the equality of all forms of life on the earth. Ecocriticism, a literary movement that gained significance after 1990's is of paramount importance in the present scenario in which environmental protection has become a Herculean task. It is in this context an eco-film like *Paippin Chuvattile Pranayam* gains significance.

Research Elaboration and Findings

Water plays an important role in this 2017 Malayalam film set in Pandarathuruth island. Water assumes different roles such as a source of livelihood or income, a thread that unites the people of a place, a destroyer or a death knell, a tool of exploitation, a signal to looming war, a factor which directs the major life events of a group of people, a tool to question the violation of media ethics, and also an eye opener to the depletion of natural resources. The director has made use of different techniques to give the audience a feel or sensation of water and thereby has utilised film as a tool to portray an ecological crisis and the need for the protection and proper utilization of our natural resources.

Water assumes an economic value when it turns out to be a source of income for many people. Water provides life bread for the people of Pandarathuruth island as it is a land mass surrounded by water. In the film, Babumon, a resident of the island is represented as a rich man whose source of income is a Chinese net. Govutty, the protagonist of the film and his friends sell the fish they caught, to earn money. Other than painting, Govutty and his friends find income from fishing, and dancing in boats. Thus, water gains an economic importance in the life of the people in a globalized world.

The physical environment of a geographical area is interconnected with the culture of its inhabitants. Water plays a key role in the formation of the culture of the people in the island. It unites them and thereby provides them a collective subjectivity. To get rid of the boredom of waiting for water, they sing songs, women engage in gossips and sometimes even in small quarrels, youth and kids engage in games ultimately leading to create a bond between the people of the island. The song '*Paippin chottilu pookkana lokamitha...*' tells how their life is limited to a public tap and the scarcity of fresh water.

Deep ecology speaks about the interconnectedness and equality of all forms of life. It points out to the ecological balance to be maintained for the existence of life on earth. When there arises an

imbalance, problems get to your feet. Nature takes the form of a destroyer rather than a protector of life. Water, the life giver itself brings the biggest tragedy in the film. It turns out to be the death knell for Remya, Ayyappan's wife. Ayyappan says Govutty "I also gave her a glass of water. It is after that this pain began." (*Paippin* 01:21:20-22) Crows sitting on a leafless tree symbolise the impending death of Remya. The doctor says "See, this patient had a dangerous chemical in her stomach." (*Paippin* 01:24:37-40) Syam, the journalist in the film reveals a shocking factor to Govutty that the pipes used for water supply in the city are more than 50 years old, and that too made of asbestos, a material banned by WHO as it is a carcinogen. When the purity of water is being thwarted by human intervention, human life also becomes upset.

Human beings' treatment and attitude towards nature are of great importance. When he began to apply the logic of capitalism in his approach towards nature, nature became a commodity to be bought and sold for profit. The rich people of the society become the beneficiaries of this commercial exploitation. When the poorer section fall victim to the ill effects of environmental degradation, another group try to exploit these people. In the film, the antagonist Keedom and his friend exploit the people of the Thuruthu in name of water. They convince the people that it is better to sell the land and go to a better place. They decide the economic value of the land with a capitalist motive of profit making. Rather than the productivity of the land, fresh water availability turns out to be the only criteria for the assessment of the economic worth of the land. Babumon's marriage is also hindered in the name of water as none of the girls outside the island likes to live in a land where enough fresh water is only a distant dream. The parents of the girl children in the island want their daughters to be married off to a place where at least enough pipe water is available. This is what Kunjachan tells to Govutty's grandmother when she proposes a plan of Teena's marriage with Govutty. It was the thought of fresh water that puts Kunjachan and his family to Keedom's trap. Water turns out to be a tool for exploiting others. For them natural resources are something to be looted, plundered and sold for profit.

Globalisation is often an urge for urban globalisation which widens the gap between the haves and the have-nots. The dilapidated condition of the houses and roads in the island, and the life of the people there stand in contrast to the huge buildings, tarred roads, and the financial status of the people in the city. Five minutes' distance between the two places has created a difference of five decades' gap in the material prosperity attained by the island and the city. Water marks a wide gap between them. The city has developed a lot with better transportation and health care facilities. But on the other side, it is the poorer section of the society who suffers a lot due to the bitter impacts of these so-called developments. Syam, the journalist who lives in the city owns a good house with water connection. According to his calculation he uses 1000 litres of water a day. In contrast to this we see that it is after much quarrels and hours of waiting, the people in the island get at least two pots of water from the public tap. There is a scene in which Kozhuvu steals a pot of water from a house after waiting for a long time in the queue. People even borrow water from the neighbourhood as they couldn't afford bottled water. The old man who directs Syam and his cameraman to Govutty's house grabs a bottle of water from the cameraman's bag. In spite of all these harsh life situations of the island, people commodify the aesthetic value of lakes to earn profit. Lakeview adds to the economic value of flats.

Another face given to water in the film is that of an agent of war. Syam and his assistant meet a mad man on the way. What he says may seem to be a mad idea for many. But his words foretell a future reality. The mad man says "Why do you need water? Isn't the world ending? Water will be the cause for third world war. Those who need one keep ten... and then scarcity, scarcity." (*Paippin* 00:13:57-14:10) Man's desire to satisfy his greed rather than his need will definitely lead to a war. The placards used by Govutty and team carry the slogan 'War for Water'. It is an indication that protests in particular areas of the planet can spread to other areas and turn out to be an international crisis as increasing water scarcity is a reality. Govutty's attempt to purify lake water provides us a hint for the urgency of a scientific solution to reduce the intensity of the impending disaster. In Govutty's words, the first step to find a solution for the disaster is to accept that water scarcity is a reality. The paradox is that it is the industrialization and mechanization that geared up the destruction of natural resources. Finally, man has to rely on technological advancements itself to recover the lost natural wealth.

Anthropocentric world view has made man to believe that he is the centre who controls everything on the earth. In the film we see that water plays a pivotal role in the major events in the life of most of the characters. It is water that acts as a hindrance to the marriage between Govutty and Teena. They live in a place where they don't even get pure water to bathe a dead body and even forced to use salty borewell water for drinking. Teena and her father dream to live in a house where enough pipe water is available. When Teena's and her father's dream come true through Govutty's initiative, Kunjachan marries off his daughter to Govutty. Ayyappan lost his wife due to the intake of poisonous water. Babumon fell into trouble due to the atrocities brought by the poisonous water. These events in the life of the characters point to the deep ecological principle that man is only a single strand in the web of life and the natural forces are not fully under his control.

D'Silva has also made use of the film to question the violation of media ethics and the attitude of certain politicians towards the issues of the people. Syam does a documentary on the water scarcity in Pandarathuruthu island. He wants it to gain public attention. But what his boss wants is something sensational. This forces him to resign the job. When Govutty gets a chance for channel discussion, he speaks on the increasing number of kidney patients in the area using a statistical data. The lady leading the discussion tells that the data is available with them. It is a reality that even though the duty of the media is to tell the truth, they hide it for their economic benefits or some other personal gains. They are led by the capitalist ideology of profit making. They are more interested in the rating of their channel for which they run after something sensational. The political leader of the Thuruthu also run after profit through the exploitation of his own people rather than finding solutions to the problems of the people who gave him power. The response of another political leader towards the dance protest by Govutty and his team points to the hollowness of certain politicians.

In the film, the director has made use of certain audio-visuals to make the audience feel the water. In the beginning of the film a close-up shot of the public tap along with the sound of water drops falling is included. The title of the film itself is written by water. In the middle of a song, an overview or a full picture of the island is shown. In another instance a close-up shot of the tap in Govutty's house is shown. He opens the tap but does not get water. What we hear is only the sound of the air from the tap. Close-up shots of water pouring from one pot to the other, the first drop of water that gets purified in the system introduced by Govutty for lake water purification, front page of Time magazine which deals with water scarcity that spread across continents, and the water falling from the tap of Teena's house etc. add to the sensation of water to the audience.

II.CONCLUSION

Coexistence of man and nature is inevitable for the existence both. Proper awareness regarding the same should reach people through art and literature. Domin D'Silva has made a commendable attempt to create a consciousness of water in his audience. Through the words of Syam "So in the case of water, I'm a millionaire, ain't I?" (*Paippin* 01:46:26) he makes us think about the economic value of a natural resource which we use carelessly. There is a scene in which Syam closes the tap fully, to avoid wastage of water. This helps us rethink our way of using water. Descriptions on the intensity of Periyar river pollution, its impact on the river ecosystem, the improper purification of river water are all conveyed to the audience through the channel discussion scene of Govutty. In short, the film reminds us that water is our basic need and it is something to be handled carefully for the existence of life on earth.

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A Revamp of the English Pedagogy in Formal Educational Institutions: An Alternate Amalgam

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Abstract- This is an attempt to remap the methods used in our centres of formal learning to teach English language. The method of English pedagogy put forth here, draws freely from various elements of several of those methods of past. It makes use of methods of Language Acquisition like the Total Physical Response, Input Hypothesis, Natural Method, Cooperative Language Learning and Task Based Language Teaching. These methods should be supplemented at various levels as the requirement arises with ample use of a series of Content Based Instruction (CBI) programs. True success achieved by way of such a Cooperative method can only be ensured if the teaching process or policy is intended to develop every single learner, thrusting them to excellence and not based on the paradigm of “survival of the fittest and only the fittest”.

Thus, what is suggested here is an all-inclusive program with the broad vision to empower every single learner and usher the creation of a campus where every learner is proficient or at-least above average in a very good way. It does not promote the idea of gradation, ranking or category-marking of learners which may either lead to their gradual elimination or drop out from the so-called vistas of learning. The paper also focusses on the need for English as a language of instruction and communication, and the need to have an English Campus through its emphasis on the Inclusive type of CBI.

Index Terms- ELT, Approaches, Methods, Language Pedagogy, Learning, Acquisition, Internalisation, Competence, Performance, TPR, ESP, CBI, TBLT

I. INTRODUCTION

The pedagogy of English in Indian Schools and Colleges as a Second Language/Foreign Language/Lingua Franca have always been founded on sound principles of Language Teaching. The think-tanks of various curriculum committees, educational boards and private educators have designed, analysed and redesigned the Linguistic Viscera of our learners on the basis of varied approaches, methods and strategies of Language Pedagogy. A quick survey/ recap of various approaches, methods and related strategies would help to provide a firm footing before proceeding into the task of delineating a progressive model for teaching a foreign language like English in Indian academic institutions. It is always advisable that it is done prior to traversing this paper. However, such a revisiting or restating is not attempted here keeping in mind the time and space constraints.

Revisiting the approaches and methods that have been in operation for the past couple of centuries becomes a pre-requisite as the method suggested here is based on the optimum utilisation and integration of various elements of a few of these afore-mentioned approaches and methods. The method that is suggested here, if it has to yield the results that the academic public yearns for, should be coupled with carefully planned usage of Content Based Instruction at every stage (Brinton 199). Thus while the main course of language instruction and skill development proceeds on one side, it should be supplemented with the optimum utilisation of various Content Based Instruction techniques. The necessity of such a strategy would be further discussed later in this paper.

II. THE ALTERNATIVE

It is proposed that language acquisition, whether it is the Mother Tongue or a Target Language like English, may ideally take place through TPR or Total Physical Response (Richards 78). This is primarily

because TPR makes use of listening and also takes into account the internalisation of a language system (Chomskian Competence). An infant starts understanding the verbal commands and responds to them, even before he starts to speak. In case of foreign language acquisition, the proficiency level of the learner is the deciding factor that determines whether it should be used or not. Generally TPR would be effective in initial phases of language learning. Sometimes, TPR would have to be used with matured and adult learners as they have very low or zero proficiency for the language. TPR can be used quite effectively to teach numbers, sequence, order, colour, physical characteristics, direction, the functions of adjectives and verbs, nouns, names or parts of any body or object.

After the learner goes through the required set of drills in TPR so as to equip him/her with necessary structures/vocabulary required in his/her day to day life, the learner should be taught new vocabulary and structures which he/she would require in the next/subsequent level of his/her learning /career. This may be achieved through the use of representations like pictures, charts, recorded audio or video materials or any other material, as is required. The new structures and vocabulary thus acquired should also be incorporated into a TPR program so as to ensure proper internalisation (Competence) of the same. The teacher should ensure a persistent and relentless endowment of “comprehensible input” using key vocabulary items, appropriate gestures, teaching aides, context repetition and paraphrase to ensure the comprehensibility of the input. Comprehensible input refers to the teaching input of vocabulary, inflections and structures on a 1+1 basis. This is in accordance to the Input Hypothesis formulated by Stephen Krashen.

“An acquirer can move from a stage 1 (where 1 is the acquirer’s present level of competence) to a stage 1+1 (where 1+1 is the stage immediately following 1 along some natural order) by understanding the language containing 1+1”. (Richards 178)

Language acquisition takes place at each successive levels of competence as the learner understands or strives to understand input that is a little above their present level of competence. Consequently, the ability to use language fluently, in speech and writing (Chomskian performance) evolves gradually as the acquirer builds up linguistic competence by comprehending the input. Comprehensible input, thus is the input that the learner understands on the basis of a given Context or as a result of the use of supplementary teaching materials or even by way of sheer imagination or common sense.

“When a Speaker uses language so that the acquirer understands the message, the speaker casts a net of structure around the acquirer’s current level of competence and this will inadvertently include many instances of 1+1. Thus, input need not be finely tuned to a learners’ current level of linguistic competence and in fact cannot be so finely tuned in a language class, where learners will be at many different levels of competence. (Richards 182)

The focus on TPR is because it facilitates better internalisation and retention of the vocabulary and structures than any other method. Hence, though it requires a more extensive effort from the part of the teacher/trainer, the results that it can yield is equally enticing.

The utilisation of Content Based Instruction is emphasized here on account of certain well established maxims of the same.

1. Successful and fruitful learning of a Target Language (here, English) takes place when pupil use the language as a means of acquiring information on a discipline of study they have chosen for their academics and which they look forward to as a career option.
2. It establishes both the Purpose behind and the Reasons for a learner to learn a target language. The Content Based Instruction more adequately reflects the learners’ need to learn the language.

Such programs would prepare the students, who have to express themselves in the target language for academic as well as professional purposes, to do the same in a much more effective manner and also attain access to the mainstream of their academics or careers. This is because the need to be able to access the content of academic learning and teaching as quickly as possible, as well as the processes through which such learning and teaching are realised are a central priority to any student or aspiring professional.

At the school level, where we do not have the practice of adopting specifications it would be ideal to have a selection of topics from other subjects of the curriculum which may include simple experiments from physics or chemistry, biological processes in plants, animals or other natural phenomenon, description of historical events, monuments, places, personalities, other narratives on eminent personalities, scientists, political leaders, freedom fighters, etc.

At the college level, since we have a practice of specifying a branch of study if not a field of study, the ideal selection would comprise of suitable, current and interesting topics from the respective fields of study such as recipes or cuisines from hotel management, managerial aspects from management studies, technological write ups from Computer sciences, economic perspectives or processes of commerce from the branch of Commerce.

The content based instruction should be both Inclusive and Exclusive at the same time, in its implementation. “Inclusive”, such that the chapters for instruction and exercises for exposure in other fields of study, included in the course curriculum, should be imparted only through the Target Language (English). This kind of Inclusive type of Content Based Instruction is already imparted in a good number of our schools and colleges. However there exists many deficiencies in the program, which needs to be given proper thought and consideration so as to improve standards of English proficiency in our students.

The primary deficiency is due to the fact that in many schools and colleges, though the subject text books are in English and the medium of instruction is also English, many subjects other than English language are taught, more or less, in the vernacular. The second deficiency, on the contrary, arise in the other kind of schools and colleges which strictly adhere to their English Speaking Standards, where the medium of instruction as well as language of the campus is strictly English. However, a widely known fact is that even in such reputed institutions, there is a considerable number of students who can neither understand the target language English nor can they express themselves using the same. This happens in every institution of Education, which either do not have or have a relaxed, Entrance/ Screening test prior to the admission of students to the courses of study. In addition, there are stipulations made by the government regarding admission procedures – the Centralized Allotment Process and the general denouncement on Institutional Entrance/Screening tests. In schools, this inflow of students with limited language proficiency, therefore, is not a very big issue for obvious reasons. However, in colleges, the institutions of higher education, for the aforementioned government stipulations and other reasons this is an engulfing concern. Furthermore, when one considers the number of students that join such a college or centre of higher education from a Vernacular Medium School, the situation becomes graver. Understand the scientific terms and jargon related to your research work.

III. THE NEED FOR EXCLUSIVE CBI: HOW TO IMPLEMENT

This is what necessitates an “Exclusive” Content Based Instruction Program. Exclusive, in the sense that there should be a separate Content Based course textbook which integrates the required vocabulary structures and constructions from all the courses prescribed in that particular academic year or semester. Such courses are prominent in many places and are generally known by the delicia nomine ‘English for Special Purposes’. (Hutchinson 17) However the course design of many an ‘English for Special Purposes’

(ESP) courses in our country falls short of its very purpose due to the lack of conceptual clarity in design and the lack of proper vision and expertise in implementation.

It is advisable that a subject teacher (not a language teacher) who has got the required level of proficiency in the target language should handle such Content Based course textbooks for ESP under the Exclusive type of Content Based Instruction. Such a teacher/trainer should also have an all-round knowledge or a deep set awareness on topics included in all fields or subjects of study included in the course curriculum for that particular course in a given academic year or semester. He/she should be able to integrate all the required vocabulary structures and expressions of logic and assertions particular to that field of study into the ESP pedagogy, so as to help the learners use the target language in a more effective manner. It is also possible, if you have the required technical assistance, that the whole CBI curriculum may be integrated into the Database of a language lab, so that the subject teacher can easily handle the sessions.

It would have been something very phenomenal if all the teachers, teaching all the subjects, have excellent levels of proficiency in English language, as much as they have in their respective disciplines. However, that would many a times prove Utopian and a far cry when considering the circumstances that exist today. In fact, very few people are adept in utilizing both hemispheres of their brains in an equally substantial way. Most of the times if one is very proficient in his area of specification then he/she would be deficient in his linguistic performance. A person who is very good in the use of language would not always have the brains to delve deep into certain technical, arithmetical or algorithmic aspects. Having acknowledged this, however, availing the services of at least one teacher/trainer who is, at the same time a subject expert in all areas of his/her subject, an all-rounder, and also very fluent and expressive in the use of the target language, would not be very difficult. Although we do not have an abundance of such people, fortunately we have, at least, enough number of such all-rounders in our country. Such an all-rounder is very essential in the successful implementation of an ESP course in any institution of education.

A. Utilizing ESP Modules

An ESP course can be implemented fruitfully either by identifying or pulling out the SLEPs, the Students with Limited English Proficiency. SLEPs may be pulled out either before the course commences or *in media res* after a Diagnostic/Aptitude/Achievement Test. It would always be advisable that the SLEPs are identified, at least, a month prior to the beginning of the actual course so that the ESP course can be organized as a Bridge Course that would enable the Learners with Limited language Proficiency to raise themselves to a level par with that of other proficient learners. The ESP course can also be administered as a part of remedial pedagogy. The broad objective of the ESP programme is to ensure that the learner acquires the capacity to read and comprehend the textbooks prescribed in their course of study and to express themselves with sufficient level of competence in speech or writing in connection to their course of academics or line of profession. However, a prior identification of SLEPs would not be always feasible. In such cases, the SLEPs may be pulled out, *in media res*, as has already been suggested.

It goes without a saying that it would be something altogether revolutionary, if the afore-stated program could also take into account the principles of Multiple Intelligence as proposed by Howard Gardiner. (Gardiner 15) According to MI Theory, language learning is better facilitated when the language pedagogy takes into account, the other forms of intelligence along with Linguistic Intelligence. Thus, just as TPR facilitates the Internalisation of the required levels of Linguistic Competence (Chomsky 12) by linking learning to psychomotor activity at the base level, the Multiple Intelligences, ushers multiple associations at the schematic level of human cognition and thereby, results in improved performance.

Much research is still being done in MI, the scope of many of its practices which are not yet fully determined and hence exceeds the scope of the present article. Application of MI in language pedagogy is of a fairly recent origin and as a result MI theory in its present state lacks some of the basic elements that could link it to language teaching. Attempts have been made as early as 1991, 1997 and 1998 by Lazear, Reid and Christison respectively to work out practical MI projects. (Richards 119) Today's MI classroom models are primarily designed to nurture a Gestalt development, that would make learners well rounded individuals and in turn successful learners, however, a practical model that can apply MI theory specifically to language pedagogy is yet to surface. Nevertheless, a Course-plan and Teaching-plan that considers the various Multiple Intelligences and Individual Differences of learners would always be stupendous. This is because, the more association, the linguistic resources of an individual has with other schemas or intelligences of his/ her brain, the more it can lead to natural, effortless, fluent performance of language.

B. The situation in Kerala or India

Another, intertwined concern that requires to be addressed is the fact that, in most of the centres of learning and instruction in our country, especially in states like Kerala, people jeer at the idea of speaking in English. Although Mother Tongue is important and dear to our heart, the love for the same and the comfort one feels when one uses their Mother Tongue should not erect ramparts around our selves, such that, they cannot develop their competencies in the Target Language (English). Hence, using English as a language of both ordinary communication and formal instruction inside the campus and thereby having an English Campus is an inevitable part of both the Inclusive and Exclusive type of Content Based Instruction and therefore to the whole scheme of language teaching and learning.

It should also be emphasized that the focus on Content based instruction should not be at the cost of undermining the importance of humanitarian fields of study such as Literature or Literary Studies. If teaching language as such and the teaching of language through literature to culture the sense of aesthetics and humane essence, is not given proper weightage when formulating curriculums or curricula, it would lead to grave and multiple consequences. Metaphorically, if teaching language and literature is the main course of one's meal, then Content Based Instruction would be the complementary course, which is required to make it sumptuous enough, catering to one's nutritional (linguistic competence and performance) needs as well. This is because language and literature or any artistic discourse is a humanitarian aspect and human education or human cultural synthesis would not be complete or near-sufficient if one neglects it. When many other fields of study, inadvertently, turn people into sensible machines, the humanitarian fields of study such as, Literature, retain that humane element in us which is very essential if we have to call ourselves "human".

IV. CONCLUSION

The sensible execution of the method suggested here, negates the need for further gradation and categorization of SLEPs because the method is sufficient to bring the SLEPs in par with the rest of the learners. The method is expected to cater to the needs of the learners at various levels; from lower classes to the higher classes. Moreover, every learner would eventually find this beneficial as it would transform the entire atmosphere of the class or campus, thereby, also creating an ambience to impart strategies of Co-operative Language Learning (Giles 112). This is achieved ideally as every single learner would gain proficiency and the whole campus as a result would become truly an English campus. Thus, what is being contrived more or less, is not a campus where mere lack of linguistic competence (since linguistic competence affects cognition and in turn affects their performance in tests) makes learners fall into

categories (such as Excellent, Good, Average, Below Average, Poor etc.), but of equitable language proficiency.

V. LIMITATIONS OF THE STUDY

The researcher has investigated various approaches and methods of English pedagogy prior to the preparation of the paper. The proper comprehension of the above text would be further facilitated if the reader, prior to reading this paper, enlightens himself/herself with various approaches and methods of pedagogy that are in use in our country. This is because a review of the same is not attempted here for obvious time and space constraints.

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प्रकृति से जुड़े हुए मानवीय संस्कृति

डॉ.अम्बिली.एम.एच

असिस्टेंट प्रोफसर, नैपुण्या कॉलेज,

कोरट्टी

पारिस्थितिकी प्रकृति की पूरी जैव-व्यवस्था के अस्तित्व का आधार है। पृथ्वी में जीवन के लिए अनुकूल वातावरण होने के कारण समस्त जीव-जन्तुएँ और वनस्पतियाँ उपस्थित हैं। ये सब पारिस्थितिकी से प्रभावित एवं परस्पर आश्रित होकर रहते हैं। प्रकृति की यह पारस्परिकता ही मानवीय संस्कृति के अस्तित्व का मूलभूत तत्व है। भारतीय संस्कृति में पृथ्वी को माँ के रूप में देखते हैं। ऋग्वेद के 'पृथ्वी सूक्त' में बताया गया है कि 'माता भूमिः पुत्रो हं पृथिव्या' अर्थात् 'भूमि माता है, मैं पृथ्वी का पुत्र हूँ।' मानव का जन्म प्रकृति माता के गोद में हुआ है, उसी में पला है और विकसित है। इसलिए प्रकृति एवं मानव का संबंध घनिष्ठ है। प्रकृति सिर्फ मानव के लिए ही नहीं, बल्कि सभी जीवजन्तुओं के लिए भी माँ हैं। जिस प्रकार माँ अपने बच्चे का पालन करती हैं, उसी प्रकार प्रकृति भी सभी जीवजन्तुओं को जल, वायु, प्रकाश, वनस्पति आदि देकर उनका संरक्षण करता है। मानव के जीविकोपार्जन के लिए सभी संसाधन प्रकृति से ही उपलब्ध होती हैं। इसलिए आदिम संस्कृति में प्राकृतिक संसाधनों को ईश्वरीय रूप में देखकर पूजा, आराधना करने की रीति थी।

आज ज़माना बदल गया है, विश्व भर के लिए पारिस्थितिक असंतुलन एक चुनौती बन गई है। इसके कारण के रूप में लोग औद्योगीकरण, भूमण्डलीकरण, उपनिवेशवाद को मानते हैं। पारिस्थितिक असंतुलन से प्रकृति पर निर्भर होकर अपने जीविकोपार्जन करनेवाले सभी जीव-जन्तुओं को अपना अस्तित्व नष्ट हो रहा है। विशेषतः प्रकृति पर पूर्ण रूप से जुड़े हुए आदिवासियों पर इसका असर पड़ता है। आदिवासियों के जीवन-शैली, आचार-विचार, सांस्कृतिक एवं सामाजिक परिवेश आदि पूर्णतः प्रकृति पर निर्भर हैं। आदिवासी जनता जल, जंगल, ज़मीन को अपने अस्तित्व का आधार मानते हैं। इसलिए वे शहरी मानव की भाँति सुख सुविधाओं के प्रति इच्छा लोलुप नहीं हैं। फिर भी आदिवासियों को जंगल पर जो अधिकार था, आज वह उनसे छीन लिया जाता है। शहरी मानव अपनी भौतिक सुख-सुविधाओं की पूर्ति के लिए नए-नए विकास योजनाओं का निर्माण करते हैं। इसको साक्षात्कार बनाने के लिए आदिवासियों के

भूमि हडप लेते हैं। ज़मीन पर उनके परंपरागत अधिकार के बजाय ज़मीन संबंधी कोई प्रमाण पत्र उनके पास नहीं है। इसलिए बाहरी लोगों के धमकी के कारण अपने ज़मीन से उनको विस्थापित करते हैं।

स्वतंत्रता के पूर्व आदिवासी जनता अंग्रेज़ी शासन एवं ज़मीनदारी व्यवस्था से पीड़ित था। लेकिन आज आदिवासी जनता को उपभोग संस्कृति और विकास योजनओं के कारण अपने ज़मीन से विस्थापित होना पड़ता है। आदिवासियों के अस्तित्व से जुड़े हुए पारिस्थितिक असंतुलन के रोकथाम ज़रूरी है। लगातार शोषण और विस्थापन से पीड़ित आदिवासियों को उसके विरुद्ध आवाज़ उठाने का आग्रह तीव्रतर होता रहा। जब आदिवासियों को शिक्षा मिला, तो अपने अधिकार एवं मूल्य को कायम रखने की कोशिश किया। सदियों से प्राकृतिक संसाधनों का हकदार आदिवासियों को अपना अधिकार वापस लेने के उद्देश्य से आदिवासी साहित्य का उदय हुआ। आदिवासी साहित्य में उनकी वेदना, पीड़ा, आक्रोश, समस्यायें मुखरित हैं और वे पारिस्थितिक असंतुलन के नियम पर ज़ोर देते हैं। रमणिका गुप्ता के शब्दों में “दरअसल आदिवासियों का शोषण केवल बाहरी शक्तियों ने ही नहीं किया बल्कि भारत के आन्तरिक उपनिवेशवादियों ने उनका अधिक शोषण किया। उनकी ज़मीनें और रोज़गार के साधन तो बाहरी लोगों ने हडपे ही, साथ ही साथ इतनी अधिक संख्या में मैदानी लोग वहां आकर बस गये कि आदिवासी अपने ही घर के अल्पसंख्यक हो गये – निज घरे परदेसी..... आज यह आक्रोश उनकी कविता, कहानी या उपन्यासों में तो दर्ज हो ही रहा है, वह लोककथाओं व लोकगीतों भी सुनाया या गाया जा रहा है। इसी के फलस्वरूप वहाँ उग्रवाद भी पनपा है जिसका दंश वे ही झेल रहे हैं और उस पर लिख रहे हैं।”¹ आदिवासी साहित्य में अपने अन्याय के विरोध में आदिवासी जनता का प्रतिरोधी स्वर गूँज उठता है।

हिंदी की युवा लेखिका महुआ माजी ने 2012 में प्रकाशित अपना नया उपन्यास ‘मरंग गोडा नीलकंठ हुआ’ में विकिरण, प्रदूषण व विस्थापन से जूझते हुए आदिवासियों को यथार्थ चित्रण प्रस्तुत करने के साथ प्रकृति से जुड़े हुए आदिवासी संस्कृति का भी समावेश किया है। महुआ माजी के ‘मरंग गोडा नीलकण्ठ हुआ’ उपन्यास के मुख्य पात्र सगेन और उसके दादाजी जाम्बीरा परिवार समेत बीहार के सारंडा के घने जंगलों में रहते हैं। सारंडा के बारे में उपन्यास में इस प्रकार बताया गया है कि “सारंडा- अर्थात् सात सौ पहाड। या कि सात सौ पहाडियों का जंगल। सरजोम (साल) के ऊँचे-ऊँचे वृक्षों से अटे ऐसे जंगल में जहां सूरज की रोशनी को भी धरती छूने में खून पसीना एक कर देना पड़ता।”² सगेन और जाम्बीरा को जंगल से बहुत प्यार है, उनके राय में वे एशिया के सबसे बड़े और घने साल वृक्षों के जंगल सारंडा में रहते हैं। जाम्बीरा सारंडा जंगल के साल वृक्ष के घने, मोटे और ऊँचे को वन देवता की कृपा मानते हैं। “वन

देवता की कृपा है इस जंगल पर । आसपास के सभी जंगलों से पहले बारिश हो जाती है यहां । बरसात से पहले ही । साल के बीज गिरने के चार पहर के अंदर अंदर । मध्य वैशाख में ही।”³ आदिवासियों को जीने की सब उपाधि जंगल ही देते हैं, इसलिए वे जंगल को ईश्वर के रूप में देखते हैं । वे मानते हैं कि इन्सान और पशु पक्षियों को पेड़ों के फलों पर समान अधिकार है । इसके संबंध में बुजुर्गों के बातों को याद करते हुए सगेन बताता है कि “अगर किसी पेड़ में मात्र दो ही फल हों तो वे कहेंगे- एक तोड़ और एक छोड़ दे पक्षियों के लिए । चमगादड़ और गिलहरियों के लिए ! आखिर हम इन्सानों की तरह उनका भी तो हक है पेड़ पौधों पर ।”⁴ प्रकृति और पशु पक्षियों के साथ तालमेल रखकर जीने की कला सिर्फ आदिवासियाँ ही जानते हैं ।

जंगल के बिना जीना आदिवासियों के लिए मुश्किल है । बाहरी लोगों के शोषण से तडप होकर आदिवासियों की शंकायें ‘मरंग गोडा नीलकण्ठ हुआ’ उपन्यास में दृष्टव्य है । “जंगल के बिना हम जिंएंगे कैसे ? हमारी झोपडी, खाटिया बनाने की लकड़ी और रस्सी जंगल से आती है । साल पत्ते में हम और हमारे बोंगा, हमारे देसाउलि डियंग पीते है, खाना खाते है । जब धान नहीं होता, तब जंगली फल, मूल, कंद आदि खाकर ही तो हम पेट भरते है । उनके साथ साथ लाह, तसर, गुटि, करज के बीज, दोना पत्तल आदि बेचकर चावल, नमक इत्यादि खरीद लाते है । साल की लकड़ी और पत्तों के बिना शादी ब्याह से लेकर जन्म मृत्यु तक कोई भी संस्कार संभव है क्या ?....”⁵ आदिवासियाँ जंगल में ही अपने पशुओं को चराते हैं, जंगल से घरेलू उपयोग के लिए टहनियाँ, लकड़ियाँ लेते हैं, जंगल से बीमारों को ठीक करने करने की जड़ी बूटियाँ लेती हैं । इसलिए जंगल उन्हें भगवान के समान हैं । इसके बारे में उपन्यास में इस प्रकार संकेत दिया है कि “जंगल में ही नाच गाकर, खेल कूदकर, शिकार करके हमारे बच्चे बड़े होते हैं । जंगल आते जाते ही वे अपने बड़ों से अपनी संस्कृति, अपनी परंपराओं, रीति रिवाजों, और संस्कारों के बारे में जानते हैं, सीखते हैं । हमारा पूजा स्थल करना, हमारी मिलन स्थली.... हमारे नाच गान और मनोरंजन की जगह- अखड़ा, हमारी रसनदिरी- जहां हमारे मृत पुरखों की निशानी के रूप में गड़े हुए खड़े पत्थर हमें अपने प्रियजनों से जोड़े रखते हैं, इन जंगलों के बीच ही तो हैं । जंगल हमारा भगवान हैं । हमारा बिर बोंगा.... बुरू बोंगा....।”⁶

आदिवासी की मुख्य समस्या गरीबी है । वह भोजन, कपडा, मिट्टी के लिए आशा करते है । आदिवासियों को खाने के लिए कंद, मूल जंगल ही देते है । जंगल से बेदखल किए आदिवासी लोग ज़मीन्दार के गुलामी होकर जीवन बीतते है । ‘मरंग गोडा नीलकण्ठ हुआ’ में सगेन के पिता जेल में पडने के

कारण उनके घर में पडे अकाल और प्रकृति में उपलब्ध पेताडु की ओर महुआ माजी ने इशारा किया है । घर में सब लोग भूखे पेट में रहने के कारण माँ ने सगेन को जंगल से पेताडु खोद लाने को कहा है । जंगल जाकर पेताडु खोदते समय वह अपने दादाजी के बातों को याद करते है – “भादों में जब चावल खत्म हो जाता है या जब कभी अकाल पडता है, तब हम लोगों को जिन्दा रखने के लिए ही तो पेताडु की उत्पत्ति की है मरंग गोडा ने ।”⁷ प्रकृति ने आदिवासियों को हर समय फल मूल देते है ।

मरंग गोडा युरेनियम पदार्थ से समृद्ध एक प्रदेश है । इसलिए वहाँ एक युरेनियम खदान कंपनी खोलने के कारण प्रकृति और आदिवासियों को अनेक समस्याओं का सामना करना पडता है । मरंग गोडा के टेलिंग डैम में मरंग गोडा के युरेनियम खदान के कचरे मात्र नहीं, देश के विभिन्न आणविक प्रयोगशालाओं, परमाणु संयंत्रों तथा अस्पतालों से निकले रेडियोधर्मी कचरों को लाकर फेंका जाता है । युरेनियम खदान से निकले खतरनाक रेडियोधर्मी पदार्थों के कारण भूमिगत जलस्रोतों दूषित होती है, मिट्टी और वातावरण भी प्रदूषित होते है । इससे प्रकृति से आश्रित होकर रहनेवाले आदिवासी जनता पर इसका असर पडता है । इसके संबंध में ‘मरंग गोडा नीलकण्ठ हुआ’ उपन्यास के मुख्य पात्र सगेन का कहना है कि – “युरेनियम खदानों ने हमारी बहुमूल्य संपत्ति छीन ली है हमसे । अब हमारे पास खाने के लिए कुछ नहीं बचा है । हम आदिवासियों के पास तो संपत्ति के नाम पर होती है शुद्ध हवा, हरे भरे स्वस्थ पेड, स्वच्छ पानी, जंगलों से ढके पहाड, पंछी, जानवर, जंगली फूल फलों से लदे पेड.....। अब सब खत्म हो गई है । इनके साथ साथ हमारी संस्कृति भी नष्ट हो रही है ।”⁸ इस प्रकार ‘मरंग गोडा नीलकण्ठ हुआ’ में युरेनियम खनन के कारण प्रकृति पर निर्भर होकर रहनेवाले आदिवासियों के शोषण का चित्रण है ।

आदिवासियों में शिक्षा का अभाव है, इसलिए बाहरी लोग उसे मूर्ख समझकर लगातार उनका शोषण करते रहते हैं । मरंग गोडा के निवासियाँ कुछ वर्षों से हो रही विचित्र बीमारियों को लेकर चिन्तित हैं । विकलांग बच्चे, तपेदिक के कारण मरनेवाले लोग, अनेक लोगों की छोटी- मोटी बीमारियाँ, मानव मात्र नहीं गाय और बकरियों को भी बीमार है । लेकिन अशिक्षित आदिवासियाँ अपने अजीबोगरीब बीमारियों के कारण डाइन विद्या ही समझते हैं । मरंग गोडा के आसपास के इलाकों में भी लोग अपने बीमारियों का वजह डाइन विद्या समझकर निर्दोषों पर इल्जाम लगाते हुए उनके हत्या करते है । लेकिन सगेन इन अन्धविश्वासों पर नहीं अटा । सगेन को पढाई के बाद मरंग गोडा के खदान कंपनी में काम मिलता है । कंपनी के पुस्तकालय से लिए खनन संबंधी पुस्तकों से सगेन को खदान संबंधी आपत्तकाओं के बारे में जानकारी मिलता है । मरंग गोडा के आदिवासी जनता अपने विचित्र बीमारियों के कारण डाइन विद्या ही

समझते थे । सगेन गाँववालों को सचेत दिया कि उसके बीमारियों के असली कारण डाइन विद्या नहीं, युरेनियम है । लेकिन गाँववाले सगेन को रोका “युरेनियम या परमाणु का मामला अत्यन्त संवेदनशील मामला है । इसके खिलाफ सार्वजनिक रूप से कुछ भी बोलना, या कदम उठाना देशद्रोह माना जाता है । इस मामले में कंपनी तथा प्रशासन का रवैया अत्यन्त सख्त है । ऐसा करने पर किसी भी वक्त गिरफ्तार किये जा सकते हो । कठोर से कठोर सज़ा हो सकती है ।”⁹ कोई भी सगेन के साथ नहीं दिया । लेकिन सगेन आगे की पीढ़ियों के लिए लडना चाहा । इसके लिए मरंग गोडा के कुछ युवकों को लेकर ‘मरंग गोडा आदिवासी विस्थापित बेरोज़गार संघ’ नाम से एक संगठन को रूपायित किया । इस संगठन का लक्ष्य यह था कि विस्थापित बेरोज़गारों को कंपनी में मुआवजा तथा नौकरी दिलाना और इलाके में प्राथमिक स्वास्थ्य केन्द्र खुलवाने के लिए आन्दोलन करना । सगेन सदा समय मरंग गोडा के आदिवासियों को उनका हक दिलाने में लग गया । इस प्रकार सगेन नये पीढ़ी के प्रतिनिधि के रूप में उपन्यास में आते है ।

मरंग गोडा के माटीकोचा गाँव में नये टेलिंग डैम बनाने की घोषणा करते है । आदिवासियों ने सोचा कि कंपनीवाले बहुत ताकतवर है । इसलिए ज़मीन के बदले मुआवजा देंगे तो चुपचाप कहीं चले जाना ही उचित है । लेकिन सगेन वहाँ के लोगों को उनका हक दिलाने के लिए प्रयत्नशील हो उठा, उन्हें समझाया- “जब आप लोगों के संताली समाज में जाहेर थान पर स्थित एक भी पेड काटे जाने पर सज़ा देने का प्रावधान है तब खदान कंपनी द्वारा खदान, मिल या डैम बनाने के लिए जो सैकड़ों पेड काटे गये है या काटे जा रहे है, उसकी क्या सज़ा होनी चाहिए ? और फिर इस जगह टेलिंग डैम बनेगा तो सिर्फ कुछ घर और खेत ही नहीं बल्कि आप लोगों का पूजा स्थल जाहेरथान भी तो डूब जाएगा।”¹⁰ इससे प्रभावित होकर सब लोग कंपनी के खिलाफ आन्दोलन करने का निर्णय किया । सगेन ने उन लोगों के आत्म विश्वास को जगाया कि “हमें मानव ही रहना है । मानव बनकर मानव के अधिकारों के लिए लडना है ।”¹¹

इस उपन्यास के एक गैर आदिवासी पात्र है आदित्यश्री, जो फिल्म बनानेवाले पत्रकार है । आदित्य श्री मरंग गोडा के आदिवासियों के दुःख और पीडा को अपना दुःख समझते है । वह सगेन और मोआर के तमाम सदस्यों के साथ मिलकर विकिरण के दुष्प्रभाव से मरंग गोडा को मुक्त करने में प्रयत्न किया । आदित्यश्री को लगा कि मरंग गोडा के हर एक व्यक्ति को विकिरण से लोगों पर पडनेवाले दुष्प्रभाव के बारे में पूरी तरह जागरूक करने से ही इस समस्या से मुक्त करना संभव होगा । इसलिए आदित्यश्री ने विकिरण और रेडियोधर्मिता से संबंधित विदेशी फिल्में लाकर मरंग गोडा के लोगों को दिखाना आरंभ किया । जिससे ग्रामीणों के बीच काफी बदलाव आया । एक गैर आदिवासी होने के बावजूद भी आदित्यश्री आदिवासियों के

सुख-दुख ,पीडा, संघर्ष और आन्दोलन का अभिन्न हिस्सा बन चुका था । विरोधी दल के कुछ लोग आदित्यश्री गैर आदिवासी होने पर सवाल किया तो सगेन आदित्यश्री के बारे में इस प्रकार कहता है –“यह आदिवासी नहीं है तो क्या हुआ ? यहाँ का भूमिपुत्र तो है । इसी धरती पर जन्म हुआ है इसका । यही पला बढा है । इसके पुरखे सालों से यहां रहते आये है । यहीं इसके खेत है । पैतृक घर भी । यहां के अलावा किसी और पैतृक गांव या राज्य की कोई समृति इसके पास नहीं । वैसे भी व्यक्ति का जन्म लेना उसके हाथ में नहीं होता । उसके कर्मों से ही उसका मूल्यांकन होना चाहिए । यह हमारे संघर्ष में हमारा साथ दे रहा है । आदिवासी मूल्यों के प्रति इसकी निष्ठा देखी है हमने, हमारे अस्तित्व की रक्षा के लिए दिन रात एक किए हुए है । हर पैमाने पर हमने इसे जांचा है और खरा पाया है । फिर हम क्यों समझें इसे बाहरी या दिक्..... ?”¹² आदित्यश्री, सगेन और मोआर के सदस्यों के प्रयत्न के दौरान युरेनियम कंपनी के अधिकारियों ने कंपनी के कामगारों के सुरक्षा मानकों पर ज़्यादा ध्यान देने के बारे में सोचने लगा ।

‘मरंग गोड़ा नीलकंठ हुआ’ उपन्यास का शीर्षक सार्थक हैं । यहाँ ‘नीलकंठ’ शब्द का संबंध भगवान शिवजी के नीलकंठ से जोड़ा है । समुद्र मंथन के समय निकले विष को पूरे धरती में फैलाव को रोककर समस्त पृथ्वी के कल्याण हेतु शिवजी उसका सेवन करने से उनका कंठ नीला हो गया है । इसलिए उन्हें नीलकंठ कहा जाने लगा । उपन्यास में देश के विकास के दौरान बनाये गये खदानों से निकलनेवाले विकिरण और प्रदूषण को अपने में समाहित करने के कारण मरंग गोड़ा गाँव नीलकंठ हो गया है । देश के विभिन्न आणविक प्रयोगशालाओं, परमाणु संयंत्रों तथा अस्पतालों से निकले रेडियोधर्मी कचरों को लाकर मरंग गोडा के टेलिंग डैम में फेंका जाता हैं । इसके अलावा ट्रेन से लाए गए रेडियोधर्मी कचरों से भरे हुए ड्रमों को और दहैराबाद के आणविक ईंधन संयंत्र से निकले कचों को भी वहाँ फेंकते हैं । बाहरी लोगों को पता हैं कि मरंग गोड़ा में अशिक्षित आदिवासी जनता रहते हैं, वे कभी भी उनके विरुद्ध आवाज़ नहीं उठायेंगे । इसलिए उनके साथ ऐसा अन्याय करते हैं । आदिवासियाँ प्रकृति पर कोई नुकसान न पहुँचाकर पूर्ण रूप से निर्भर होकर रहते है । वे प्रकृति को आर्थिक दृष्टि से नहीं, जल-जंगल-ज़मीन के तारतम्य को बनाए रखकर जीविकोपार्जन करते है । इसका पालन पृथ्वी के सारे स्वार्थपरक मानव करें तो, हम पारिस्थितिक असंतुलन से मुक्त पाकर अपना अस्तित्व बनाए रखने में सफल हो जायेंगे ।

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രജിത കെ. രവി

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നൈപുണ്യ ഇൻസ്റ്റിറ്റ്യൂട്ട് ഓഫ് മാനേജ്മെന്റ് & ഇൻഫർമേഷൻ ടെക്നോളജി പൊങ്ങം

ആമുഖം

പ്രകൃതിസൗന്ദര്യങ്ങൾ എല്ലായ്പ്പോഴും സാഹിത്യത്തിനു വിഷയമായിട്ടുണ്ട്. പ്രകൃതി സൗന്ദര്യങ്ങൾ ആസ്വദിക്കുകയും അവയ്ക്ക് ഭംഗം വരുത്തുന്നതിനോട് പ്രതികരിക്കുകയും ചെയ്യുന്നു ഓരോ എഴുത്തുകാരും. ചിലർ പ്രകൃതിയുടെ യാഥാർത്ഥ്യങ്ങളിലേക്കിറങ്ങി നിൽക്കുകയും ആ ചുറ്റുപാടുകളെ തന്നിലേക്കു കൊണ്ടുവരികയും പ്രകൃതി നൽകുന്ന ജീവിദർശനങ്ങൾ പഠിക്കുകയും ചെയ്യുന്നു. സാമൂഹ്യാവസ്ഥകൾക്കനുസരിച്ച് ജനവിഭാഗത്തെ റെയ്മണ്ട് ഡാസ്മാൻ മൂന്നായി തിരിച്ചിട്ടുണ്ട്. ഭൗതികാവശ്യങ്ങൾക്കുവേണ്ടി സ്വാഭാവിക പരിസ്ഥിതിയെ ആശ്രയിക്കുന്ന ആവാസജനങ്ങൾ (Ecosystem people) ഒരു വിഭാഗം. വികസനം, പുരോഗതി എന്നിവയുടെ ഭാഗമായി സ്വന്തം ആവാസവ്യവസ്ഥയിൽനിന്ന് മാറ്റപ്പെടുകയും അവർക്ക് അനുയോജ്യമല്ലാത്ത മറ്റൊരു ആവാസവ്യവസ്ഥയിലേക്ക് മാറ്റപ്പെടുന്ന മറ്റൊരു വിഭാഗം. ഇവർ പാരിസ്ഥിതിക അഭയാർത്ഥികൾ എന്നറിയപ്പെട്ടു. ബാക്കി ഭൂരിപക്ഷം, ആവാസജനങ്ങളെയും പാരിസ്ഥിതികാഭയാർത്ഥികളെയും ചുഷണം ചെയ്യുന്നവരും അവരെ ഭരിക്കുന്നവരും അവരുടെ കായികശേഷി കടമെടുത്ത് സുഖിച്ച് ജീവിക്കുന്നവരുമാണ്. ഇവരെ ബഹുഭോജികൾ (Omnivores) എന്നാണ് റെയ്മണ്ട് ഡാസ്മാൻ വിശേഷിപ്പിക്കുന്നത്.

പ്രകൃതിവർണ്ണനകൾ വിവരിക്കുന്ന നിരവധി കൃതികൾ പദ്യസാഹിത്യത്തിലുണ്ട്. സൗന്ദര്യാധിഷ്ഠിതമായ ഇത്തരം വർണ്ണനകൾ കാവ്യാസാദനത്തിന്റെ ഗതി വർദ്ധിപ്പിക്കുന്നു. യാഥാർത്ഥ്യങ്ങളുടെ നേർചിത്രങ്ങൾ അടയാളപ്പെടുത്തുന്ന ചില കൃതികളിലൂടെ പ്രകൃതിയെ അടുത്തറിയുവാനും അവ നൽകുന്ന പ്രകൃതിപാഠങ്ങൾ ജീവിതത്തെ പ്രകാശമാനമാക്കുവാനും ഉപകരിക്കപ്പെടുന്നു. എഴുതുകയും പരിസ്ഥിതിപ്രവർത്തനങ്ങളിലൂടെ അവർ സമൂഹത്തിനു കൊടുക്കുന്ന മൂല്യങ്ങളും അംഗീകരിക്കപ്പെടേണ്ടവയാണ്. കവിത്രയങ്ങളിലൂടെ സഞ്ചരിച്ച് കണ്ടൽ ജീവിതത്തിന്റെ സാധ്യതകളിലേക്ക് കടക്കുമ്പോൾ പ്രകൃതിപാഠങ്ങൾ മാറ്റപ്പെടുന്ന തെങ്ങനെയെന്നുള്ള അന്വേഷണമാണ് പ്രബന്ധലക്ഷ്യം.

പഠനപ്രസക്തി

കാവ്യവർണ്ണനകളും പ്രകൃതിദർശനങ്ങൾ ഉൾക്കൊള്ളുന്ന ഗദ്യവർണ്ണനകളും താരതമ്യപ്പെടുത്തി അവയിലെ ചില യാഥാർത്ഥ്യങ്ങളെ പഠനവിധേയമാക്കുക.

പൂർവപഠനങ്ങൾ

- ആശാൻ കവിത : ഒരു പഠനം - ജോസഫ് മുണ്ടശ്ശേരി
- ആശാൻ പഠനങ്ങൾ : ജി. പ്രിയദർശനൻ
- ആശാൻ കവിത ആധുനികാനന്തര പഠനങ്ങൾ - പി. പവിത്രൻ
- വള്ളത്തോൾ കവിതാപഠനം - സുകുമാരൻ നായർ
- മലയാള കവിതാപഠനങ്ങൾ - സച്ചിദാനന്ദൻ

വിഷയാപഗ്രഥനം

ബാഹ്യനിയന്ത്രണങ്ങളില്ലാതെ പ്രകൃതിയെ നേരിട്ടറിയുവാനും ഇടപഴകുവാനും അനുവദിക്കുന്ന ചിന്തകൾ സാഹിത്യത്തിലുണ്ട്. പ്രകൃതിയെ വസ്തുനിഷ്ഠമായി അവതരിപ്പിക്കുവാൻ സാഹിത്യകൃതികൾക്കുകഴിയും. പ്രകൃതിവർണ്ണനകളുടെ വ്യത്യസ്തതലങ്ങൾ, ആശാൻ, ഉള്ളൂർ, വള്ളത്തോൾ എന്നിവരുടെ കവിത

കളിലും കല്ലേൻ പൊക്കുടൻ, ദയാബായി, എൻ.എ. നസീർ എന്നിവരുടെ കൃതികളിലും അവതരിപ്പിക്കപ്പെടുന്നതിലെ വ്യത്യസ്തതകൾ പഠനവിധേയമാണ്.

ആധുനിക കവിത്രയങ്ങളായ ആശാൻ, ഉള്ളൂർ, വള്ളത്തോൾ എന്നിവരുടെ പ്രസിദ്ധമായ ചില കൃതികളിൽ അവതരിപ്പിച്ചിട്ടുള്ള പ്രകൃതിദർശനങ്ങൾ ചിലതിവിടെ സൂചിപ്പിക്കുന്നു.

മഹാകവി കുമാരനാശാന്റെ പ്രസിദ്ധമായ ഖണ്ഡകാവ്യമാണ് 'ചിന്താവിഷ്ടയായ സീത'. വാല്മീകി മഹർഷിയോടൊപ്പം ലവകുശന്മാർ അയോദ്ധ്യയിലേക്ക് പോയശേഷം ഒരു ദിവസം സന്ധ്യാസമയത്ത് സീതാദേവി പർണാശ്രമത്തിലെ ഉദ്യാനത്തിൽ പോയിരിക്കുന്നു. ആകെ കലുഷിതമായ മനസ്സോടെയാണ് ദേവി ഉദ്യാനത്തിലെത്തിയത്.

“അരിയോരണിപന്തലായ് സതി-
ക്കൊരു പൂവാക വിതിർത്ത ശാവകൾ,
ഹരിനീലത്യണങ്ങൾ കീഴിരു-
ന്നരുളും പട്ടുവിരിപ്പുമായിതു.

സീതാദേവിയുടെ മാനസികാവസ്ഥയ്ക്കും മഹത്വത്തിനും അനുയോജ്യമായ ഇരിപ്പിടമാണ് കവി നൽകിയിരിക്കുന്നത്. ഉദ്യാനത്തിന്റെ ലാളിത്യത്തിനനുസരിച്ചുള്ള ഇരിപ്പിടം പ്രകൃതി തന്നെ ഒരുക്കിയിരിക്കുന്നതായി കവി വർണ്ണിച്ചിരിക്കുന്നു. പൂക്കൾ കൊണ്ടലംകൃതമായ പന്തൽ പ്രകൃതിതന്നെ നിർമ്മിച്ചിരിക്കുന്നു. പൂൽത്തറയാകുന്ന കംബളം (വിരിപ്പ്) പച്ചയും നീലയുംകൊണ്ട് അലങ്കരിക്കപ്പെട്ട വിരിപ്പാണ്. പ്രകൃതി നിരീക്ഷണത്തിൽ ശാസ്ത്രീയത പോലും നമുക്ക് വായിച്ചെടുക്കാം.

പുളകങ്ങൾ കയത്തിലാമ്പലാൽ
തെളിയിക്കും തമസാസമീരനിൽ
ഇളകും വനരാജി, വെണ്ണിലാ-
വൊളിയിൽ വെള്ളിയിൽ വാർത്തപോലെയായ്.

തമസാനദിയുടെ തീരത്തു നിൽക്കുന്ന വൃക്ഷസമൂഹങ്ങൾ നദിയിൽ ഇളം കാറ്റടിക്കുമ്പോൾ ഇളകുന്നു. പൂനിലാവൊളിയിൽ വൃക്ഷങ്ങളെല്ലാം വെള്ളിയിൽ വാർത്തതുപോലെ കാണപ്പെടുന്നു. സന്ധ്യാസമയത്ത് വിടരുന്ന ആമ്പലുകൾ നദിയുടെ രോമാഞ്ചമായി കവി വർണ്ണിക്കുന്നു.

അഴലേകിയ വേനൽ പോമുടൻ
മഴയാം ഭൂമിയിലാണ്ടു തോറുമേ
പൊഴിയും തരു പത്രമാകവേ,
വഴിയേ പല്ലവമാർന്നു പൂത്തിടും

വർഷംതോറും വൃക്ഷലതാദികൾക്ക് വേനലിന്റെ കാഠിന്യം അനുഭവപ്പെടുന്നു. എന്നാൽ ഏറെ നാൾ നിലനിൽക്കാതെ മഴ പെയ്തു ഭൂമി തണുക്കുന്നു. വൃക്ഷങ്ങളിലെ ഇലകൾ പൊഴിഞ്ഞ് തളിർക്കുന്നു. ജീവിതത്തിലുണ്ടാകുന്ന സുഖദുഃഖങ്ങളുമായി ഈ പ്രകൃതി പ്രതിഭാസങ്ങളെ കൂട്ടിയിണക്കാം. കാളിദാസ വർണ്ണനകളോടുള്ള സ്മരണ ഇവിടെ ഉണർത്തുന്നുണ്ട്.

'കരുണ്'യിൽ ചുടലക്കാടിനോട് ചേർന്നുനില്ക്കുന്ന അരയാലിന്റെ വർണനയുണ്ട്. അതിന്റെ ചുവട്ടിലെ ആൽത്തറയിൽ 'മാളങ്ങളിൽ ഇഴഞ്ഞേറും പാമ്പുകൾ പോലെ' വിടവുകളിലൂടെ ആഴ്ന്നിറങ്ങുന്ന വേരുകൾ. ഉടഞ്ഞ ശംഖുകൾ പോലെയും ഉരിച്ചുമുറിച്ച വാഴത്തടപോലെയും തിളങ്ങുന്ന അസ്ഥിഖണ്ഡങ്ങൾ അവിടെവിടെ തെളിഞ്ഞു കാണുന്നു. അവിടുത്തെ ഓരോ വർണനയും പിതൃപിതാമഹ സംപ്രാപ്തമായ ചുടു കാടിനെ സൂചിപ്പിക്കുന്നു. പ്രകൃതി മനോഹാരിത മാത്രമല്ല പ്രകൃതിസത്യങ്ങൾ കൂടി 'കരുണ്'യിൽ കവി വ്യക്തമാക്കുന്നുണ്ട്. അദ്ദേഹത്തിന്റെ എല്ലാ കാവ്യങ്ങളിലും പ്രകൃതിയുടെ എല്ലാ സൗന്ദര്യങ്ങളും ഒപ്പിയെടുത്തിട്ടുണ്ട്. 'വീണപുവിൽ' കണ്ണീരിൽ കുതിർന്ന ഈ ലോകത്തുനിന്നും കണ്ണുകളോട് മടങ്ങുവാനപേക്ഷിക്കുന്ന കവി പ്രകൃതിയുടെ എല്ലാ ഭാവങ്ങളും ഒപ്പിയെടുക്കുന്നു.

മഹാകവി വള്ളത്തോൾ നാരായണമേനോന്റെ ‘ശിഷ്യനും മകനും’ എന്ന ഖണ്ഡകാവ്യത്തിൽ പരശുരാമന്റെ വെട്ടേറ്റ് ഗണപതിയുടെ കൊമ്പ് മുറിഞ്ഞുപോകുമ്പോൾ പ്രകൃതിയുടെ മാറ്റങ്ങൾ വർണിക്കുന്നുണ്ട്. മുറിഞ്ഞ കൊമ്പിനെ ചെമ്മണ്ണിൽ കിളിർന്നുവന്ന കൈലാസ കൊടുമുടികളിലൊന്നായിട്ടാണ് വർണിച്ചിരിക്കുന്നത്. മഞ്ഞുകൊണ്ട് മുടപ്പെട്ട ഹിമവൽശുംഗം ഉയർന്നു നിൽക്കുന്നതു കാണുമ്പോൾ മുത്തച്ഛനായ ഹിമവാൻ തന്റെ മകളുടെ പുത്രനു സംഭവിച്ച ദുരവസ്ഥയിൽ പകച്ചുനിൽക്കുന്നതായി അവതരിപ്പിക്കുന്നു. കൈലാസ കൊടുമുടിയിൽ കർമ്മസാക്ഷിയായ സൂര്യൻ ഗണപതിക്കു സംഭവിച്ച ആപത്ത് കാണാൻ കഴിയില്ലെന്ന് വിചാരിച്ച് കാർമേഘങ്ങൾക്കിടയിൽ മറഞ്ഞു. കവിശ്ത്തടം അന്തിച്ചുകപ്പു വന്ന ശരത്കാല മേഘമെന്ന് കവി പാടി.

വള്ളത്തോളിന്റെ ‘മഗ്ദലന മറിയം അഥവാ പശ്ചാത്താപം പ്രായശ്ചിത്തം’ എന്ന ഖണ്ഡകാവ്യവും പ്രകൃതി വർണനകൾകൊണ്ട് ശ്രദ്ധേയമാണ്. പുനേൻ ഇറ്റിറ്റുവീഴുന്ന വള്ളിക്കുടിൽനിന്നും പുകുയിലുകൾ കുകലാൽ ക്രിസ്തുവിനെ വാഴ്ത്തുന്നു. താഴ്വരയെ ചൂഴ്ന്നുനിൽക്കുന്ന വൃക്ഷങ്ങൾ തലകുലുക്കിക്കൊണ്ട്, തിളങ്ങുന്ന നിലാവിൽ വെള്ളിയലുക്കിട്ടുപോലെ ശോഭിച്ചിളകുന്ന ഇലകളെക്കൊണ്ട് കുമ്പിളിന്റെ ഗീതങ്ങൾക്ക് താളം പിടിച്ചു. ഇങ്ങനെ തുടങ്ങുന്ന വർണനകൾ.

പ്രകൃതി സൗന്ദര്യവർണനകൾ ഉള്ളൂർ കവിതകളും നിറഞ്ഞുനിൽക്കുന്നു. ‘ഗാഥാഞ്ജലി’ എന്ന കവിതയിൽ കാളിന്ദിയാറ്റിൻകരയിൽ കണ്ണിന്നമൃതധാരയായി ശോഭിക്കുന്ന പച്ചപ്പുൽത്തകിടിപ്പുറവും അവിടെ കാലിമേച്ചു കളിക്കുന്ന മായാമാനുഷനായ ഉണ്ണിക്കണ്ണനും കവിയുടെ മനസ്സിൽ പതിയുന്നു. കോടക്കാറിനെ വെല്ലുന്ന കറുപ്പ്, മഴവില്ലിനെ തോൽപ്പിക്കുന്ന കാന്തിയുള്ള മഞ്ഞപ്പട്ട് ഇവയൊക്കെ പ്രകൃതിചിത്രങ്ങൾ വ്യക്തമാക്കുന്നവയാണ്.

പനിനീർമലരിനും തുമ്പപ്പൂവിനും സമഭാവനയോടെ ഇളംകാറ്റ് തൊട്ടിലാട്ടുന്നത് പ്രകൃതിസ്നേഹിയായ ഒരു കവിക്ക് മാത്രമേ കാണാനാവൂ.

ഏതു കൃതികൾ പരിശോധിക്കുമ്പോഴും പ്രകൃതിദൃശ്യങ്ങളുടെ മനോഹാരിതകളോ ദുരന്തങ്ങളോ വിഷയങ്ങളാകുന്നു. പ്രകൃതിയെ സ്നേഹിക്കുകയും അതിൽ നിന്ന് അടർത്തിമാറ്റി മറ്റൊന്നിനേയും കവികൾക്ക് കാണാൻ ആവില്ല.

ഒരുകാലത്ത് ഭാവിയിൽ ആരായിത്തീരണം എന്ന ചോദ്യം കേൾക്കാനോ അതിനുത്തരം പറയാനോ അവസരം ലഭിക്കാതെ പോയ കല്ലേൻ പൊക്കുടന് കണ്ടൽപൊക്കടനാകണം എന്ന ആഗ്രഹം ജനിച്ചത് കണ്ടൽക്കാടുകളോടുള്ള നിറഞ്ഞ സ്നേഹംകൊണ്ടാണ്. ആ പ്രകൃതി സ്നേഹം അദ്ദേഹം പ്രകടിപ്പിച്ചത് കണ്ടൽച്ചെടികൾ വച്ചുപിടിപ്പിച്ചുകൊണ്ടായിരുന്നു. പലരും നശിപ്പിക്കുമ്പോഴും പരിഭവങ്ങളില്ലാതെ, നശിപ്പിച്ചുവരാണല്ലോ യഥാർത്ഥത്തിൽ നിരാശപ്പെടേണ്ടത് എന്ന് സ്വയം ആശ്വസിച്ചുകൊണ്ട് വീണ്ടും തന്റെ പരിസ്ഥിതി പ്രവർത്തനങ്ങൾ തുടർന്നു.

സാധാരണക്കാരന്റെ ഭാഷയിൽ ക്രമം തെറ്റിയെഴുതിയ സംഭവങ്ങളുടെ ആധികാരികതയേക്കാൾ അടയാളപ്പെടുത്തുന്ന പ്രകൃതിപാഠങ്ങൾ ബൗദ്ധികതലത്തിലുള്ള ചിന്തകൾക്കപ്പുറം നിലനിൽക്കുന്ന വസ്തുതയാണ്.

പുഴവക്കത്ത് മൂന്നുറിലധികം കണ്ടൽച്ചെടികൾ നട്ടു പൊഴയിലെ മോതയടിച്ച് (തിരയടിച്ച്) ചിറ തകരുന്നത് തടയാനും കുട്ടികൾ സ്കൂളിൽ പോകുമ്പോൾ കാറ്റിൽ നിന്ന് രക്ഷനേടുന്നതിനും വേണ്ടിയായിരുന്നു അദ്ദേഹം ചെടി നടാൻ തുടങ്ങിയത്. പ്രകൃതി അദ്ദേഹത്തെ പഠിപ്പിച്ച പാഠം, പ്രകൃതി കോപിച്ച് നാശം വിതക്കുമ്പോൾ മനുഷ്യർക്ക് ഒന്നും ചെയ്യാനാവില്ല എന്ന് ഒറീസ ദുരന്തം ഓർമ്മിച്ചുകൊണ്ട് അദ്ദേഹം പറയുമ്പോൾ ‘അറിവുള്ള’ വായനക്കാരായ നാം കാണാതെപോകുന്ന പ്രകൃതി മനുഷ്യനിൽ നാശം വിതക്കും.

ഉപ്പുവെള്ളത്തെ ശുദ്ധീകരിക്കുവാനും ധാരാളം മത്സ്യങ്ങൾക്ക് മുട്ടയിടാനുള്ള ആവാസ വ്യവസ്ഥയൊരുക്കുന്നു കണ്ടൽക്കാടുകൾ. 1991 ഫെബ്രുവരിയിൽ തീരദേശപരിപാലനനിയമം ദുർബ്ബലപ്പെടുത്തരുതെന്ന് സുപ്രീംകോടതി പറഞ്ഞപ്പോൾ വികസനത്തിനെതിരാണ് എന്ന് പറഞ്ഞ വിദ്യാസമ്പന്നരോട് പരിഹാസപൂർവ്വം ചോദ്യം ചെയ്യുന്നത് വീണ്ടും വീണ്ടും ചെടികൾ നട്ടുകൊണ്ടാണ്. പ്രകൃതിക്ക് നാശം വരുത്തുന്ന

വികസനത്തെ സ്ഥായിയായ വികസനം എന്നു പറയാനാവില്ല. കല്ലേൻ പൊക്കുടൻ തന്റെ ജീവിതകഥ പറഞ്ഞത് ജീവിക്കുന്ന പരിസ്ഥിതിയെക്കുറിച്ച് പറയുവാനാണ്.

ലോകോത്തര വന്യജീവിഹായാഗ്രഹന്മാരിലൊരാളായ എൻ.എ നസീറിന്റെ ‘കാടിനെ ചെന്നു തൊടുമ്പോൾ’ എന്ന കൃതി പ്രകൃതിയിലെ ഓരോ ചലനങ്ങളിലേക്കും നമ്മെ എത്തിക്കുന്നു. ഗ്രന്ഥത്തിന്റെ അവതാരികയിൽ സക്കറിയ ഇങ്ങനെ ചേർക്കുന്നുണ്ട്. “മരങ്ങളും പൂക്കളും ചെടികളും വള്ളികളും മൃഗപക്ഷികളും അരുവികളും മീനുകളും എറമ്പുകളും പാമ്പുകളും പൂമ്പാറ്റകളും വെളിച്ചവും ഇരുട്ടും തണുപ്പും ചൂടും വിശപ്പും വിപത്തും ഇരതേടലും ഇണചേരലുമെല്ലാമടങ്ങിയ കാടിന്റെ പ്രപഞ്ചത്തെ, അതിനെ നിബന്ധനകളില്ലാതെ ആശ്ലേഷിക്കുന്ന ഒരുവന്യമാത്രം സമാഹരിക്കാൻ കഴിയുന്ന അസാധാരണമായ ജീവസത്തയോടെ നസീർ നമ്മുടെ മുമ്പിൽ പ്രത്യക്ഷപ്പെടുത്തുന്നു” (കാടിനെ ചെന്നു തൊടുമ്പോൾ, അവതാരിക)

അദ്ദേഹത്തിന്റെ പ്രകൃതി ദർശനങ്ങൾ ഓരോ വ്യക്തിയേയും ഓരോ അറിവിലേക്കും വിനയത്തിലേക്കും നയിക്കും. പെയ്തിറങ്ങുന്ന ഓരോ മഴത്തുള്ളിയിലും എണ്ണാനാവാത്തതും തീരെ ചെറുതുമായ പൊടിപ്പുകൾക്കുള്ള ജീവോർജ്ജം ഉള്ളതുകൊണ്ട് അതിവേഗം മുളപൊട്ടി മുളകളിലേക്കുയരുന്ന പ്രകൃതിയുടെ ജീവന്റെ തുടിപ്പുകൾ ഒരു ചിത്രംപോലെ വായനക്കാരന്റെ മനസിലേക്കുയരും. പക്ഷികൾക്ക് പറക്കുവാൻ വിശാലമായ ആകാശവും താഴെ ഹരിതാഭമായ ഭൂമിയും നാമൊരുക്കി, പച്ചിലകളുടെ മനോഹാരിതകൾക്കു മാത്രമേ ജീവിതം സമ്പന്നമാക്കാനാവൂ എന്ന ദർശനം അദ്ദേഹത്തിന്റെ കൃതി നമുക്ക് നൽകുന്നു. ഭൂമിയെ സ്നേഹിക്കാത്ത കഠിനഹൃദയർക്ക് ചിറകുമുളയ്ക്കാതെ കൂട്ടിൽ നിന്നും വീണുപോയ പക്ഷിക്കുഞ്ഞിനെപ്പറ്റി അസ്വസ്ഥതയൊന്നും ഉണ്ടാകില്ലെന്നും അദ്ദേഹം നമ്മോടു പറയുന്നുണ്ട്.

കർണാടക, രാജസ്ഥാൻ തുടങ്ങിയ സംസ്ഥാനങ്ങളിൽ ആദിവാസികൾക്കിടയിൽ നീർത്തടസംരക്ഷണത്തിന്റെ പരമ്പരാഗത രീതികളുപയോഗിച്ച് കൃഷിചെയ്ത തരിശായ മണ്ണിൽ പൊന്നു വിളിച്ച പ്രകൃതി സ്നേഹിയാണ് ദയാബായി. ‘പ്രകൃതിക്കു കൊടുക്കുക’ എന്ന പാഠം തന്റെ കൃഷിരീതിയിലൂടെ അവർ നമുക്കു തരുന്ന വലിയ ദർശനമാണ്. മണ്ണിനെ പുനരുദ്ധരിക്കുവാൻ കഴിയുന്നതിനു പകരം കൃഷികൾ കൂടി ഉപേക്ഷിച്ചാൽ കൃഷി പൂർണ്ണമായി വാണിജ്യവൽക്കരിക്കപ്പെടുന്നു. ഈ അവസ്ഥയിൽ സുസ്ഥിരമായ കൃഷി, സംയോജിത കൃഷി എന്നെല്ലാം പറയുന്നത് വെറുവാക്കുകളായി മാറും എന്ന തിരിച്ചറിവ് നമുക്ക് ലഭ്യമാകുന്നു.

മണ്ണു സംരക്ഷണത്തിന്റേയും ജലസംരക്ഷണത്തിന്റേയും പ്രകൃതി പാഠങ്ങൾ ഗോത്ര വർഗ്ഗങ്ങളിലേക്ക് അവർ പകർന്നു നൽകി. ബറൂൾ ഗ്രാമം സന്ദർശിക്കുന്ന ഓരോരുത്തർക്കും മനസിലാക്കാനാവുന്ന ഒരു സത്യം വെയിൽ വിരിച്ചിട്ട വരണ്ട മണ്ണിൽ നിന്ന് മുളകാടുകളുടെ തണുപ്പിലേക്ക് വിളകളുടേയും ഫലങ്ങളുടേയും ചെടികളുടേയും പൂക്കളുടേയും ഇനപ്പത്തിലേക്ക് ഈ മണ്ണിനെ കൊണ്ടുവരാൻ ദയാബായി ചെയ്തത് ഒന്നുമാത്രം ‘മണ്ണിനെ പ്രകൃതിക്കു കൊടുക്കുക’.

ഉപസംഹാരം

സാഹിത്യത്തിനു വിഷയമായിട്ടുള്ള പ്രകൃതി സൗന്ദര്യങ്ങൾ ഓരോ എഴുത്തുകാരും കാണാൻ ശ്രമിക്കുന്നത് ഓരോ നിലയിലാണ്. പ്രകൃതി സൗന്ദര്യങ്ങൾ, സൗന്ദര്യാധിഷ്ഠിത പ്രതീകങ്ങളായി കവിത്രയങ്ങളുടെ കവിതകളിൽ അലങ്കാരങ്ങളായി മാറുമ്പോൾ യാഥാർത്ഥ്യബോധത്തോടെ പ്രകൃതി സൗന്ദര്യങ്ങളെ കാണാൻ ശ്രമിക്കുന്നു ഗദ്യസാഹിത്യം. ആശാൻ, ഉള്ളൂർ, വള്ളത്തോൾ എന്നിവരുടെ കവിതകളിൽ പ്രകൃതി വർണനകൾ വായനക്കാരനെ കൊണ്ടെത്തിക്കുക അതിന്റെ സൗന്ദര്യാംശങ്ങളിലേക്കാണ്. തങ്ങളുടെ പ്രവർത്തനമേഖലയുടെ ഭാഗമായി പ്രകൃതിയെ കാണുമ്പോൾ പാരിസ്ഥിതിക പ്രശ്നപരിഹാരങ്ങൾ എന്ന നിലയിലേക്ക് വളരുന്നതായ ഒരനുഭവമാണ് ദയാബായിയുടേയും കല്ലേൻപൊക്കുടന്റേയും എൻ.എ നസീറിന്റേയും കൃതികളിലൂടെ നമുക്ക് ലഭിക്കുന്നത്. സംസ്കൃതവർണനാരീതികളെ കവികൾ ആശ്രയിക്കുമ്പോൾ യാഥാർത്ഥ്യത്തിന്റെ ചൂടും ചൂരും നഷ്ടമാകുന്നു. അത് സാഹിത്യവിഭാഗങ്ങളുടെ വ്യത്യസ്തതകൊണ്ടായിരിക്കാം. പ്രകൃതി ദർശനങ്ങൾ സൗന്ദര്യനിരീക്ഷണങ്ങൾക്കപ്പുറത്ത് യാഥാർത്ഥ്യത്തിലേക്കിറങ്ങുമ്പോൾ ആ പ്രകൃതി പാഠങ്ങൾ എങ്ങനെ ജീവിതവ്യക്തമാക്കാം എന്ന അറിവ്കൂടി വായനക്കാരന് നൽകാൻ കവിതകളെക്കാൾ ശക്തിയുണ്ട് ഇവരുടെ കൃതികൾക്ക്.

ഡി. അനിൽകുമാറിന്റെ കവിതകളിലെ സ്ത്രീസ്വത്യാവിഷ്കാരം

സിമിത കെ.എസ്.

അസി. പ്രൊഫസർ, ഭാഷാവിഭാഗം
നൈപുണ്യ കോളേജ്, കൊരട്ടി, പൊങ്ങം

സംഗ്രഹം: മലയാളസാഹിത്യത്തിൽ ഡി.അനിൽകുമാറിന്റെ കവിതകൾ ലിംഗനീതിയുടെ അടിസ്ഥാനത്തിലും ഭാഷാടിസ്ഥാനത്തിലും സ്ത്രീസ്വത്യാവിഷ്കാരത്തിലും വ്യത്യസ്തത പുലർത്തുന്നു. മലയാളി പുലർത്തിയിരുന്ന സദാചാരബോധത്തിലധിഷ്ഠിതമായ സ്ത്രീ ആവിഷ്കാരത്തോട് അനിൽകുമാർ തന്റെ കവിതകളിലൂടെ പടപൊരുതുന്നു. അത്തരത്തിലുള്ള സ്ത്രീ ആവിഷ്കാരത്തെ അടയാളപ്പെടുത്താൻ ശ്രമിക്കുന്നു.

ആമുഖം

ഇരുപത്തിയൊന്നാം നൂറ്റാണ്ടിലെ മലയാള കവിത അക്കാലമത്രയും പിൻതുടർന്ന കവിതാരീതിയിൽ നിന്നും വ്യത്യസ്തമായി കവിതകളിൽ സ്ത്രീസ്വത്യാവിഷ്കാരം കൃത്യമായി ആവിഷ്കരിക്കുന്നു. അധീശത്വവ്യവഹാരങ്ങളെയും ആണത്ത ഭാവനകളെയും പൊളിച്ചെഴുതിക്കൊണ്ട് അരിക് ജീവിതവ്യവസ്ഥ ഈ കവിതകൾ മുന്നോട്ടു വെയ്ക്കുന്നു. സമൂഹത്തിൽ പെണ്ണ് എങ്ങിനെ നിലനിൽക്കുന്നുവെന്നും എങ്ങിനെ പെണ്ണിനെ ആവിഷ്കരിക്കണമെന്നും ചില തിരിച്ചറിവുകൾ ഇവിടെ പ്രസക്തമാണ്. അങ്ങനെ ആവിഷ്കരിക്കുമ്പോൾ പെണ്ണ് എന്ന സ്വത്വം തന്നെ പലവിധ രൂപങ്ങളിലേക്ക് മാറപ്പെടുന്നു. കാട്ടിലെ പച്ചയായ കാട്ടുപെണ്ണും കരുത്ത പെണ്ണും കടലിലെ വരണ്ട പെണ്ണും കവിതകളിൽ കടന്നുവരുന്നു. ഇതുവരെയുള്ള മലയാള കവിത പറഞ്ഞുവെച്ച ഉത്തമമായ സദാചാരബോധമുൾക്കൊള്ളുന്ന പെണ്ണുങ്ങളിൽ നിന്ന് വ്യത്യസ്തരാണ് ജീവിതം പൊള്ളുന്ന ഈ സ്ത്രീകൾ. ജീവിതത്തിന്റെ പരുക്കൻ യാഥാർത്ഥ്യങ്ങളിൽ സ്ത്രീ അനുഭവിക്കുന്ന മാനസിക സംഘർഷങ്ങളും ആണത്ത അധികാരവ്യവസ്ഥകളിലേക്ക് പരുവപ്പെടുത്താൻ നടത്തുന്ന ശ്രമങ്ങളും ചിലപ്പോഴെല്ലാം മനഃപ്പൂർവ്വം വിട്ടുകളയുന്ന ഒന്നാണ്. ഇവിടെ കവിത കാലത്തിന്റെ പരുവപ്പെടുത്തലാകുന്നു. സമൂഹത്തിന്റെ യഥാർത്ഥചിത്രങ്ങൾ കവികൾ പകർത്തുന്നു. എല്ലാ കാലഘട്ടങ്ങളിലെയും സഹന ശേഷിയുള്ള സ്ത്രീയിൽ നിന്നും വ്യത്യസ്തമായി തന്റെ ഇടത്തെ ചൂണ്ടിക്കാണിക്കുന്ന ശക്തമായ സ്ത്രീ സാന്നിധ്യം, സ്ത്രീയുടെ ഇടങ്ങൾക്ക് പകരം നിൽക്കാൻ പുരുഷനാകുന്നില്ല എന്ന തിരിച്ചറിവിന്റെ അടയാളപ്പെടുത്തൽ വാണിജ്യവൽക്കരിക്കുകയും കച്ചവടവൽക്കരിക്കുകയും ചെയ്ത സ്ത്രീ അനുഭവങ്ങൾക്കു നേരെയുള്ള പ്രതിഷേധം. കപടസദാചാരത്തെ കുട്ടുപിടിച്ച് സ്ത്രീകളെ മാറ്റി നിർത്തുന്ന പുരുഷകേന്ദ്രീകൃത സമൂഹത്തോടുള്ള വെല്ലുവിളി, സോഷ്യൽ മീഡിയായിൽ വിലയില്ലാതെ കൈമാറുന്ന തമാശകളായി മാറുന്ന സ്ത്രീ എന്ന സത്വത്തിന്റെ പ്രാധാന്യത്തെ തിരിച്ചുപിടിക്കൽ, വികാര വിചാരങ്ങളിൽ തന്റേതായ ഇടം നേടാനുള്ള ശ്രമങ്ങൾ ഇവയെല്ലാം ഈ കവിതകളുടെ പ്രാധാന്യം വർദ്ധിപ്പിക്കുന്നു.

പെൺവിഷയങ്ങളുടെ പ്രസക്തി കവിതകളിൽ ശക്തമാകുമ്പോൾ അതിനൊത്ത് ശക്തമാകുന്ന കവികൾ ധാരാളമുണ്ട്. ആണത്തകാഴ്ചകളിൽ നിലകൊണ്ടിരുന്ന കവിതാപ്രമേയം വളരെ പതുക്കെ പെൺചിന്തകളെ സ്വീകരിക്കുന്നു. വളരെ പതുക്കെ പെൺഭാവുകതങ്ങളിലേക്ക് ചില ആൺ കാഴ്ചകൾ സഞ്ചരിക്കുന്നു. സച്ചിദാനന്ദനും അയ്യപ്പപണിക്കരും ഒക്കെ കവിതാവഴികളിലെ പുതുപ്രമേയങ്ങളെ അവതരിപ്പിക്കുമ്പോഴും പെണ്ണ് എന്ന് ശക്തമായ ബിംബത്തിന് പ്രാധാന്യം കൊടുക്കുന്നില്ല. രാഷ്ട്രീയപരമായ ഒരു നോട്ടം മാത്രമാണ് പെണ്ണനുഭവങ്ങളിലേക്ക് ഇവരെ കൂട്ടിക്കൊണ്ടുപോകുന്നത്. അയ്യപ്പപണിക്കരുടെ കവിതയിലെ പെണ്ണ് അതുകൊണ്ട് തന്നെ അടുക്കളയിൽ കടുക് പൊട്ടിക്കുമ്പോൾ തിരിഞ്ഞുനിന്ന് ലോകത്തോട് ചോദിക്കുന്നു ഞാനിത് തുടരണമോ വേണ്ടയോ എന്ന്. സച്ചിദാനന്ദന്റെ കവിതകളിലും പെണ്ണ് ഒരു വിഷയമായി കടന്നുവരുന്നോഴും അനുഭവതലമായി അത് മാറുന്നില്ല. അത് പി.പി. രാമചന്ദ്രന്റെ കവിതയിൽ പെണ്ണ് ഒരു സ്കൂട്ടറായി മാറുന്നു. സ്കൂട്ടറിന്റെ ഓരോ ഭാഗവും പെണ്ണിന്റെ ഓരോ അവയവങ്ങളായി മാറുന്നു . അവിടെ ശാരീരികവും മാനസികവുമായി പെണ്ണനുഭവിക്കുന്ന അസ്വസ്ഥതകൾ വിവരിക്കുന്നു. പ്രമേയപരമായി പെണ്ണിനെ ഒരു വിഷയമാക്കുന്നത് പി.പി. രാമചന്ദ്രനാണ്. ഡി. വിനയചന്ദ്രനും ഏഴാച്ചേരി രാമചന്ദ്രനുമെല്ലാം പെണ്ണനുഭവങ്ങളുടെ വിപുലമായ സാധ്യതകളെ കവിതകളിൽ നിറയ്ക്കുന്നു. പെൺകവിതകളുടെ സമാഹാരം തന്നെ ഏഴാച്ചേരി രാമചന്ദ്രന്റെതായുണ്ട്. കുരീപ്പുഴ ശ്രീകുമാറും പെണ്ണനുഭവങ്ങളെ വരച്ചുകാണിക്കുന്നു. എസ് ജോസഫിന്റെ പെങ്ങളുടെ ബൈബിളിലേക്ക് എത്തുമ്പോൾ പെങ്ങൾ അനുഭവിക്കുന്ന സകല സംഘർഷങ്ങളും നമുക്ക് മുന്നിൽ നിറയുന്നു. കെട്ടിയോനെയും കെട്ടിയോന്റെ അപ്പനെയും പണിയെടുത്തു പോറ്റുന്ന ചിന്നചെച്ചിയെയും മറക്കുക സാദ്ധ്യമല്ല. എം.ബി. മനോജും, എം.ആർ രേണുകുമാറും പെൺശരീരത്തിന്റെ അസ്വസ്ഥതകൾ കവിതകളിലേക്ക് കൃത്യമായി ആവാഹിക്കുന്നു. ഇവർക്കെല്ലാം ശേഷം വളരെ വ്യത്യസ്തമായി കടപ്പുറം ഭാഷയും പെണ്ണുങ്ങളും നിറഞ്ഞു നിൽക്കുന്ന കവിതയുമായി അനിൽകുമാർ കടന്നുവരുന്നു.

പൊഴിയൂർ മുതൽ അഞ്ചുതെങ്ങ് വരെയുള്ള തെക്കൻ കേരളത്തിന്റെ തീരദേശഭാഷയിലാണ് ഡി.അനിൽകുമാർ കവിതകളെഴുതുന്നത്. കേരളത്തിലെ ഭാഷാലോകത്തിന് തീർത്തും അപരിചിതമായ ഭാഷാലോകവും ഭാഷാഅനുഭവങ്ങളും ചില ജീവിത യാഥാർത്ഥ്യങ്ങളും ഈ കവിതകൾ പങ്കുവെയ്ക്കുന്നു. ചക്കോണ്ടോ പറക്കോണ്ടോ എന്ന ആദ്യസമാഹാരവും ഇറങ്ങാനിരിക്കുന്ന അവിയങ്കോര എന്ന രണ്ടാം സമാഹാരവും കേരള സമൂഹത്തിന് അധികം പരിചിതമല്ലാത്ത ചില കടലനുഭവങ്ങൾ പങ്കുവെയ്ക്കുന്നു. അതോടൊപ്പം തന്നെ മലയാളി സദാചാരബോധത്തെ കഠിനമായി വെല്ലുവിളിക്കുന്ന ഒരു സ്ത്രീസ്വത്വാവിഷ്കാരം ഈ കവിതകളിൽ അനിൽ നടത്തുന്നു. ഈ സ്വത്വാവിഷ്കാരത്തെ വിവരിക്കുകയാണ് പ്രബന്ധലക്ഷ്യം.

പ്രബന്ധലക്ഷ്യം

കേരളീയ സമൂഹത്തിന് പരിചിതമല്ലാത്ത സാധാരണ സ്ത്രീ അനുഭവങ്ങളെ അവതരിപ്പിക്കുന്നതിലൂടെ അനിൽ സമൂഹത്തിന്റെ അടിത്തട്ടിൽ സ്ത്രീകൾ അനുഭവിക്കുന്ന മാനസിക സംഘർഷങ്ങളെ തുറന്ന് കാണിച്ച് കേരളപരിസരത്തിലെ ഉദാത്ത സ്ത്രീ സങ്കല്പങ്ങളെ തച്ചുടയ്ക്കുന്നു. ഭാഷയിലെ ലിംഗനീതിയിലെ പുതിയ അനുഭവത്തെ വെളിപ്പെടുത്തുകയാണ് പ്രബന്ധലക്ഷ്യം.

പുതിയ പദങ്ങൾ:

- 1. ചങ്കൊണ്ടോ - ശംഖുണ്ടോ
- 2. കണവാമൊഴട് - കണവാനാറ്റം
- 3. കടലെങ്കണ - കടലിലിറങ്ങുന്ന
- 4. പെണ്ണുകോ - പെണ്ണുങ്ങൾ
- 5. തുപ്പളി - തുപ്പൽ
- 6. പെരട്ടം - ചന്തി

ഉള്ളടക്കം

ഉദാത്തമായ ഭാഷാ അനുഭവങ്ങളും സ്ത്രീസ്വത്വവിചാരങ്ങളും വെറും പൊള്ളത്തരങ്ങളല്ലേയെന്ന് തന്റെ കടപ്പുറത്തെ പെണ്ണനുഭവങ്ങളിലൂടെ അനിൽ തെളിയിക്കുന്നു. ഇവിടെ കടന്നുവരുന്ന കഥാപാത്രങ്ങളെല്ലാം ഭാവനകൾക്കപ്പുറം പച്ചയായ മനുഷ്യരാണ്. കടൽപോലെ ആഞ്ഞടിക്കുന്ന ജീവിത യാഥാർത്ഥ്യങ്ങളോട് പൊരുതുന്നവരാണ്. ഇവിടുത്തെ സ്ത്രീകൾ കേരളീയഭാവുകത്വത്തിലെ മലയാളി സ്ത്രീ സങ്കല്പങ്ങളെ തച്ചുടച്ചു കൊണ്ട് വഴിയരികിൽ തുറാനിരിക്കുന്നു. മറ്റൊരു ഭാഷയും അനിൽ അതിന് ഉപയോഗിക്കുന്നില്ല.

കക്കൂസില്ലാത്ത വീട്ടിൽ നിന്നുള്ളവൾ
 വെളുപ്പാങ്കാലത്ത് തുറാൻ കാട്ടിൽ പോകുന്നു
 (വെളുപ്പാങ്കാലം)

സ്വന്തം മലമൂത്രവിസർജ്ജനങ്ങൾക്കുപോലും സ്ഥലമില്ലാതെ വഴിയരികിൽ വെളിക്കിരിക്കേണ്ടി വരുന്ന പെണ്ണുങ്ങൾ കേരളത്തിൽ ഇപ്പോഴുമുണ്ടെന്ന് വിദ്യാസന്നരും, സംസ്കാര സമ്പന്നരായ കേരളീയർ അറിഞ്ഞിരിക്കേണ്ടതാണ്. ഇവിടെയാണ് സദാചാരബോധത്തിന്റെ അങ്ങേയറ്റത്തിൽ വിഹരിക്കുന്ന മലയാളി സ്ത്രീത്വത്തിന് ഒരപവാദം അനിൽ നൽകുന്നത്. ഇതിനോടൊപ്പം വായിക്കേണ്ട ഒന്നാണ് പുല്ലുകൾക്കു മറുവിൽ മൂത്രമൊഴിക്കാൻ മറഞ്ഞിരിക്കുന്ന അമ്മയ്ക്ക് കാവൽ നിൽക്കുന്ന മകൻ. വല്ലാത്ത നെഞ്ചുരുക്കത്തിൽ മറകളില്ലാത്ത അമ്മയുടെ നിഴൽ മകന് മുന്നിലൂടെ കടന്നുപോകുന്നു. പട്ടിയോ, പൂച്ചയോ മനുഷ്യരോ കടന്നുവരുമ്പോൾ പാതി നിർത്തിയ മൂത്രവുമായി അമ്മ എഴുന്നേൽക്കുന്നു. ഇവിടെ മനുഷ്യന്റെ വിസർജ്ജ്യങ്ങളെല്ലാം കവിതയിൽ നോവു പടർത്തി കേരളീയ ചിന്താ സങ്കല്പങ്ങളെ വെല്ലുവിളിക്കുന്നു. എല്ലാം മറച്ചുവെയ്ക്കാൻ വിധിക്കപ്പെടുന്ന മലയാളി സ്ത്രീസ്വത്വം ചോദ്യചിഹ്നമാവുന്നു.

അപ്പൻ അമ്മയെ വിളിച്ച തെറിയോളം
 കേട്ടിട്ടില്ല ഞാൻ ഒരു കവിതയും
 അതിനാൽ എന്റെയീ അവിധകോര
 അപ്പന്റെ തെറിയെ കുഴിച്ചെടുക്കുന്നു
 കണ്ണീരുണങ്ങാത്ത അമ്മയുടെ
 നന്നുത്ത കവളിൽ ഉമ്മ വെയ്ക്കുന്നു.

രണ്ടാമത്തെ സമാഹാരമായ അവിധകോര തുടങ്ങുന്നത് ഇങ്ങനെയാണ്. അമ്മയെക്കുറിച്ചുള്ള വരികളെല്ലാം മനോഹരമായ അമ്മ സങ്കല്പങ്ങളോടുള്ള ചിരിയാണ്. ഇന്നത്തെ സമൂഹത്തിൽ കടപ്പുറജീവിത്തിൽ

ജീവിതം സംഘർഷഭരിതമായൊരു അമ്മയ്ക്ക് കണവാമീനിന്റെ നാറ്റമാണ്. ഭർത്താവിന് അവർ തേവിടിശ്ശിയാണ്. നാട്ടുകാർക്ക് പണം തിരികെ കൊടുക്കാത്ത കള്ളിയാണ്.

“പരുക്കൻ പ്ലാക്കും തെറിയുമായി ഒടുങ്ങിയ ജന്മം”

എന്ന് അമ്മയെ വിശേഷിപ്പിക്കുമ്പോൾ കേരളീയ സാഹിത്യത്തിലെ അമ്മ സങ്കല്പങ്ങൾ തോറ്റുപോകുന്നു . പേറ്റുനോവും കുടുംബഭാരവും ചുമക്കുന്ന സ്ത്രീയിൽ നിന്ന് ഈ അമ്മസങ്കല്പം പുരുഷനൊപ്പം നിൽക്കുന്ന സാംസ്കാരിക ചിഹ്നത്തിലേക്ക് കടപ്പുറം സ്ത്രീകളെ ഉയർത്തുക കൂടി ചെയ്യുന്നു.

അമ്മയെക്കുറിച്ചുമാർക്കുമ്പോൾ

നെഞ്ചിലെ തീ

അമ്മയെന്നാൽ ജീവിതം

മരണമേ

നിന്നെ ഞാൻ അമർത്തി ചുംബിക്കുന്നു.

(കണവാമൊഴ്)

കടലേക്കണ പെണ്ണുകോ എന്ന കവിതയിൽ ചരുവം കമഴ്ത്തി ചന്തിയുറപ്പിച്ച മീൻകാരി പെണ്ണുങ്ങൾ മുറുക്കാൻ തുപ്പളി വിരൽവിടവിലൂടെ പമ്പരം കണക്കെ വിട്ട് തലയിലെ പേൻ നുള്ളി കടലിലേക്ക് മീൻ പിടി ക്കാനിറങ്ങുമ്പോൾ മലയാളി തൊഴിൽ സങ്കല്പങ്ങളോട് പൊരുതുന്ന സ്ത്രീകളെ നമുക്കിവിടെ കാണാം. ആഴക്കടലിലേക്കിറങ്ങി മീൻ പിടിച്ച് വരുന്ന പെണ്ണുങ്ങൾ കേരളത്തിലെ വ്യത്യസ്തമായ കാഴ്ചയാണ്. കുടുംബം പുലർത്താൻ കടലിലേക്കിറങ്ങുന്ന പെണ്ണ് ആൺതൊഴിൽ സങ്കല്പങ്ങളോട് ഒപ്പം നിന്നു കൊണ്ട് ആണത്ത അധികാരവ്യവസ്ഥയെ വെല്ലുവിളിക്കുകയാണ്. കടപ്പുറത്തെ പെണ്ണുങ്ങൾ ശരീരം കൊണ്ടും തൊഴിൽ കൊണ്ടും സ്വതന്ത്രരാണ്. ആ സ്വാതന്ത്ര്യത്തിൽ നിന്നാണ് ചെറുപ്പത്തിൽ ഒരുമിച്ച് വെളിക്കിരുന്ന കൂട്ടുകാരിയോട് നിന്റെ നഗ്നത ഞാൻ കണ്ടല്ലോ എന്ന് ഒരു കൂട്ടുകാരന് ഒരിക്കലും പറയാൻ സാധിക്കാത്തത് (പെരട്ടം എന്ന കവിതയിൽ നിന്ന്).

ഒന്നുമറിയില്ലെങ്കിലും

അമ്മ പറയാറുണ്ട്

അവളൊരു നട്ടക്കച്ചോടമാണെന്ന്

(പെങ്ങൾ)

ആൺതുണയില്ലെങ്കിൽ പെൺജീവിതമെങ്ങനെ നഷ്ടക്കച്ചോടമാകും എന്ന് ചിന്തിക്കേണ്ട വിഷയമാണ്. ഇത്തരത്തിൽ ആൺതുണയില്ലാതെ ജീവിതം ഉത്സവമാക്കുന്നവരും കടപ്പുറത്തുണ്ട്.

സൂക്ഷ്മമായ തലത്തിൽ അനിൽ തന്റെ കവിതകളിലൂടെ ചില പെൺസങ്കല്പങ്ങളിലൂടെ തുറന്ന് കാണിക്കുന്നു. കടലിൽ നിന്ന് വരുന്ന പെണ്ണുങ്ങൾ ബഹളക്കാരും കടൽക്കാറ്റോറ്റ് വരണ്ടവരുമാണ്. അവരുടെ ബഹളങ്ങളിലൂടെ അവരുടെ ഇടത്തെ അവരടയാളപ്പെടുത്തുന്നു. അവരുടെ വരൾച്ചയിലൂടെ ജീവിതത്തിന്റെ വരൾച്ച തുറന്ന് കാണിക്കുന്നു. തിണ സങ്കല്പങ്ങളിൽ ഇവർ നെയ്തൽ തിണയിലെ പെണ്ണുങ്ങളാണ്. ഒരു തിണയിൽ നിന്ന് മറ്റു തിണകളിലേക്ക് സഞ്ചരിച്ച് ഇവർ കാലദേശങ്ങൾക്കപ്പുറത്തെ സംസ്കാരത്തെ മനസ്സിലാക്കുന്നവരാണ്. ഇവരുടെ മീൻ വിൽക്കാനുള്ള യാത്രകൾ മറ്റു തിണകളുമായി ഇവരെ ബന്ധപ്പെടുത്തുന്നു.

ഭൂപരിധികൾ വിട്ട് സഞ്ചരിക്കുന്ന ഈ പെണ്ണുങ്ങൾ അനുഭവസ്ഥരായ അതിരുകളില്ലാത്ത ലോകത്തെ ഉദാഹരണങ്ങളാണ്. രാത്രി സഞ്ചാരികളായ ഈ പെണ്ണുങ്ങൾ സ്വതന്ത്രമായ അവരുടെ ജീവിതത്തെ അടയാളപ്പെടുത്തുന്നു. രാവേറെ ചെന്നിട്ടും കടലിലേക്ക് ഇറങ്ങുന്ന ഈ പെണ്ണുങ്ങൾ പൊതു ഇടപെടലുകളുടെ ഉദാഹരണമാണ്. ഇത്തരത്തിൽ അനിൽകുമാറിന്റെ കവിത നൽകുന്ന പെൺസങ്കല്പങ്ങളെല്ലാം തന്നെ കേരളീയ സമൂഹത്തോടുള്ള ചോദ്യമാണ്. കാലാവസ്ഥയും പ്രകൃതിയും പെണ്ണും എങ്ങനെയാണ് സാമൂഹികമായ ചുറ്റുപാടുകളെ പ്രതിരോധിക്കുന്നതെന്ന് ഇവിടെ വ്യക്തമാണ്. മലയാളകവിതയ്ക്ക് അധിക പരിചിതമല്ലാത്ത ഈ പെണ്ണുങ്ങൾ കേരളീയ സദാചാരബോധത്തെയും പെൺസങ്കല്പങ്ങളെയും വെല്ലുവിളിച്ചുകൊണ്ട് മലയാള കവിതയിൽ സ്വന്തമായ ഇടം നേടുന്നു. സ്വന്തം പ്രദേശത്തിന്റെ അനുഭവങ്ങളും ആവിഷ്കാരവും ഭാഷയും കൊണ്ട് കേരളത്തിലെ പരിചയം കുറവായ സ്ത്രീസ്വത്വാവിഷ്കാരം ഈ കവിതകളിൽ അനിൽ നടത്തുന്നു.

ഉപസംഹാരം

മലയാള സാഹിത്യത്തിൽ ആദ്യകാലം മുതൽക്കേ ഉദാത്തമായ ഭാഷകൊണ്ട് ഉദാത്തമായ സ്ത്രീ സങ്കല്പങ്ങൾ വരച്ച് വെക്കുന്നു. ഇത് തീർത്തും ആണത്ത അധികാരവ്യവസ്ഥയുടെ ഉൽപ്പന്നം മാത്രമാണ്. അരിക് ജീവിതവ്യവസ്ഥയിലെ സ്ത്രീ ജീവിതങ്ങൾ വിവരിക്കപ്പെടാനാവാതെ നിലനിൽക്കുന്നവയാണ്. ഉദാത്ത സങ്കല്പങ്ങളിൽ സ്ത്രീയുടെ മാനസിക സംഘർഷങ്ങൾ മാറ്റി നിർത്തപ്പെടുന്നു. ഇതിനോടുള്ള കടുത്ത അത്യർപ്പതയും എതിർപ്പും പ്രകടിപ്പിച്ചുകൊണ്ട് കടൽപ്പോലെ ആഴമുള്ള ജീവിതത്തെ തന്റെ കവിതകളിലൂടെ അനിൽ വരച്ചിടുമ്പോൾ അത് അരിക് ജീവിതവ്യവസ്ഥയിലെ സ്ത്രീസ്വത്വാവിഷ്കാരമാകുന്നു. മലമൂത്രവിസർജ്ജ്യങ്ങളെക്കുറിച്ച് നാം പറയാൻ മടിക്കുന്നിടത്ത് അത്തരം ചില പ്രയോഗങ്ങളിലൂടെ ചില ജീവിതങ്ങൾ നമുക്ക് പരിചിതമാകുന്നു. ഭാഷയിൽ ലിംഗനീതിയുടെ പുതിയ ഉദാഹരണവും പുതിയ ഭാഷയും പുതിയഭാവുകത്വവുമാകുന്നു അനിൽകുമാറിന്റെ കവിതകൾ. കേരളം അടയാളപ്പെടുത്തുമ്പോൾ കടപ്പുറത്തെ സ്ത്രീകൾക്കുകൂടി ചിലത് പറയാനുണ്ടെന്ന് ഈ കവിതകൾ ഓർമ്മപ്പെടുത്തുന്നു.

സഹായഗ്രന്ഥങ്ങൾ

പോൾ എം.എസ്	2010	ഉത്തരാധുനിക കവിതാപഠനങ്ങൾ തൃശൂർ കേരള സാഹിത്യ അക്കാദമി
മിനി ആലീസ്	2014	സമകാലീന മലയാളകവിത പുതുമയും പലമയും ആലുവ വിദ്വാൻ പി.ജി. നായർ ഗവേഷണ കേന്ദ്രം
രവീന്ദ്രൻ എൻ.കെ	2010	പെണ്ണെഴുതുന്ന ജീവിതം കോഴിക്കോട് മാതൃഭൂമി ബുക്സ്
രാജേഷ് ചിറപ്പാട്	2012	പുതുകാലം പുതുകവിത തിരുവനന്തപുരം ചിന്ത പബ്ലിക്കേഷൻസ്
ഡി. അനിൽകുമാർ	2018	ചങ്കൊണ്ടോ പറക്കൊണ്ടോ
ഡി. അനിൽകുമാർ		അവിയങ്കോര (ഇറങ്ങിയിട്ടില്ല)

ഡി. അനിൽകുമാറിന്റെ വിവിധ ഇടങ്ങളിൽ പ്രസിദ്ധീകരിച്ച കവിതകൾ.