DOMINICAN DISCERN

A Refereed Journal for Interdisciplinary Studies

Vol. 3 **Issue 2** **October - December 2017**

DOMINICAN DISCERN

A Refereed Journal for Interdisciplinary Studies

Patron	:	H.E. Mar Mathew Arackal| Bishop, Syro-Malabar Catholic Diocese of Kanjirapally, Kerala, India
Manager	:	Rev. Fr. Varghese Parinthirickal Manager, St. Dominic's College, Kanjirapally
Managing Editor	:	Dr. James Philip, Principal, St. Dominic's College, Kanjirapally
Chief Editor	:	Dr. Jaimol James, Head, Post Graduate Department of Economics, St. Dominic's College, Kanjirapally
Editorial Advisors	:	Dr. P.J. Alexander IPS, Director - General of Police (Rtd.), Kerala
		Dr. Stephen Mathew, Director, St. Berchman's Institute of Management, Changanacherry
		Dr. J.G. Ray, Professor and Head School of Bio-science, MG University, Kottayam
		Dr. Neethi P., Faculty, School of Development, Azim Premji University, Bangalore
		Dr. Burton Cleetus, Asst. Prof., CHS, SSS, JNU, New Delhi
		Dr. Sunil Jacob John, Associate Professor, NIT, Calicut
		Prof. Anish Thomas, Asst. Professor of Commerce, Deva Matha College, Kuravilangadu
Editorial Board	:	Dr. Jojo George, Head, Postgraduate Department of Botany, St. Dominic's College, Kanjirapally
		Dr. Naiju M Thomas Assistant Professor, Post Graduate Department of Mathematics, St. Dominic's College, Kanjirapally
		Prof. Bino P. Jose, Head, Department of History St. Dominic's College, Kanjirapally
		Prof Lekha Francis, Assistant Professor, Department of English,St Domoinic's College, Kanjirapally
		Prof. Juno Jose, Assistant Professor, Department of English, St. Dominic's College, Kanjirapally
		Prof. Soumya Maria, Assistant Professor, Department of Economics, St. Dominic's College, Kanjirapally
		Dr. Renjini Jose, Assistant Professor, Department of Chemistry, St. Dominic's College, Kanjirapally
		Prof. Anoop Tom Thomas, Assistant Professor, Research & P.G. Department of Commerce, St. Dominic's College, Kanjirapally
		Prof. Nelson Kuriakose, Assistant ProfessorDepartment of Physics, St. Dominic's College, Kanjirapally

DOMINICAN
DISCERN
A Refereed Journal for
Interdisciplinary Studies

CONTENTS

Vol. 3 Issue 2 October - December 2017

Editorial 4

1. A Study of the Holy Bible as Wholly Literature 6
   - *Paul Jacob*

2. Impact of the recent trend of decline in rubber price on the marginal households 17
   -*Rekha Jose*

3. Quest for Self and Identity: A Study of Anita Nair's Ladies Coupe 22
   -*Meera Babu*

4. Working conditions of unorganisedsector: Issues And Solutions ;A Case study of unorganised Workers in Ernakulam District 31
   - *Ms. Jinu Elizabeth Sebastian*

5. विजय चौहान की कहानियाँ और नारी अस्मिता..... 49
   -*Dr. Santy Joseph*

6. E-Banking usage and E-Banking security awareness among customers of Public and Private Sector Banks 57
   -*AbysonKurian,Sarath Rajendran*

7. Roots Vs Routes: A study of the conflicts of Diasporic Life in Jumpha Lahiri'sinterpreter of Maladies..... 70
   - *Maria John*

8. Theories of Migration -An over view..... 74
   - *Imme Maria Thomas*

9. Study on the Awareness and Use of N-List Program among Undergraduate Students.. 81
   - *Deumy John,Gilu G. Ettaniyil*

EDITORIAL

Dear Readers

Dominican Discern aims to follow the national and international research agenda across the spectrum of the sciences, the social sciences, and the humanities.We appreciate the attempt made by scholars in addressing fundamental questions of real significance.Reasearch strategy should try to maintain truth and originality in the pursuit of the academic enquiry of a subject.Theapptetite to explore and the quest to find solutions to problems will help the reasearchers to improve their effectiveness at work.We aims to provide insights of research advancements and understanding in different fields.

This edition includes Study of the Holy Bible as Wholly Literature , the recent trend of decline in rubber price on the marginal households, A Study of Anita Nair's Ladies Coupe,Working conditions of unorganisedsector,E-Banking usage and E-Banking security awareness among customers of Public and Private Sector Banks, A study of the conflicts of Diasporic Life in JumphaLahiri's interpreter of Maladies,An over view of theories of Migration and a study on the awareness and use of N-List Program among Undergraduate Students.

We are looking forward to create a generation who are passionate in the creating, developing and updating challenging ideas. We wish to enhance the body of knowledge with cross border research which improves the environment around us. The resources provided here helps the students and scholars to undertake and disseminate their research and may help in improving their own skills of understanding and reasoning.

With Regards

Chief Editor

Statement about ownership and other particulars of Dominican Discern

FORM IV

1.	Place of Publication	:	St. Dominic's College, Kanjirapally, Parathode P.O,,Kottayam,Kerala
2.	Periodicity of Publication	:	Quarterly
3.	Printers Name	:	Dr. James Philip, Principal, St. Dominic's College, Kanjirapally
	Nationality	:	Indian
	Address		St. Dominic's College, Kanjirapally, Parathode P.O, Kottayam, Kerala
4.	Publishers Name	:	Dr James Philip
	Nationality	:	Indian
	Address	:	St. Dominic's College, Kanjirapally, Parathode P.O, Kottayam, Kerala
5.	Editor's Name	:	Dr. Jaimol James
	Nationality		Indian
	Address		St. Dominic's College Kanjirapally, Parathode P.O, Kottayam, Kerala
6.	Name and address of the Individual who own the Periodical	:	Dr James Philip
	Nationality	:	Indian
	Address	:	St. Dominic's College, Kanjirapally, Parathode P.O, Kottayam, Kerala

I, Dr James Philip, hereby declare that the particulars given above are true to the best of my knowledge and belief.

Sd/-

Date: December 2017 Rev Dr. James Philip

A Study of the *Holy Bible* as Wholly Literature

Paul Jacob
Assistant Professor in English
St. Aloysius College, Edathua

Abstract

The *Bible* is not one book but a library of 66 books that were written over a period of around 1,500 years by many different authors and contains a range of different types of literature or genres. The *Bible* is a collection of writings or / and of literature that consists of genres such as History (both fact & fiction), Law, Prophecy, Poetry, Gospels and Letters etc... And in each genre, there are various styles employed by different writers such as the use of metaphors, similes, Jewish laws, parables, discourses, eye witness accounts, songs, poems, proverbs, apocalyptic writing, magic realism, symbolism, and the coded message found in Revelation to put across their message.

Key words: Genres, genology, figures of speech

The criteria for a literary classic provided by Abrams' *Glossary of Literary Terms* is a text that is kept in print, discussed frequently by scholars, and likely to be included in anthologies and college courses meets the standard for a classic. Implicit in Abrams' criteria is the belief that a classic is something most people should read, even if they have not.

Genology is the study of form in Comparative Literature. Theorists of Comparative Literature argue that it is futile to study genres, as genres keep changing. According to this perception, literature should be taken as a whole. In this project paper the researcher tries to identify the characteristic features of a literary classic as well as Comparative Literature in order to analyze the *Bible* as a paragon and testimony of World Literature or Global Literature.

The influence of the *Bible* on the development of English literature is impossible to ignore. There are more than a thousand biblical references in the works of Shakespeare alone. Authors and

poets such as John Milton, Charles Dickens, Matthew Arnold, William Wordsworth, Mark Twain, Robert Frost and Emily Dickinson shaped their literature with allusions and metaphors taken from the pages of the *Bible*.

The *Holy Bible*'s influence extends also to the language we speak, the laws we uphold, the names we have been given, the metaphors we use and the similes we employ for emphasis in our daily communications. To this day, we continue to hear biblical phrases like: "My brother's keeper" (Genesis 4:9), "The salt of the earth" (Matthew 5:13), "A law unto themselves" (Romans 2:14, King James Version), "The powers that be" (Romans 13:1), "Filthy lucre" (1 Timothy 3:3,), "Fight the good fight" (1 Timothy 6:12) and many more.

From a literary point of view, it is absolutely astonishing that despite having been written by so many different authors from so many different backgrounds over a period of 15 centuries, the Bible does not contradict itself and does not contain any errors as it was originally written. It contains remarkable unity. As novelist Frederick Buechner wrote, "In spite of all its extraordinary variety, the *Bible* is held together by having a single plot" (Longman 48).

The editors of *A Complete Literary Guide to the Bible* suggest asking the following questions when approaching a biblical passage: "What human experiences have been embodied in this text? To what genre(s) does this text belong, and how does an awareness of the relevant generic conventions guide our encounter with the text? What are the unifying patterns and structure of the text? What artistry does the text exhibit?" (19).

Bible as literature is a concept newly introduced to the modern world. The *Bible* has long been a source for Western fundamentalism and ideologies due to the fact that it is a religious text. Billions of people throughout the world believe that the *Bible* is not merely a storybook but a code of ethics by which to live. Jews and Christians study the teachings of the *Bible* and apply its laws to everyday life. Viewing the Bible simply as a form of literature is a new phenomenon, causing much provocation and controversy.

Because so much controversy surrounds the *Bible*, educating children about the Scriptures has posed a problem. But many authors and literary critics have explored the literary motifs throughout the *Bible* to discover its symmetry and overall message. J.H. Gardiner wrote *Bible as English Literature* in 1907. He says, "The way in which the various types of narrative have been put together has produced a literary effect different from anything else that we have in English literature." He claims that biblical narrative is at its strongest in the stories of the Garden of Eden, Abraham, Isaac and Jacob. These pastoral stories of individual men are at once idyllic and relevant. The author goes on to analyze the poetry and rhythmic style of the Old Testament and the New Testament just as he would any other literary text. He does not examine the *Bible* within its own context, its time and culture. Rather, he presents it to the reader as a relevant form of literature in the modern world. Studying the *Bible* as literature does not diminish the eternal aspects of its message; it simply does not enforce that message.

Among the generally recognized genres and categorizations of the *Bible* are the following.

· HistoricalNarrative/Epic: Genesis and the first half of Exodus

· The Law: the last half of Exodus; also Leviticus, Deuteronomy

· Wisdom: Job, Proverbs, Ecclesiastes

· Psalms: Psalms, Song of Solomon, Lamentations

· Prophecy: Isaiah, Jeremiah, Ezekiel, Daniel, Hosea, Joel, Amos, Obadiah, Jonah, Micah, Nahum, Habakkuk, Zephaniah, Haggai, Zechariah, Malachi

· Apocalyptic: Daniel, Revelation

· Gospel: Matthew, Mark, Luke, John, and possibly Acts

· Epistle(letter): Romans, and 2 Corinthians, Galatians, Ephesians, Philippians, Colossians, 1 and 2 Thessalonians, 1 and 2 Timothy, Titus, Philemon, Hebrews, James, 1 and 2 Peter, 1, 2, and 3 John, Jude.

The following literary features of the Bible which together make it unique:

- A unifying story line.
- The presence of a central character
- Religious orientation.
- Variety of genres and styles.
- Preference of the concrete over the abstract.
- Realism.
- Simplicity.
- Preference for the brief unit.
- Elemental quality.
- Oral style.
- Aphoristic quality.
- The literature of confrontation.

The following list is not complete, but it outlines the major figures of speech used in the *Bible*:

Figures of Comparison

Simile

"Behold, I send you out as lambs among wolves" (Luke 10:3).

Metaphor

"We are His people and the sheep of His pasture" (Ps. 100:3).

The seven "I am" statements of Jesus in the Gospel of John are all metaphors.

Figures of Association

Metonymy

"They have Moses and the prophets; let them hear them" (Luke 16:29). This is a metonymy, because "Moses and the prophets" stands for the writings of Moses and the prophets.

Synecdoche

"For God so loved the world" (John 3:16). "World" is used for the people in the world. "All Scripture is given by inspiration of God" (2 Tim. 3:16).

"All Scripture" is used for every part of Scripture.

Figures of Humanization

Personification

"Does not wisdom cry out, and understanding lifts up her voice?" (Prov. 8:2).

"The field is wasted, the land mourns" (Joel 1:10).

Anthropomorphism

"He who touches you touches the apple of His eye" (Zech. 2:8).

"Lord, hear my voice! Let Your ears be attentive to the voice of my supplications" (Ps. 130:2).

"No one is able to snatch them out of My Father's hand" (John 10:29).

Apostrophe

"Hear, O heavens, and give ear, O earth!" (Isa. 1:2).

Figures of Illusion

Irony

"No doubt you are the people, and wisdom will die with you!" (Job 12:2).

"For you put up with fools gladly, since you yourself are wise!" (2 Cor. 11:19).

Hyperbole

"Everyone could sling a stone at a hair's breadth and not miss" (Judg. 20:16).

Figures of Understatement

Euphemism

"You shall go to your father's in peace" (Gen. 15:15).A euphemism for death.

"From which Judas by transgression fell, that he might go to his own place" (Acts 1:25). It is a euphemism for hell.

Litotes

"After whom has the king of Israel come out? Whom do you pursue? A dead dog? A flea?" (1 Sam. 24:14).

"And they brought the young man in alive, and they were not a little comforted" (Acts 20:12).

"I am a Jew from Tarsus, in Cilicia, a citizen of no mean city" (Acts 21:39).

Figures of Emphasis

Pleonasm

"Yet the chief butler did not remember Joseph, but forgot him" (Gen. 40:23). The redundant "but forgot him" adds force to the statement.

"Knowing that God had sworn with an oath" (Acts 2:30). The redundant "with an oath" adds emphasis.

Repetition

"Moses, Moses!" (Exod. 3:4).

"Blessed" is repeated through the beatitudes in Matthew 5:3-11.

"Eloi, Eloi" (Mark 15:34).

"Nor" is repeated several times in Romans 8:38-39.

Climax

"In Him was life, and the life was the light of men. And the light shines in the darkness, and the darkness did not comprehend it" (John 1:4-5).

Figures Requiring Completion

Ellipsis

"Uzzah put out [his hand] to the ark of God and took hold of it, for the oxen stumbled" (2 Sam. 6:6). "His hand" must be supplied to complete the thought.

"He will not always strive [with us], nor will He keep [His anger] forever" (Ps. 103:9).

Zeugma

"I have surely visited you and [seen] what is done to you in Egypt" (Exod. 3:16).

"Forbidding to marry, [and commanding] to abstain from foods" (1 Tim. 4:3). "Forbidding" only applies to marriage, and "commanding" must be supplied.

Aposiopesis

"'And now, lest he put out his hand and take also of the tree of life, and eat, and live forever'—therefore the Lord God sent him out of the garden of Eden" (Gen. 3:22-23).

"And if it bears fruit, [well.] But if not, after that you can cut it down" (Luke 13:9).

Extended Figures of Speech

Parables

The parables like the parable of the Good Samaritan (Luke 10:25- 37) and the parable of the landowner (Matt. 21:33-46) could be grasped by unbelievers.The story parables (e.g., the Good Samaritan, the prodigal son, the workers in the vineyard, the rich man and Lazarus, the wise and foolish virgins) are all designed to elicit a response from the hearers.

Allegories

While a parable is an extended simile, an allegory is an extended metaphor. The allegory of the vine and the branches in John 15, for example, develops the metaphors of Christ as the true vine, the Father as the vinedresser, and believers as the branches.

Allegorical stories have several points of comparison. In John 10:1-18, the allegory of the good shepherd draws a point-by-point comparison between a number of elements (the door of the sheepfold, the shepherd, the sheep, the thief, and the hireling) and corresponding spiritual truths. While parables use realistic imagery, allegories often use words in a figurative rather than literal sense. The parable of the lost sheep (Luke 15:3-7) uses "sheep" literally, but the allegory of the good shepherd uses "sheep" figuratively; the parable of the vineyard owner (Luke 20:9-21) uses "vineyard" literally, but the allegory of the vine and the branches uses "vine" figuratively.

Riddles

A riddle is a concise and puzzling statement posed as a problem to be solved or explained.

"Here is wisdom. Let him who has understanding calculate the number of the beast, for it is the number of a man: His number is 666" (Rev. 13:18).

Fables

The fable of the trees in Judges 9:8-15 (interpreted and applied in 9:16-20), the fable of the thistle in 2 Kings 14:9, and the fable/allegory of the two eagles in Ezekiel 17:2-10.

Symbols

The pillar of cloud and fire (Exod. 13:21-22) symbolized God's glory and presence among His people.

Blood symbolized the life of an animal or human (Lev. 17:11; Deut. 12:23-25).

Numbers (e.g., four, seven, and twelve), colors (e.g., blue, purple, scarlet, white, and black), and metals (e.g., gold, silver, bronze, iron) are used symbolically in Scripture.

Narrative

Both testaments are full of the stories of God's redemptive work on behalf of His people. This form is so prominent in Scripture because the God of the *Bible* acts in the arena of human history. On each level, the biblical narratives contain universal patterns or archetypes that capture the essential themes of human experience. The inner and outer conflicts between good and evil, heaven and hell, light and darkness, angels and demons, wisdom and foolishness, faith and doubt, courage and cowardice, obedience and rebellion, hope and despair are enacted throughout the narratives of Scripture. When all the stories are combined together, a magnificent, unified plot with a beginning, middle, and end unfolds, and the reader realizes that he or she is a part of this plot. From creation to consummation, the sovereign hand of God is upon the course of history.

Epic

Although written in prose, portions of the biblical account of the exodus from Egypt to Canaan in the books of Exodus to Deuteronomy combine together to fit the epic form. The exodus epic is unified by strong nationalistic elements (the formation of the nation of Israel), a central hero (Moses), and the underlying motif of a quest (the Promised Land). But unlike conventional epics, the real hero of the exodus epic is not a man, but God Himself. The account extolls the mighty acts of God, not Moses, and focuses more on moral and spiritual values than on human accomplishments. While a conventional epic would praise the exploits of men, the exodus epic exposes the Israelites as a rebellious, frail, and sinful people in need of the grace and deliverance of God.

Heroic Narrative

Old Testament examples of this literary form include the story of Abraham (Gen. 12- 25), Jacob (Gen. 27-35), Joseph (Gen. 37-50), Gideon (Judg. 6-8), Ruth, David (1 Sam. 16—2 Sam. 24; 1 Chron. 11-29), Esther, and Daniel.

Tragedy

In each case, the tragic protagonist faces one or more critical moral choices and fails. The consequences of this failure may not be immediate, but they inevitably bind him in a web from which he cannot escape. He is at once responsible for and victimized by his tragedy. In some cases like Samson in Judges 13-16, the tragic hero gains insight from his suffering. Other biblical examples of tragic narrative are Adam and Eve (Gen. 3), Saul (1 Sam. 9-31), and Solomon (1 Kings 1-11; 2 Chron. 1- 9).

Poetry

More of the Bible is written in poetry than most people imagine. In addition to the books of Job, Psalms, Proverbs, and the Song of Solomon, a substantial portion of the prophetic literature (including most of Isaiah, Jeremiah, Hosea, Joel, Amos, Obadiah, and Micah, Nahum, and Zephaniah) is also poetic. Almost half of the Old Testament is poetry, but in many translations some of this poetry appears in prose form.

The poetry of the Bible is an effective vehicle for communicating the full range of human emotions from the heights of joy to the depths of despair. In a very personal way, the poets and prophets expressed their sorrows, the plight of their people, and their unshakable hope in the Lord.

Narrative or Dramatic Poetry

The book of Job is an excellent example of narrative poetry that portrays a dramatic story. The plot moves from prosperity to calamity to the restoration of prosperity. There are a number of plot conflicts, including Satan's conflicts with God and Job, the conflict between Job and his friends, and the conflict between Job and God.

Lyric Poetry

Lyric poetry is predominant in the book of Psalms and the Song of Solomon. The psalms speak to the mind through the heart. They are rich in the artistry of parallelism, figurative imagery, symbolism, multiple meanings, and emotive vocabulary.

Pastoral Literature

This literary form uses the idyllic imagery of rural poetry or shepherds in a rustic setting to portray a feeling or a truth. Psalm 23, for example, takes the reader through a day in the life of a shepherd who cares for his sheep from morning to night. The psalmist uses these images to express God's gracious care for His people. Jesus carries this as a step farther in His allegory of the good shepherd (John 10:1-18). The prophets also made effective use of pastoral settings to depict the blessings of God's kingdom (see Isa. 40:10-11; 41:18-19; Hos. 14:4-7; Amos 9:13-15). The Song of Solomon describes the experience of love by praising the beauty and virtue of the beloved through natural and rustic images (see Song of Sol. 2:8-17; 7:10-13).

Literature of Praise

The *Bible* is full of beautiful examples of the literary form of encomium, or praise. The godly man, for example, is praised in Psalms 1 and 15, and wisdom is personified as a woman and praised in Proverbs 8. The last 22 verses of Proverbs use the 22 letters of the Hebrew alphabet to praise a virtuous wife (Prov. 31:10-31). First Corinthians 13 is an unsurpassed encomium of agape, and the author of Hebrews praises faith in 11:1-12:2.

But the Scriptures reserve the highest praise for the Lord.

Wisdom Literature

While the wisdom literature of the *Bible* is denoted more by content than by form, it usually appears in the form of didactic poetry that teaches principles about life. Most of this literature is in Job, Proverbs, and Ecclesiastes. Some of the Psalms (1, 37, 119) and much of the book of James can also be categorized as wisdom literature. Jeremiah 18:18 mentions three classes of spiritual leaders in Hebrew culture: priests, prophets, and the wise (cf. 1 Kings 4:29-34; Job 12:12). Joseph, Abagail, Solomon, and Daniel are examples of those who possessed prudence and wisdom. As observers of life, the wise could give right answers in critical situations. They were highly practical rather than theoretical; they knew the course of action that would lead to the desired results in life. The sages analyzed conduct and studied the consequences of given actions.

Wisdom is more than shrewdness or intelligence; it relates to practical righteousness and moral acumen. The key word for wisdom is *hokhmah*, which literally means "skill." Wisdom is the skill in the art of living life with each area under the dominion of God. It is the ability to apply truth in the light of experience. The wisdom literature stresses that the basis for true success in skillful living is the fear of the Lord.

This literary form is generally expressed in poetic terms and uses a variety of techniques including parallelism (antithetic parallelism dominates Prov. 10-15, and synthetic parallelism dominates Prov. 16-22), numerical sequences (Prov. 30:15-31), alliteration (Eccles. 3:1-8), and the full spectrum of figurative language. The proverb is a special feature of wisdom literature because it uses a comparison or simple illustration to make a poignant observation about life. Proverbs are practical and concise; they are meant to be read slowly in small sections. These maxims are easily memorized statements that are true to life even though individual cases may differ.

Prophetic Literature

The Old Testament Prophets

The prophets were divinely appointed individuals who received God's messages through dreams, visions, angels, and direct encounters with the Lord, and related these messages in oral, visual, and written form. Many of them like Nathan, Elijah, and Elisha left no written records, but those who did are responsible for about onefourth of the *Bible*.

The bulk of the seventeen prophetic books in the Old Testament apply the standards of the moral law of God to the attitudes and practices of the day. They stressed the need for right belief (orthodoxy) and right practice (orthopraxy). The prophetic books engage in forthtelling and foretelling. The bulk is forthtelling, or spiritual insight: exhortation, reproof, and instruction. The remainder is foretelling, or spiritual foresight: prediction of immediate and distant events to come. These prophecies were not intended to satisfy curiosity, but to show that God is in sovereign control over all of history.

The Revelation

The book of Revelation is a highly structured work that combines elements of almost all the literary forms in the *Bible*, including figurative language, parallelism, typology and symbols, epic, narrative, lyric and narrative poetry, and praise. The three dominant literary types in this book are apocalypse, prophecy, and epistle.

Gospel

The good news about salvation in Christ was first proclaimed orally and later written in the unique literary form known as the gospels. They are highly episodic and do not fit the other literary categories like heroic narrative. The unifying theme of the gospels is the person and work of Jesus Christ who is portrayed not merely an example to be followed, but as the way to eternal life and the rightful object of man's supreme allegiance.

Oratory

There are several excellent examples of oratory in the Scriptures. Solomon's sermon and prayer at the dedication of the temple in 2 Chronicles 6 well illustrates the art of speaking in public with force and eloquence.

Epistle

On one end of the spectrum of letters is the personal, nonliterary letter; on the other end is the formal epistle that is intended for the public and posterity. The epistles of the New Testament are unusual in that they combine elements of both, in varying combinations. Most of them, like 1 and 2 Thessalonians, generally follow the standard form of ancient letters: the name of the writer, the name of the recipient, a greeting, a wish or thanksgiving, the body of the letter, and a final greeting and farewell. But Hebrews lacks most of these elements, and 1 John lacks all of them. Nine of the New Testament epistles are addressed to churches or groups of churches (they were to be read aloud in congregational meetings), and four (1 and 2 Timothy, Titus, and Philemon) are addressed to individuals. All of them arose out of specific occasions.

The *Bible* is an integration of various literary genres and an amalgam of different figures of speech. The Holy *Bible* can be considered as a paragon of world literature. The Holy *Bible's* influence extends also to the language we speak, the laws we uphold, the names we have been given, the metaphors we use and the similes we employ for emphasis in our daily communications. Because most evangelicals pay scant attention to the literary nature of the *Bible*, the misconception gets perpetuated that the

literary approach is specialized and technical. In fact all it requires is that we carry over what we know about literature generally to the *Bible*. We have all had high school or college literature courses in which we learned that plot, setting, and character are the elements of a story, and that poets think in images and figures of speech. All we need to do is put what we already know into practice when we read and interpret the *Bible*.

Works Cited

Abrams, M. H., and Geoffrey Galt Harpham.*A Glossary of Literary Terms.*Boston, MA: Wadsworth Cengage Learning, 2012. Print.

Dreikurs, Rudolf M.D., and Vicki R. N. Soltz*Children: The Challenge*. New York, NY: Penguin Group, 19927. Print.

Ehrman, Bart D. *Misquoting Jesus: The Story Behind Who Changed the Bible and Why* New York: HarperSanFrancisco, 2005. Print.

Gardiner, J. H. *The Bible as English Literature.*Whitefish, MT: Kessinger Pub, 2010. Print.

Norton, David. *A History of the English Bible as Literature.*Cambridge. UK: Cambridge UP, 2000. Print.

Popkin, Michael.*Active Christian Parenting: Practical Skills for the Preschool to Preteen Years.* Minneapolis, MN: Augsburg Fortress, 1995. Print.

Ryken, Leland, and TremperLongman.*A Complete Literary Guide to the Bible.*Grand Rapids, MI: Zondervan, 1994. Print.

The Holy Bible: Containing the Old and New Testaments. Oxford: OUP, 2002. Print

Impact of the recent trend of decline in rubber price on the marginal households

Rekha Jose
Asst Professor, Department of Economics,
St Dominic's College, Kanjirapally

Abstract

Majority of the farmers in Kerala are having small/marginal land holdings. From among these farmers there aremany who haverubber as their main crop. This has happened eventuallyandmainly becauseofthe reason that over the years from among the various group of agricultural crops cultivated in Kerala the rubber cultivation seemed to be most promising crop in terms of returns and its long life. The Price variations for rubber have been within an okay limit previously however there has been a U turn of the events as ofnow because of the main reason of the falling trend in the rubber price. This study looks into the impact of this recent trend of decline in rubber price on the marginal households.

Key Words: Rubber, household, price variations

Introduction

Natural rubber (NR) is a strategic rawmaterial that caters to a wide range of industries manufacturing a variety of products. Rubber a native of the Amazon Basin in South America is now cultivated in many countries extensively like Indonesia, Malaysia, Thailand, India etc. In India rubber was introduced by Britishers in 1873 in Kolkata and over the years. India has become one of the largest producer and consumer of NR.

Among the Indian states, Kerala had been giving more importance to the cultivation of cash crops than food crops. In Kerala there are 11.5 lakh rubber cultivators and out of these 98% of them are the small or marginal cultivators. 85percentage of Kerala's total cultivation have been the cash crop of rubber. The recent trend of the crush in the rubber prices is taking a toll on the life of the marginal

farmers and their households. Though farmers were used to cyclical nature of agricultural prices the possibility of such steep and continuous fall in price has never before occurred to them. The resultant income squeeze from this trend along with the decline in production of rubber due to the climatic changes, new type of diseases affecting the rubber, increasing wages of labourers, less central government support, more imports, illegal work of tyre industries, decline in international price level etc are all having an impact on the small and marginal farmers.

The avg. annual rubber price per quintal

Years	Price(Rs)
1990-91	2129
2000-01	3036
2010-11	19003
2011-12	20805
2012-13	168880
2013-14	16602

Source: Rubber KrishiPrathisanthikalileSathyathakal by Adv.BinoyMankarthanam

The above table reveals that the average annual rubber price has declined in 2013-14. This was a trend that has started in 2013 and was totally different from a positive trend in rubber price that previously existed.

Statistical data on rubber use,production,imports and exports

Years	Production(tons)	Use(tons)	Imports(tons)	Exports(tons)
2009-10	831400	930565	177130	25090
2010-11	861950	947715	190692	29851
2011-12	903700	964415	214433	27145
2012-13	913700	972705	262753	30594
2013-14	774000	981520	360263	5398
2014-15	645000	1020910	442130	1002

Since: Deepika, June 6, 2016

The above data shows that there has been a decline in production and exports recently due to recent trend of rubber price decline,however the use and imports have not declined.

Statement of the Problem

The entire rubber producing area of the state is now in a gloomy mood and real estate deals and other business activities have come to a halt. Farmers are skeptical about taking loans as they are unsecure about repayment. NR price decline seems to make the rubber cultivation anunprofitable one especially for marginal households. Reduction in income and switchingto other cultivation is traced. The study looks into the situations of marginal rubber cultivators (randomly selected fifty households) in ward numbers XI and XII of the Erumelygramapanchayat in the event of the recent trend of price decline.Objectives of the study

1. To study the economic impact of recent trend of decline in rubber priceon themarginal households.
2. To examine the differences in the standard of living before and after price decline.
3. To check whether cultivators are still sticking onto the rubber cultivation.
4. To find out the alternative methods of survival by the cultivators.
5. To gather suggestions to overcome of the problem of recent trend of decline in the rubber price.

Hypothesis

The recent trend of adverse price fluctuation in rubber price has adversely affected the rubber production pattern and the general consumption patterns of the marginal households in the study area.

Significance of the study

The financial fortunes of the study area are closely linked to the price movements of NR. Any wide fluctuation in the price is immediately reflected in the income generation and standard of living of the people. The commodity that fetched up toRs 240/Kg in 2012 is fetching the farmers an amount within the range of Rs85 to Rs 110/Kg in 2013-14. The study may open an insight into the situation of ward numbers XI and XII of Erumelypanchayatof the Kottayam district.

Methodology

Both primary data and secondary data have been used. The primary data had been collected from the surveydone based on the random sampling of 50 marginal households that mainly depended on rubber cultivation for their income and the period of study in from Dec.2015 to March 2016.

Limitations of study

The study has been conducted within a short period of time. Only 50 samples have been used for the study and questionnaire method was adopted for collecting the data. The study covers only the recent trend of decline in the rubber price and this gloomy situation may change in the future and the study results may vary.

Study

Majority of the households studied (64%) belonged to the APL category and 90% of the households have only 1-3 acres of land holdings. The average number of rubber sheets produced by 30% of the households during per day of rubber tapping was 5-10 sheets. There have been changes in nature of tapping. Before price decline 90% of marginal farmers were doing self tapping but now after price decline only 72% of the respondents are doing self tapping. Those employing labour(10%) are still employing them. However 18% of the respondents now come under 'not tapping' category, as they have found it unprofitable to do the tapping. The regularity in rubber tapping has also diminished to twice or thrice in a week. The number of those farmers who have bought rain guards has declined from 90%(before Ps decline) to 74% after the price decline. Some of the respondents have started to sell the product as latex itself (8%) instead of converting the produce into rubber sheets. The average monthly income of majority (34% of the respondents) has now came down to less than Rs 1000, earlier it was only 2% that had come under this income level. None of the respondents had now monthly income above Rs 6000. This has had an adverse effect on the savings of these marginal households. 86percentage of the respondents responded that they are not able to save anything. The rest 14% of the respondents are now having savings less than 5% of their income. This is a bad situation when we realize that there was earlier at least 12% of the households in the study area who were able to save above 10% of their income.

The respondents that has fallen into debt situation now in 56% and the number of respondents who have adopted multi cropping pattern to escape the trend of decline in rubber price now is 30percentage.

There have been changesin the consumption pattern of farm households also. Earlier 4% the respondents could go in for luxuries but now none of them are going for luxury consumption. Those consuming mainly necessities alone haveincreased from 12% to 60% of the respondents. The shopping pattern is regular now only for 10% of the respondents and 80% of these marginal households are mainly depending on ration shops and the dependence on ration shops earlier was only 10%. It shows that the decline in rubber price have even affected the respondent choice of place of shopping.

Among the specific problems faced by the 50respondents studied in the study area included the following: difficulty in meeting day today expenses (all of them agreed), problems in educating children (45 responded), difficulties in loan repayments (28 responded), development activities dropped down (20 responded) and reduction in consumption (30 respondents).

All of them pointed at the major risk of no steady returns and increase in cost of production. Few of them pointed at climatic changes and less labour available as the problem. The survival methods adopted by the respondents were multi cropping (30%), sharing of profit with rubber tappers(4%),cutting of rubber trees(4%),14% of respondents came under NA category. However 48% of the respondents are still continuing in rubber cultivation with the hope that situation will change. None of the respondents in the study area has leased out their rubber trees as an alternative method of survival.

Suggestions gathered included adoption of multicropping, increasing the quality of rubber, more central government support, decrease in rubber imports, fixing of a more reliable price, give more importance to farmer interests than industrialists(especially tyre industry) interests and find new uses of rubber.

The study showed that the recent trend of decline in rubber price have had a negativeoverall impact on these marginal households in the study areas in the case of rubber cultivation and general consumption pattern. Hypothesis is proved true.

Conclusion

Rubber cultivation is the main source of livelihood for majority of the people in Kerala. Hence any change in rubber price will surely have an effect on these households. Steady growth in rubber price is therefore recommendable. Government must therefore take steps for creating such a price trend. More research must be done in this area and adequate policy measures must alsobe adopted.

Done by,

Justine James
Under the supervision Of
Prof.Rekha Jose
Asst.Prof.Dept. of EconomicsSt.Dominic College Kanjirappally

Quest for Self and Identity: A Study of Anita Nair's *Ladies Coupe*

MeeraBabu
Lecturer ,Department of English,
St. Dominics College, Kanjirapally

Abstract

The paper intends to explore the theme of self discovery and identity in Anita Nair's *Ladies Coupe.* For a woman, the need for self fulfillment, autonomy, self realization, independence and individual actualization are important and this quest triggered off by some crisis in their lives make them strive heroically to overcome their cultural conditioning and barriers created by society in matter of tradition and manners. The study also attempts an enquiry into the Indian womanhood that has got estranged from self and others due to reasons varying from personality traits to societal expectations and their changed consciousness as presented in *Ladies Coupe*

Keywords: Self discovery, Identity, Independence, Journey, Transformation

The traditional view of women is not any more valid in the present day. With self discovery of their roles as individuals, women are gradually taking up new roles to play both as individuals and members of families and societies. It is wrong to assume that women know only their homes and they are ignorant of the ways of the world. However, majority of women, even now, continue to lose their identity, independence, and self respect. They are dolls in the hands of their husbands and in laws. Women should realize how important they are not only at home but also in the society in which they live. They should assert their independence and know themselves. This is achieved through the process of self discovery.

Postcolonial feminist literature has always carried the heavy burden of dealing with layers of misinterpretation of traditions and religions. The centre of this dilemma is the role of woman and her economic and social independence. The present day women writers are more passionate and serious about the problematic question of women's emancipation. The contemporary Indian women writers have not only insisted an explanation of the patriarchal ideologies and their oppressive tendencies towards feminist growth and expression, but also have envisioned ways of answering those attitudes.

Of all the contemporary Indian English novelists, Anita Nair is perhaps, the most perceptive explorer of women's world, shook by an acute sense of helplessness.

Men and women are created to complement each other and play parallel role. However, the patriarchal orders into which they live designate women with a secondary status. Unable to voice her feelings and concern, all that a woman can do is swallow all the humiliation and suppression behind the mask of forged happiness and feigned concern. Being the epitome of patience and sacrifice, she is not supposed to move out of the arena created by the male-made society. However, times have changed and women no longer speak from the periphery. They do not merely want to voice their concerns but also want to be heard. Women who were considered to be dumb have become audible and coming out of the mask, wish to be recognized in their 'real attire'. Women wishing to come out of the age old shackles and releasing themselves of the burden begin to undertake a voyage towards self discovery and self realization.

At the end of the novel we realize that every person possess some fine qualities and inner strength which even they are unaware of. It is only in the face of certain untoward incident or circumstances into which they are thrown that these qualities begin to surface. Further these qualities receive a finer edge and gloss only when faced with predicaments.Nubile stated that:

> *Ladies Coupe* is a perfect example of contemporary women's identities and their conflictual relationship with tradition, male dominated society, gender discrimination and class and caste constraints. It is a novel in which fiction merges with reality and where female voices are authentic. (74)

Anita Nair's *Ladies Coupe* is the story of a woman's search for strength and independence. It is also the story of six women who meet in a train journey, Akhilandeswari, the protagonist listens to the story of five other women in the compartment and gives her too, seeking in them a solution to the question that has troubled her all her life: can a woman stay single and be happy or does a woman need a man to feel complete? The story switches over from past to present and present to past and hence, even other than the five women in the compartment, we are shown of certain women who are humiliated and debased. India suffers from a patriarchal system which has tried in many ways to repress, humiliate and debase women. The question she poses in the novel not only shakes the ideological ground of man's patriarchal role in our traditional society but also imply the existence of an alternative reality.

Nair's *Ladies Coupe* is "an explicit visual description of feminine psyche and the intensity of passions it produces" (Khot 60). The novel portrays the problems of women at varied socio-economic levels and age groups in the society through their conversation. The Brahmin heroin Akhila is a forty-five years old spinster, daughter, sister, aunt and the only provider of her family after the death of her father. Getting fed up with these multiple roles, she decides to go on a train journey away from her family and responsibilities, a journey that ultimately make her a different woman. She tries to change the course of her life and family substantially. But it is not possible as she lives in a predetermined world. Neither she is free to realize her goals, nor to translate her dreams into realities. Hungry for life and experience, aching to content, she sets out for a journey. Anita Nair chooses a ladies compartment as the setting of the novel. There she meets five other women, who have some stories to tell. Even though they differ from each other, their stories have got a common thread, the tragic situation of Indian women

in a male dominated society. All these stories are an endeavour to answer Akhila's problematic question: Whether a woman can stay single and be happy?

When Akhila's father died she was only nineteen years old and in that age, she got a job of clerk in the income tax department. Nineteen is the age group when most of the young girls are romantic about their bright perspective in future life but Akhila had to take the entire burden of her family on her shoulders without any complaint. She is the eldest and only earning member in her family even then she is supposed to take the permission of her younger brother if she wants to go out, just because of the fact that he is a man and she, a woman. Anita Nair tries to affirm that women are only biologically different from men but it doesn't mean that a woman should be subjugated and demoralized only on the basis of this difference. Akhila's mother is not worried about her daughter's desires as she is a traditional woman. She has her own theories and principles as she always teaches Akhila how a good wife should serve her husband:

> First of all, no good wife could serve two masters- the masters being her father and her husband. A good wife learnt to put her husband's interests before anyone else's, even her father's. A good wife listened to her husband and did as he said. 'There is no such thing as an equal to marriage,' Amma said. 'It is best to accept that the wife is inferior to husband. That way there can be no strife, no disharmony. (14).

Her mother is an ideal Hindu wife therefore she imagines that her daughter should follow her philosophy and thoughts. Her mother leaves every single decision on her father as she thinks that her husband knows best. "We have never had to regret any decision that he has taken, even when it was on my behalf" (14). Women experience such distress and they are failing to make out the accurate path leading to their own character growth. Beauvoir stated that "Woman is bound in a general way to contest foot by foot the rule of man, through recognizing his overall supremacy and worshipping his idols" (Beauvoir 622).

After the unexpected death of Akhila's father, the family needs financial support. So, being the eldest, Akhila has to take up the responsibilities. When Akhila wants to go to Mahabalipuram, her mother instructs her to get permission from her brothers. Even though she is the only earning member of the family, she cannot be assertive. The patriarchal imprint in the mind of her mother compels Akhila to be subservient to her brothers who are younger and dependent on her. This creates in Akhila a sense of humiliation. Her mother's advice to behave submissively to her brothers as is the custom of the society makes her boil in anger. Though she does not want to be a prey to the male domination, she silently bears the burden of the family.

Nair brings out that this is the case for every earning woman who has lost her life for the family. In the name of society and cultural binding they lose everything and work for others, spend their youth for others' benefits and finally gain nothing. They are secretly warned to be wary of their desires in the name of culture and tradition.

Janaki, the oldest lady in the compartment, is very much like Akhila's mother. She believes that a woman's life is complete by means of submission to her husband. She has been married for forty

years and has been under the care of others since her childhood. She has been pampered by her father, brother, husband, and son. She is obviously unaware of the reality of life. She feels fulfillment in the marital life. For her, a woman's duty is to marry and lead a life of submission to her husband. Being a good wife and good mother is Janaki's view on womanhood. For a woman, her house is her kingdom. Janaki has a fully satisfied marital life as her husband Prabhakar pampers and gives an extra care every moment. She finds comfort in him and projects that they are the golden couple. Her attitude delivers her nature of finding comfort only in the hands of her husband who is her owner. She portrays the traditional Indian woman. Women of her kind are well accepted by our culture and praised as the models of successful womanhood. Her words make Akhila ponder over her mistake of being alone.

> I am a woman who has always been looked after. First there was my father and brothers; then my husband. When my husband is gone, there will be my son. Waiting to take off from where his father left off. Women like me end up being fragile...I believed in that oldcliche that a home was a woman's kingdom. I worked had to preserve mine. (22)

Margaret Shanthi, a chemistry teacher who is also in the coupe shares her life with the fellow passengers. She briefs her life, its turning points and take-over. Her mother advised her on the eve of her wedding about the loyalty towards the husband. She told that woman had to take extra effort to make the marital life successful. Obeying her mother's advice and with the unwavering love for her husband, she wished only what he wanted her to do. She gave up her desire to get a doctorate and did her B. Ed to become a teacher, cut her long hair, stopped going to church on every Sunday, stopped eating from the roadside shops and finally aborted her child to fulfill the wishes of her husband. She blindly accepted whatever her husband said and wanted to project herself as a good wife. When she complained about the unhappiness in her life, her mother replied, "It is normal to quarrel with one's husband. Every day won't be the same when you've been married to a man for years... And like I have said many times before, it is a woman's responsibility to keep the marriage happy" (112).

Margaret was forced to live like a model wife and daughter. She had remained within the above definition till she revolted, retaliated and refused to be a subordinate. Her story demonstrates how a woman can strategize to get her own way. Her husband Ebenezer Paulraj is the worst example of male chauvinism in the novel. A vain and arrogant poseur, he manoeuvres Margaret into a position of submissive silence, making her out to be an unremarkable, average kind of woman. A girl with a brilliant academic career and a warm and vibrant personality, she is reduced to a silent extra. He logs the limelight in their marriage, keeping her firmly in the wings, hardly allowing her even "supporting" status. His subtle cruelty to children in his school is repeated in his treatment of his wife. He is obsessed with the girlish, pre-woman that Margaret is when he first meets her. When she happily announces her pregnancy, he insists on an, abortion in order to keep her "girlish" in his eyes. Margaret is confused and, then angry. Tired of her subaltern position in his house, she finally takes her life into her own hands, gathers her forces with supreme will power and turns the tables on him. Having learned from his constant playing of games to get his way, she takes her revenge by inventing the game that will render him harmless to her, an ineffectual gourmand.

> Subordinates are described in terms of, and encourage to develop psychological characteristics that are pleasing to the dominant groups. These characteristics form a

> certain familiar cluster: submissiveness, passivity, docility, lack of initiative, inability to decide, to think and the like is subordinates adopt these characteristics they are considered well adjusted. (Millett 7)

Prabha Devi another fellow passenger in the coupe talks about her life. She pretends that she is bold and confident and can take decisions on her own but in reality she has her own difficulties in her life. When she was born, her father sighed. He had hoped it would be a boy though he already had four boys. But her mother is pleased with her daughter as she can leave her recipes about cookery. She believes that only a girl child will boast about her parent's home even after her wedding. This is what every Indian woman thinks of while begetting girls. But the responsibilities over the girl children and the loss of finance in the name of their wedding and settling them in life terrify them and make them not to prefer a girl child. Prabha Devi's mother convinces her husband saying, "We have four sons. A daughter can do no harm. Besides, when it is time for her to be married, you can choose a family that will aid your business interests" (169).

Sheela, a fellow passenger in the coupe takes her grandmother as her role model. Though her grandmother belongs to the old generation and is dying of cancer, she is very modern in her thoughts. Sheela is best understood by her grandmother whereas her father constantly finds fault with her and controls her. He used to scold her even for silly things and Sheela wants to protest but she does not raise her voice against him. When she was a little girl, her father encouraged her to speak like an adult. He enjoyed her razor-edged wit. But after she has grown up, he sees her as a woman and no longer his little girl. She wants to tell her father not to feel proud of her quick answers, instead teach her to swallow words and kill her spirit and tame her tongue. "Women turn to their mothers when they have no one else to turn to. Women know that a mother alone will find it possible to unearth some shred of compassion and love that in everyone else has become ashes" (71).

Marikolanthu, worst affected by the patriarchal dominance, tells her story to Akhila. She describes how much she suffered and underwent turmoil and troubles in life. When she got a job in the ChettiarKottai as a baby sitter, she felt proud of herself as she could contribute to the growth of her brothers financially. When she received glass bangles from SujataAkka, Chettiar's daughter-in-law happily, her mother advised her not to expect anything from anyone. She insisted that there would be no disappointment when there was no expectation. She told that Marikolanthu's life would never become the one like the life of a silkworm, to be made use of through life and death. She would no longer "content to remain a sister to the real thing. Surrogate house wife. Surrogate mother. Surrogate lover" (268). She would be the real thing she would be different from the "long line of people who had used me and then discarded me..." (268).The realistic picture of the humble and often miserable lives of the peasant women, the destitution and injustice in villages is presented through Marikolanthu, whose innocence was destroyed by one night of lust. The incidents in Marikolanthu's life cause aversion and disbelief.

Karpagam is the embodiment of sheer courage and determination. Although a widow her sense of dressing and appearance do not display the same. She stands as a representative of all women seeking to define themselves in the patriarchal social order. Her 'I care less' attitude is displayed when she blunts, "I don't care what my family or anyone thinks. I am who I am. And I have as much right as

anyone else to live as I choose" (202). This woman is an embodiment of great mental courage. Her words are truly thought provoking

> Tell me didn't we as young girls wear colourful clothes and jewellery and a bottu ? It has nothing to do with whether she is married or not and whether her husband is alive or dead. Who made these laws anyway? Some man who couldn't bear the thought that in spite of his death, his wife continued to be attractive to other men. (202)

One cannot help but wonder at the significance of her words. There is no hypocrisy or falsehood in what she says but every word uttered is true to the core. She stands as the spokesman of Anita Nair and lends words to her voice while saying. "I live alone. I have for many years now. We are strong Akhi. Whatever you think you want to. Live alone. Build a life for yourself where your needs come first" (202). It is Karpagam's words which instill a strong desire within Akila to live life on her own terms. She is wonderstruck and the powerful words uttered by Karpagam and says: "Karpagam are you real or are you some goddess who had come here to lead me out of this…" (202).

Akhila had a love affair with Hari, a north Indian young man. It was a diminutive love affair though they made physical love several times. Akhila suddenly broke this relationship. She says, "Hari this is goodbye I will never see you again" (153). Because he was younger than her and she was also anxious what people and society would think if this love affair would be disclosed? She is so agonized that she mentions "Every time I look at someone watching us, I can see the question in their minds: what is he doing with an older woman? That bothers me very much, Hari. It bothers me very much that we are not suited so she decides to remain single."(159). In the concluding part of the novel Akhila is a changed and revolutionary woman with full of strength and she also enjoys sexual pleasure with a stranger. "Akhila is lust" (274). As an acclaimed writer, Anita Nair makes it explicable that her intention of writing novels is to give emphasis on the depressed situation of women in Indian society. She is very much anxious about the exploitation of women by the male members which encourages her to write for the exploited. "Anita Nair is a powerful writer, who through this tender story shows great understanding and compassion for all women and for the choices and regrets they cannot avoid. She portrays women as not totally cut off from familial social ties but women who remains with those orbits and protest against injustice and humiliation" (Kalamani143)

At Kanyakumari a young boy falls for her and she has a night's relation with him. After that she decides that she does need a man and dial Hari's number. After listening to the life stories of the other women, she relives her experiences and decides that she has a right, even at the age of forty five to get her love Hari and begin life anew. Her decision is her rebellion against society and its repressive forces. She has had a spiritually and emotionally liberating journey and Akhila forms herself and discovers life. The achievements of Prabha Devi, Margaret, Marikolanthu and Karpagam strengthen Akhila's resolve, so that, when she gets off the train at Kanyakumari, she is a new Akhila. Perhaps it is the aura of her newfound confidence, her newly discovered selfhood that attracts the young man at the beach. The fact that Akhila is able to meet and hold his gaze seems to be almost a lateralization of her new position as the 'self' and others as 'object'. She has grown into her selfhood.

At the end of her transformative journey, Akhila faces the wide ocean and the sea breeze of Kanyakumari, a highly symbolic place of enlightenment, determination, and self-knowledge. After the

enclosed space of the coupe and the transformation it engendered, the open world is there for the taking, and Akhila departs from the train as a new woman, ready to enjoy life freely as she wishes. It is a turning point in Akhila's life, with no chance of a return to the status quo:

> Forty five year old spinsters have a reputation…and so it was with Akhila. Elderly spinster. Older sister. Once the breadwinner of the family. Still the cash cow. But Akhila is certain that she won't let her family use her any more. Look at me, she would tell them. Look at me: I'm the woman you think you know. I am the sister you have wondered about. There is more to this Akka. For within me is a woman I have discovered. (284)

Akhila is done caring only for her family, ignoring her own dreams. She has learned that she can be herself and thus affirms her individual identity. Akhila now wants to be: "Nobody's daughter. Nobody's sister. Nobody's wife. Nobody's mother" (207). Indeed, she makes it quite clear that her journey has been a hugely transformative one, saying "I am not the Akhila who boarded this train last night" (220). This Akhila has learned to "triumph over her innate timidity and rise above traditions," to live outside a confining patriarchal structure and beyond the framework of marriage and motherhood (220).

However, Akhila's transformation is not a simple one, which complicates an understanding of Kanyakumari as a liberating final destination. Her revised sense of self may be somewhat clearly defined, but her identity is not fully fixed by the novel's conclusion. While Akhila discovers much about herself and becomes increasingly aware of her own autonomy and agency, the many contradictions and constraints of Indian society continue to surround her, still impacting her if no longer directing and controlling her destiny. Just as the train can be said to offer freedom and seclusion, solidarity and individuality, so does *Ladies Coupe* bring together a series of oppositional forces that offer a rich if problematic set of opportunities for its passengers. In combining escape and enclosure, the space of the train speaks perfectly to Akhila's dilemma as a woman who is caught between her duty to the expectations of the society of which she remains a part and her dreams for an independent identity outside of the social constraints which have previously defined her. Thus, the novel is not simply about transformation and changes in the feminist Bildungsroman tradition, but also one that points to the limits of such hopes for change through an articulation of choice and self-transformation.

In KanyakumariAkhila tests her new found confidence by taking a lover. That she is able to manage the little encounter entirely on her own terms amuses her. "Akhila has no more fears. Why then should be she walk with a downcast head?" (275). She books a call to Hari. He might be married, he might have moved on. Still it is worth the effort She loves Hari "but she desires life more" (275). The narrative is open ended. Hari does answer the call but Nair does not choose to tell us what he says. Whatever it is, a new Akhila has been born-one determined to be heard and noticed, capable of building a good life herself.

The novel ends by identifying Akhila with Durga, as Shakti, indicating the potential of woman kind. From an image of absence and silence to one of confrontation and assertion, Akhila has come a long way. Shedding the patriarchal image of woman as a silence and an absence, as imperfection and incompleteness, Akhila appropriates the voice and the will that has been the province of men and takes

an active part in life. Through this novel Nair suggests that change in the norms of the traditional patriarchal system is essential for women's rights and their identity.

Nair deals with the various problems of women and takes up all those issues that most women would not dare to voice in public. Some of the issues that she so skillfully deals with are gender discrimination, lust, the male-made society, breaking the patriarchal order and much more. All women face similar problems all around. However, things are especially difficult for those coming from the lower strata of the society. Those coming from the upper class and those financially independent definitely find things easier. A woman, inspite of all her talents and skills has to work twice as hard to prove her credentials, and all her struggles and endeavours are least appreciated.

Nair successfully provides a glimpse into the women's world. The female psyche and the feminine experience are brought out very successfully. The women that Nair portrays are distinct and different from those of the past. The prevailing social structure, economic condition, modern education and western influence have all helped women to change her attitude, her way of thinking and her total persona. Successfully coming out of the traditional wraps the effects of the change in women is seen in almost every sphere of human activity. This change has greatly influenced the man-woman relationship too. This was one area not fully explored and people shied away from brining private and personal issues into public. This positive change in women is helping them to define and redefine themselves in a positive way.

The modern Indian women are not ready to tolerate discrimination on the basis of gender. They want an equal role in all socio-political aspects of life. They would not tolerate social or economic violence. They are always in search of a place of their own where no one will exploit them. They will have their own identity and they would be able to enjoy physical fulfillment and emotional intimacy. Defying the patriarchal notions that enforce woman towards domesticity, her characters assert their individuality aspire self reliance through education. They nurture the desire of being independent and self reliant. Her protagonists grow up intellectually and most important of our psychologically. The movement is always shown from imprisonment to liberation- on both mental and spiritual ground.

Works Cited

Beauvoir, Simon de. *The Second Sex*. New York: Vintage Books, 1989. Print.

Kalamani, N. *The Fusing Horizons: A Critical Essay in Indian Writing in English*. New Delhi: Sarup& Sons, 2008. Print.

Khot, Mohini. "Journey of Self-Discovery: The growth of Akhila in Anita Nair's *Ladies Coupe*." *The Journal of Indian Writing in English* 35.1 (Jan 2007): 60-67. Print.

Millett, Kate. *Sexual Politics*. New York: Doubleday, 1970. Print.

Nair, Anita. *Ladies Coupe*. New Delhi: Penguin Books, 2001. Print.

Nubile, Clara. *The Danger of Gender: Caste, Class and Gender in Contemporary IndianWomen's Writing*. New Delhi: Sarup& Sons, 2002. Print.

WORKING CONDITIONS OF UNORGANISED SECTOR: ISSUES AND SOLUTIONS

A Case study of Unorganised Workers in Ernakulam District

Ms.Jinu Elizabeth Sebastian

Assistant Professor, Department of Economics,
St. Dominic's College Kanjirapally ,
Email id : jinues17@gmail.com

SECTION I

1.1 Introduction

Over the two decades of rapid growth, Indian economy is generally perceived as doing done very well. It is well known that the BRIC Report has predicted that India will be the third largest economy, after the US and China by 2050. But the growth has not been homogenous across sectors. Further the high growth is not improved living standards of all residents. A large segment of working population is mostly in the unorganised or informal sector. Particularly the entire growth of employment during 1999-2000 to 2004-05 period was in informal sector or unorganised sector.

Unorganised labour market constitutes a vast segment in any society, whether it is in developed or developing countries. It is estimated that the United States of America provide employment to 53 % of private work force and contribute to 51 % of gross private product. The majority of the working population in South Asia, accounting for the range of 66.3 to 93.4 % is in the informal sector. In India out of the total employment of 455 million in 2004-05, the unorganised (informal) workers without any job or social security accounted for 420.67 million i.e. 92.31 % (NCEUS, 2007).

1.2 Unorganised Labour: Quantification Problem

The burning issue with regard to unorganised labour is its quantification or estimation. The different sources like Central statistical Organisation, National Sample Survey Organisation, and Economic Census etc. use different definition for informal enterprise or sector.Kulashreshtra (1997) discussed the conceptual and estimation issue of informal sector in the context of Indian National accounts. Employment

in the unorganised sector is derived as a residual of thetotal workers minus workers in the organised sector as reported by Directorate General of Employment and Training (DGE&T).

1.3 Review of Literature

In India, the First National Commission on labour (1969) had recommended the need for periodic surveys to understand the problems of different types of labour in the unorganised sector, especially the working condition. The National Commission on Self-employed Women and Women Workers (1988), National Commission on Rural Labour (1991), Second national Commission on Labour (2002), and recently National Commission on Enterprise in the Unorganised Sector (2007) were all the initiatives of various governments to identify the issues faced by the unorganised sector.

There have been many studies on the trends and pattern of the unorganised sector using secondary data from NSS Rounds and Census data. There are studies at micro level by individual researches too these studies touch upon issues ranging from working condition to the impact of reforms.

1:3.1 Size and Composition

The pioneer effort was made by CSO in 1977-78. According to this study, 29 % of total workers in 1977-78 were employed in unorganised sector including agricultural workers. Later CSO, based on the origination of Domestic Product, estimated that unorganised sector formed 0.1 % of all sectors in 1980-81. Based on the census established data of 1971, Viswakarma (1980) estimated that the share of informal sector in India accounted for more than 76 %. Mitra (1994) estimated the relative size of informal sector employed in class I cites of India it ranges from 49 to 83 %.

Ajaya Kumar Naik (2006) attempted to analyse the concept Informal sector workers and Informal workers of India. He estimated number of informal sector workers in 2004-05 was 394.90 million in India contributing 86 % of total workers and the number of informal workers was 422 million. A cross tabulation of informal sector workers and informal workers in 2004-05 shows that more than 99 % of informal sector workers are informal workers but only 6.2 % of formal sector workers are formal workers. A large number of workers working in the formal sector by enterprise characteristics but there is informal in nature.

The proportion of rural informal sector workers decreased and opposite happened in urban areas. It is observed between the study period of 1999-00 to 2004-05 that the growth rate of formal sector workers in the rural areas in all categories is higher than growth rate in the informal sector workers but reverse happened in urban area. The growth rate of urban informal sector workers is higher than formal sector workers. There is a positive and significant correlation between informal sector employment and the incidence of poverty in the states. The percentage share of informal sector workers in the poor states is more than developed states.(Ajaya Kumar Naik, 2006)

1:3:2 Problems of Unorganised Workers

JeemolUnni (1998) analysed the wages and employment scenario in the unorganised sector with particular reference to specific industries in Gujarat. Keeping in view the present trends towards globalisation and increasing in formalisation of the workforce, it calls for evolving meaningful wage policy for the unorganised sector workers. s. Wage is the main source of income, and profoundly influences the quality of their lives. It is thus an important labour policy issue. Wage policy has to be formulated through a political compromises and consensus; so that it would not be appropriate for an individual to do anything more than indicate the issues involved. (Subesh K Das 1998)

Papola T S and Sharma, Alakh (1999) concluded that, there is marginal increase in labour force participation of women in informal sector. There is gender discrimination for work, which is more prevalent in informal sector. Intervention by nongovernmental organisations, governmental organisations and women activists for increasing opportunities, strengthening capabilities will reduce imbalances and bring gender equity in employment.

Martin Patrick (1998) in his study focussed on the problems of the saleswomen working in registered shops and establishments in Ernakulum district of Kerala. The objective of his study is to analysing the aspects of discrimination, time allocation and migration of sales women. The labour market discrimination, analysed in terms of wages, is revealed by the fact that the saleswomen not only received a low wage packet but were also discriminated against in relation to men of the same category. The time allocation of saleswomen, analysed in the context of the theory of time allocation, discuss the problems of allocation with regard to non-market time. The value of house-work quantified with help of wage earnings function and opportunity cost of time approach exposes the household level discrimination. The analysis of migration aspect leads to the conclusion that it is the push factor rather than the pull factor which played a major role.

1:3:3 Migration

P. Duraisamy and S. Naraimham (2000) discussed migrant labourers constitute a sizeable proportion of workers in the urban informal sector. They examined the urban-to-rural remittance behaviour of the migrants in the urban informal sector using a primary survey from the Chennai metropolitan area. It has been observed that 18 % of the urban informal sector migrants' income is remitted. The impact of the remittances on welfare of the family and resources supplies constraints in the agricultural sector, particularly under the changing technology in agricultural production.

Duraisamy and Narasimham (1997) examined the wage differentials and discrimination between migrants and non-migrants in the urban informal sector. The findings brought from that migrant on the average earn 17 % less than non-migrants and the wage discrimination accounts for 38-56 % of wage.

Pandey, Divya (1998) examined the nature and types of migrant workers, temporary and permanent in the light of socio-economic order and employment patterns of the female migrants from Maharashtra. It was brought forward, in temporary type of migration, the migrant worked in informal sector without legal protection or job security, long working hours, low wages and no facilities. These women mainly worked in the informal sector to supplement the family income and face all other hardships of life.

1.4 Statement of the Problem

Unorganised workers suffer from access to imperfect information and not fully aware of their legal rights. This led to bad condition of work like long working hours, hazardous nature of work, absence of safety conditions and above all poor wage rates, the 93 % of India's work force are working as unorganised workers has not been benefited growth. In this context, the present study on unorganised workers in Ernakulum district is more valiant.

Kerala constitutes a major share of unorganised workers in the country. It is identified that this sector is severely exploited in the work place in different forms. The proposed study is to discuss the issues associated with the working condition of unorganised workers in the urban areas of Ernakulum district of Kerala. The study also suggests viable solutions to address these issues.

1.5 Investigative question

In the light and discussion and review of literature made above, the broad question set up in the study are

a. What is the exactsize of unorganised labour in the Ernakulum district?

b. What are the problem faced by the unorganised labour in the study area?

c. To what extent the working condition affect unorganised workers?

d. What are the major issues faced by the unorganised workers?

Here this study attempt to fill gap relating to the unorganised workers along with the identification of the sector, working conditions and problems.

1.6 Objectives

Based on the review of literature and broad investigative question set up for the study, the following are the objectives laid down.

1. To measure the exact size of unorganised workers in the study area.

2. To determine the composition of unorganised workers the study area.

3. To study the socio economic background of unorganised workers.

4. To study the nature of working condition in the unorganised workers.

5. To make suggestion for improvement

1.7 Methodology

The study is based on primary and secondary data. The secondary data mainly collected from NCEUS reports, Economic Survey, NSS Reports, Economic Review and other published articles. The primary data is collected from sample 150 households with population of 870 from the study area. Here we use a structured interview schedule method for collecting primary data.Analysis of data was done with tables, diagrams, arithmetic mean etc.

1.8 Scope and Significance

The discussion on unorganised workers in regional economics like Ernakulum has to place in the historical process of industrialisation, urbanisation and migration. The setting up of industrial concern, multi stored apartments in the construction sector and mega projects in infrastructure and consequent migration resulted in the increase of unorganised labour in the district. There is an evidence that this heterogeneous group is severely exploited in the work place in different forms such as low wage pocket, long working hours and absence of safety nets etc.

This report is primarily used to fill the gap in the case of working condition of unorganised workers in the district. It also identifies the most vulnerable categories among the unorganised labour and explores the major issues they faced with. The study made used by any agency for the improvement of unorganised workers and the findings of the study will also be guidance for policy makers.

1.9 Study Area

As the highly industrialized district and the top ranked district in terms of HDI in Kerala, labour is expected to be very dynamic in Ernakulum. The rapid changes are more argumentative in the context of migration of labour from the rest of the country. The first SEZ in Kerala is at Kochi, the LNG terminal, Kochi Metro and other growing development areas are also located atErnakulumdistrict.

1.10 Organisation of the Paper

The paper is organised in five sections. The first section focuses on introduction consisting of literature survey, statement of the problem, research question, objectives, methodology etc. While the second section takes upon a detailed discussion on unorganised labour in India. The third section depicts the profile of Ernakulum district. The analysis and interpretation of the study is in the fourth section. The final section gives findings, suggestion policy recommendation and conclusion

SECTION II

2.1 HISTORY OF INFORMAL SECTOR

In the mid-1950s, a theoretical economic development model was developed by Lewis (based on the assumption that there was an unlimited supply of labour in most of the developing countries. Those surplus labour should be involved in the capitalist areas of the country. It is simply a conversion of the system from traditional to modern.

As the traditional sector or agricultural sector comprised of petty traders, small producers and a range of casual labourers which were under in a disguised unemployment. As the economic development takes place in these countries, this vast pool of surplus labour would be absorbed as the modern industrial sector. The businessmen, manufacturer and traders should be occupied or absorbed by large industrial sectors or in the ground of formal economy. In addition to that, petty traders and small producers and a large number of casual labour are suffering at the bottom of the informal sectors. They don't even get any benefits of formal economy sector, especially in the third world country. It is crowed of vast number of men, women and children.

2.2 FORMAL - INFORMAL DICHOTOMY

The dualism theories of the past describe the dichotomy of traditional and modern sectors. It is still prevailing in the third world country. The dichotomy of formal and informal was started a new variation in the dualism theories.

In the colonial period a distinction was made between western capitalist sector and eastern non-capitalist people's economy. In post-colonial development theory, the concept of dualism was applied to the dichotomy of traditional and modern. In the most recent phase of the dualism doctrine

capitalism is the advanced segment of the urban economy characterized as the formal sector and non-capitalist is a traditional segment by low cost modes of production in the economic ground as the informal sector.In contrasts on dualism, the concept of an informal or unorganised sector began to receive world-wide attention in the early 1970s.

2.3 CONCEPTUAL FRAMEWORK

The British Economist Keith Hart in 1971 coined the term informal sector. He made a detailed study of urban Ghana in which the study reported the new entrants, particularly rural migrants, to the labour market in the urban areas were forced to work in the informal sector partly owing to their lack of skill and experience needed for the jobs in the urban formal sector.

The introduction of the informal sector concept has been a socio-economic impact. In the 19th century the movement of labour from agriculture and villages to cities and towns in the Third World. But even if the masses of migrants overflowing into urban areas were enough to establish a foothold, the vast majority of them could gain no access to the formal sector. It was still too small to cope with the continuous influx of newcomers.

2.4 DEFINITIONS OF UNORGANISED SECTOR

Some of the definitions of unorganised sector are discussed in detail as follows:

Unorganised sector could be described as that part of the work force who have not been able to organise in pursuit of a common objective because of constraints such as casual nature of employment, ignorance and illiteracy, small size of establishments with low capital investment per person employed, scattered nature of establishments andsuperior strength of the employer operating singly or in combination.

National Commission for Enterprises in the Unorganised Sector provides definition of unorganised sector as follows:

· Unorganised Sector: "The unorganised sector consists of all unincorporated private enterprises owned by individuals or households engaged in the sale and production of goods and services operated on a proprietary or partnership basis with less than ten total workers".

· Unorganised workers: "Unorganised workers consists of those working in the unorganised enterprises or households, excluding regular workers with social security benefits, and the workers in the formal sector without any employment/social security benefits provided by the employers".

Definition of Unorganised Sector and Unorganised Workers under the Unorganised Workers' Social Security Act, 2008:

· 'Unorganised Sector' means an enterprise owned by individuals or self-employed workers and engaged in production or sale of goods or providing service of any kind whatsoever, and where the enterprise employs workers, the number of such workers is less than ten.

· Unorganised worker means a home-based worker, self-employed worker or a wage worker in the unorganised sector and includes a worker in the organised sector who is not covered by any of the acts mentioned in schedule II of the Act.

THE INDIAN SCENARIO

The Indian Economy is characterized by the existence of a vast majority of informal or unorganized labour employment. As per the Economic Survey 2013-14, 93% of India's workforce include the self-employed and employed in unorganized sector.

As per the survey carried out by the National Sample Survey Organisation in the year 2009-2010, the total employment in both organised and unorganised sector in the country was of the order of 46.5 crore. Out of this, about 2.8 crore were in the organised sector and the balance 43.7 crore in the unorganised sector.

Out of 43.7 crore workers in the unorganised sector, 24.6 crore workers were employed in agricultural sector, 4.4 crore in construction, and the remaining were in manufacturing activities, trade and transport, communication and services. A large number of unorganised workers are home based workers and are engaged in occupations such as beedi rolling, agarbatti making, pappad making, tailoring, and embroidery work.

More than 90% of workforce and about 50% of the national product are accounted by the informal economy. A high proportion of socially and economically underprivileged sections of society are concentrated in the informal economic activities.

SECTION III

PROFILE OF ERNAKULAM DISTRICT

Ernakulam district is situated almost at the middle of Kerala State and on the coast of the Arabian Sea. It has the credit of being the economic nerve centre of the State. It is the most industrially and commercially advanced and flourishing district in the state compared to the other districts. The district headquarters is at Kochi, which is a palm green commercial city endowed with one of the finest natural harbours in the world.

Ernakulam district is the richest district in Kerala in terms of GDP and per capita income. It contributes 41.74% of the total state revenue. The Gross Domestic Product (GDP) of the district for the year 2012-13, at factor cost, was 15.1% , was the highest among all the districts. The share of primary, secondary and tertiary sectors in the GDP of the district was 11.5%, 39.7% and 48.8% respectively. The per capita income of the district was also the highest in the State. Hence the district ranked number one (1) in both GDP and per capita income in the State.

DEMOGRAPHIC FEATURES

According to the 2011 census Ernakulam district has a population of 3,282,388. This gives it a ranking of 104th in India (out of a total of 640). The district has a population density of 1,072 inhabitants per square kilometre (2,780/sq mi). Its population growth rate over the decade 2001–2011 was 5.69%. Ernakulam has a sex ratio of 1027 females for every 1000 males, and a literacy rate of 95.89%. This district is listed as the "most advanced" district in Kerala.

Important Statistics

		Kerala	District
Number of Villages	Total	1018	61
	Inhabited	1017	61
	Uninhabited	1	
Number of Towns	Statutory	59	9
	Census	461	47
	Total	520	56
Number of Households	Normal	7835517	811198
	Institutional	12478	2070
	Houseless	5759	743
Population	Persons	33,406,061	3,282,388
	Males	16,027,412	1,619,557
	Females	17,378,69	1,662,831
Rural Population	Persons	17,471,135	1,048,025
	Males	8,408,054	518,510
	Females	9,063,081	529,515
Urban Population	Persons	15,934,926	2,234,363
	Males	7,619,358	1,101,047
	Females	8,315,568	1,133,316
percentage Urban Population		47.7	68.07
Decadal Population Growth 2001-2011		4.91	5.69
Area (in sq.km)		38852	3063
Density of Population (persons per sq.km)		860	1072
Sex Ratio		1084	1027
percentage of Literates		94	95.89

percentage of Total Workers (main and marginal workers) 38.06		34.74
percentage of Main workers	27.93	32.34
percentage of Marginal Workers	6.85	5.73
percentage of Non-workers	65.22	61.94
percentage of Cultivators 5.77	4.04	
percentage of Agricultural Labourers	11.39	5.71
percentage of workers in Household industry	2.3	1.92
percentage of other workers	80.5	88.33

Source: District Census Book Ernakulum, Census of India 2011

SECTION IV

ANALYSIS AND INTERPRETATION

As the highly industrialized district and the top ranked district in terms of HDI in Kerala, labour is expected to be very dynamic in Ernakulam. The rapid changes are more argumentative in the context of migration of labour from the rest of the country

The study areas selected are: Kakkanad, Kalamaserry, Vallarpadam, VytillaandThevera in the district. A complete household enumeration method has been employed to collect the data relating to employment details from the selected wards.A structured and pretested interview schedule has been used for this.

Primary data have been collected from the 150 households, consisting a population of 870, from these areas. The total size of sample households and its population considered for study **is shown in the table .4:1.**

Table4:1

Details of Sample

Ward name	Total households	Population	WPR	Percentage of main workers to total workers
KAKKANAD	30	150	39.01	84.5
KALAMASERRY	30	174	34.86	89.27
VALLARPADAM	30	201	45.57	83.16
VYTILLA	30	140	37.23	73.47
THEVERA	30	205	42.89	91.22
TOTAL	**150**	**870**	33	82

Source: Computed from Survey Data

The WPR of selected areas comes to the extent of 33.38 as against 35.97 for the district and the proportion of main workers is estimated at 82 % as against 89 % for the district.

4.2 Background Profile of Respondents

The background profile of workers is detailed in terms of religion, family details, sex, age, present status of household members and work participation rate.

Background Profile of Respondents		Number of Respondents	Percentage
Religion	Hindu	70	46.6
	Christian	58	38.4
	Muslim	22	15
	Sex	**Population**	**Percentage**
	Male	445	51
	Female	425	49
Age Group	0-14	80	9.1
	15-60	678	78
	Above 60	112	13

WPR	Sex	Population	Workers (WPR)
	Male	425	246(57)
	Female	445	40(8)
	Total	870	286(32)
Status	Employed Persons	286	32.9
	Unemployed Persons	111	12.8
	Housewives	145	16.7
	Students	226	26
	Others	102	11.6
	Total	870	100

Source : Computed from Primary Survey

In the table that the main group of respondents in the study areas is from Hindu community with 46.6% and the remaining from Christian and Muslim community with 38.4 and 15 % respectively. The average number of family members in total households is 3.79. There is no significant variation in the size of the family across the areas. The male female ratio is almost 1:1 and hence it is comparable with state ratio.

The ratio of economically active age group of 15-59 years in the total population is technically called Labourforce Participation Rate (LFPR).It consists of both employed and unemployed persons. The age wise classification of population shows that the LFPR for the district as per the sample data is 78 %and remaining 22.1% constitute the dependent group.

The work participation rate (WPR) is defined as the proportion of workers to the total population. It plays a vital role in explaining human development. The work participation rate in the study areas is shown that as per 2001 census the work participation rate for Ernakulam is 36, as against 32.3 for Kerala.In the present study it is worked out as 32%with male 57 and female 8% respectively.

The status of population is categorized into employed persons, unemployed persons, housewives, students, and others. Table indicates that the productive category constitutes the largest group, followed by students, housewives and unemployed categories.

4.3 Employment Details of Labourers

The employment details of labourers is to shown in the table 4:3.

Table 4:3

Employment Details of Labourers

Employment Details of Labourers				Workers	percentage
Employment Affiliation	Private Sector			270	94.4
	Government			7	2.4
	Semi Government			5	2.3
	Cooperatives			4	1
Nature	Permanent			204	71.3
	Temporary			82	28.7
Occupation		**Male**	**Female**	**Workers**	**percentage**
	Business	23	0	**23**	**8**
	Construction worker	46	0	**46**	**16**
	Daily wage earner	65	8	**73**	**25.5**
	Dairy farm	5	1	**6**	**2**
	Domestic worker	0	5	**5**	**1.7**
	Driver	64	2	**66**	**23**
	Farmer	6	0	**6**	**0.4**
	Mechanic	9	0	**9**	**3.1**
	Nurse	0	5	**5**	**1.7**
	Shops and commercial	24	12	**36**	**14.9**
	Tailoring	1	4	**5**	**1.7**
	Teacher	3	3	**6**	**2**
Benefits	workers without social security	223	25	248	87
	workers with social security	23	15	38	13

Monthly Income	Below 2000	1	4	5	1.7
	2000-5000	143	29	172	78.3
	5000-8000	94	5	99	17.4
	Above 8000	8	2	10	2.6
Daily Wage	200-40075	14	89	6.2	
	400-600123	12	135	17.4	
	600-80027	8	35	32.16	
	800-100013	4	17	40.5	
	Above 1000	8	2	10	3.8
Working days	below 15099	12	111	38.8	
	150-200104	8	112	39.1	
	200-30043	20	63	23	

Source : Computed from Primary Survey

It is of interest to note that the private sector plays a significant role in providing employment to the people. From the table shows that major chunk of the employed persons is working in the private sector (94.4%). As against the 6 % employees engaged in the government sector and the remaining are in the semi-government and cooperative sector.

The nature of employment plays a vital role in the determination of status of workers. Nature of employment may be divided into two: temporary and permanent. The nature of employment states that 71.3 % of the employees are temporary and the rest are permanent.

NSSO divided workers into two categories, organized workers and unorganized workers. Workers in the organized sector are permanent workers in central and state government offices, large private establishments etc. Workers in the unorganized sector are home based workers , construction workers, shops and commercial workers, daily wage earners, etc. Tablereveals that daily wage earners constitute the largest number among the different occupational groups. Then followed by drivers, construction workers,shops and commercial establishments, mechanic, business, farmers, teachers, dairy farm, nurses etc. In the survey, the female labourers are more seen in shops and commercial establishment and male labourers are seen in daily wage earners.

Employee benefits are non-wage compensations provided to employees in addition to their normal wages or salaries. Some of these benefits are provident fund, gratuity, insurance like ESI, pension etc. The purpose of these benefits is to increase economic security of the employees. Table depicts that 87% of the working force are not entitled to any benefits which give them protection. This finding leads that some workers already identified as permanent are also coming under unorganized

category. In reality they are temporary or casual workers. Only 13 % of the workforce are entitled with social security benefits.

In the table shows that majority of the have their monthly income is found to be ranging from Rs 2000 to Rs. 5000. From the sample data most of the workers argued that there is an instability in the earnings. It is one of the crucial issue found in the workers. So here from the sample data it is found that the average monthly income of all categories of workers varies from Rs.2000 – Rs. 6000.

Table shows that 40.5 % of the workers constitute their daily wage ranges from Rs.800-1000 per day. As against 32.1 % have wage ranges from Rs600-800. While 17.1 %, 6.2 % and 3.1 % of the workers have wage in between Rs.400-600, Rs.200-400 and above 1000. Most of the workers argued that their wages vary in situation to situation. Here we have to see that there is a mismatch between daily wage and monthly income of the workers. The reason is that there is debt trap is one of the crucial issue of this category.

From the table shows that the majority of the workers both male and female categories have got 150-200 days of employment per year, but they are not getting continuous employment. The average number of working days per year is 165. But large portion of the female labourers have got less than 150 days of employment.

4.4 Migration

The process of migration is part of urbanization. Ernakulum and Kochi city in particular grows at an alarming rate. The labourers are migrated from other parts of the state like Tamil Nadu, Orissa, Uttar Pradesh, West Bengal etc.

Table 4:4

Distribution of Workers by Migration

Place	Workers	Percentage
Tamil Nadu	4	30
West Bengal	4	30
Orissa	2	15
Bihar	2	10
AP	1	5
Maharastra	1	5
Harayana	1	5
Total	15	100
Total Workers	286	5

Source : Sample Survey

Table shows that 5% of the workers are migrated from other states. It is found that the migrated labourers are from like Tamil Nadu, West Bengal, Bihar, Maharashtra, UP, AP, Orissa and Haryana.

4:5 Reasons for Migration

The reasons for the migration are shown in table 4:5.

Table 4:5

Migrated Population by Reasons

Reasons	Workers	Percentage
Job	10	67
Poverty	3	20
Better wage	2	13
Total	15	100

Source : Sample Survey

Table shows the reasons for the migration of population from other states. The study reveals that 67 % of the population are coming from other states for seeking job. Other major reasons followed by job are poverty and better wage respectively.

4:6Problems Faced by the labourers

The study has looked into the major problems faced by the workers. Some of the problems identified through field survey are discussed below.

- Lack of a permanent job is a major problem in the selected wards. In each ward selected for the study, we can see the percentage share of temporary job is higher than that of the permanent jobs.
- Low salary has been cited by many as a grave issue.
- Another problem located is relating to health.
- The problems faced by migrated labour force have become an issue for authorities. While the migrated labourers complain the difficulty to stay in dilapidated rented house provided by the employers, authorities are fed up with problems like beggary and anti-social activities created by a group of them. They also complained about over time work with less remuneration, absence of job and social security etc.

FINDINGS SUGGESTIONS AND CONCLUSION

Unorganised labourers themselves are mostly fragmented and are not organised into unions. They suffer from access to imperfect information and are not fully aware of legal rights. This led to bad conditions of work, absence of safety conditions and above all poor wages.

5.1 Findings of the Study

The study has come out lot of findings about unorganised workers in Ernakulum district. We can evaluate the findings in order of objectives stated in the study.

- In the study primary data have been collected from the 150 households, consisting a population of 870.
- The WPR of selected areas comes to the extent of 39 as against 35.97 for the district.
- The proportion of main workers is estimated at 82 % as against 89 % for the district.
- The main group of respondents in the study areas is from Hindu community with 46.6 % and the remaining from Christian and Muslim community with 38.4 and 15 % respectively.
- The average number of family members in total households is 3.79. There is no significant variation in the size of the family across the areas.
- From the study male female ratio is almost 1:1 and hence it is comparable with state ratio.
- LFPR for the district as per the sample data is 78 % and remaining 22.1 % constitute the dependent group.
- In the present study the work participation rate is worked out as 39 % with male 54 and female 10 % respectively.
- The status of population is categorized into employed persons, unemployed persons, housewives, students, and others. The study indicates that the productive category constitutes the largest group, followed by students, housewives and unemployed categories.
- It is of interest to note that the private sector plays a significant role in providing employment to the people.
- The major chunk of the employed persons is working in the private sector (94.4%). As against the 6 % employees engaged in the government sector and the remaining are in the semi-government and cooperative sector.
- The nature of employment states that 71.3 % of the employees are temporary and the rest are permanent.
- Under the employed persons, daily wage earners constitute the largest number among the different occupational groups. It comes to 25.5%. Then followed by drivers (23%), construction workers (16%), shops and commercial establishments (14.9%), mechanic, business, farmers, teachers, dairy farm, nurses etc.
- From the employed persons in the study area, 87% of the working force are not entitled to any benefits which give them protection. This finding leads that some workers already identified as permanent are also coming under unorganized category. In reality they are temporary or casual workers. Only 13 % of the workforce are entitled with social security benefits.

- The process of migration is part of urbanization. Ernakulum and Kochi city in particular grows at an alarming rate. The labourers are migrated from other parts of the state like Tamil Nadu, Orissa, Uttar Pradesh, West Bengal etc. From the study 5 % of the workers are migrants.it is higher than state ratio

- From the study we identified that the reasons for the migration of population from other states are for seeking job, poverty and better wage.

- From the sample data it is found that the average monthly income of all categories of workers varies from Rs.2000 – Rs.6000.

- Majority of the workers i.e. 40.5 % of the workers constitute their daily wage ranges from Rs.800-1000 per day. Most of the workers argued that their wages vary in situation to situation. Here we have to see that there is a mismatch between daily wage and monthly income of the workers. The reason is that there is debt trap is one of the crucial issue of this category.

- Majority of the workers in all categories have got 150-200 days of employment per year, but they are not getting continuous employment.

- The study has looked into the major problems faced by the workers. Some of the problems identified through field survey are lack of a permanent job, low salary, poor working conditions, absence of social security and health problems.

- The problems faced by migrated labour force have become an issue for authorities. While the migrated labourers complain the difficulty to stay in dilapidated rented house provided by the employers, authorities are fed up with problems like beggary and anti-social activities created by a group of them. They also complained about over time work with less remuneration, absence of job and social security etc.

5.2 **Suggestions**

In order to make a few suggestions were carried out withtrade unions leaders, experts, activists, academicians etc. the suggestion for the study are mentioned below:

1. To implement social security effectively, It has to be handled under a single department
2. Social security schemes and welfare measures to be restructured and introduced with clear perspective.
3. There should be government intervention to have legal advisors to inform workers about work contracts and legal issues
4. Non-governmental organisations can help in supporting workers at the destination.
5. State government has to strengthen the implementation of health insurance for the poor.
6. Government has to provide financing for self-employment in the informal sector.
7. Trade unions should function as social institutions providing entitlements such as education and training to the workers and empowering them through awareness programme and solidarity.

CONCLUSION

In India 93 % of the work force are working as informal workers, and are not benefited even by the inclusive growth, the objective of 11th Plan. Working and living conditions are the major problem for the most informalworkers. Poor infrastructure and lack of basic services result in poor working conditions. Improvements in working conditions can be achieved through better infrastructure and better basic services to the informal workers. Organisation among informal workers will help to address problems concerning their working conditions, since they are able to take self-help initiatives. With regard to improvement of the chances for the application of labour legislations in the informal sector, steps should be taken to improve understanding of the temporary nature of employment relations as well as to make the necessary revision of labour legislations in the line with conditions of the informal sector. Strategizing collective action needs a combination of both rights-based and demand based approach. the trade unions and other voluntary organisations have to design their activities in innovative ways for initiating new paths of resistance for the workers.

APPENDIX

References

1. Ajith Kumar N (2011): Vulnerability of Migrants and Responsiveness of the State: A case of Unorganised Migrant Workers in Kerala, India, Working Paper No.26.

2. Census of India, 2011 District Census Book, Ernakulum.

3. Economic Review 2014 State Planning Board, Government of Kerala, Thiruvathapuram.

4. KunduAmitab and N Lalitha (1997) Informal Manufacturing Sector in Urban India: Sectoral Trends and Interdependences, Seminar Paper, IAMR & IHD, New Delhi.

5. Kulashreshtra A C (1997) : Informal Sector: Conceptual and Estimation Issues in the context of the Indian National Account, Seminar Paper, IAMR & IHD, New Delhi.

6. MalathyDuraisamy (1997) Structure, Productivity and Employment in the Unorganised Manufacturing Sector in India, seminar Paper, December 22-24, IAMR & IHD, New Delhi.

7. Manjith Singh (1997) Informal Sector: A case study of Textile Industry from Punjab, Seminar paper, December 22-24, IAMR & IHD, New Delhi.

8. Patrick martin (1998): Discrimination time allocation and migration: a study of unorganised women, Indian journal of Labour Economics Vol 41.

9. UnniJeemol (20010 : Gender and Informality in the Labour Market in South Asia, EPW XXXVI No26, June30.

10. UnniJeemol and Uma Rani (2002), Insecurities of Informal Workers in Gujarat, India, SES papers 30, International labour Organisation Geneva.

11. Viswakarma (1980) : world Development Report (1995): Workers in the Integarted World, World Bank, Washington DC.

विजय चौहान की कहानियाँ और नारी अस्मिता

Dr. Santy Joseph
Asst. Professor
Dept. of Hindi
St. Aloysius College, Edathua
drsantyjoseph@gmail.com

विजय चौहान का जन्म 1930 में पश्चिमी पाकिस्तान के लाहौर में हुआ। उनके प्रमुख कहानी संग्रह हैं 'एक बुतशिकन का जन्म' एवं 'धर्म क्षेत्रे कुरुक्षेत्रे'। उनकी कहानियाँ वातावरण प्रधान है। कथानक में घटनात्मकता और संवादों में औपचारिकता का पुट मिलता है।

दुःस्वप्न

आधुनिक युवा पीढ़ी उत्तरदायित्वों को लेना पसन्द नहीं करती हैं। युवक-युवतियां मस्तभरी जिन्दगी बिताना चाहते है। सभी कार्यों में, शरीर या सेक्स, संबन्ध या काम, उदास भरकर जिम्मेदारियों से भाग लेते हैं। स्त्रि हो या पुरुष सभी ऐसे होते हैं। पर पुरुष की अपेक्षा स्त्री ही सभी कार्यों को ठीक रूप से निभाती हैं।

विजय चौहान द्वारा लिखित 'दुःस्वप्न' की विपिन और कैथरीन बिना शादी करके एकसाथ रहते हैं। दोनों एक दूसरे की शारीरिक ज़रूरत पूरा करने के लिए मिलकर रहते हैं। जब वह पहली बार मिलते हैं, विपिन अपनी कविताएँ सुनाने के लिए कैथरीन को अपार्टमेण्ट में लाता हैं। फिर कविताएँ सुनाने के बदले आत्मकथा सुनाने लगता है। आगे-आगे सिर सहलाना शुरु करता है और शरीरिक संबन्ध भी होता है। लेकिन अब प्रस्तुत संबन्ध के बारे में विपिन उदास हो जाता है। बातचीत के बीच विपिन कहता है कि वह कैथरिन केलिए केवल शरीर की अवश्यकताएँ पूरी करने का साधन मात्र है। यह सुनकर कैथरिन को गुस्सा आता है। वह चीख उठकर और कॉफी का कप विपिन की ओर फेंकती है और ज़ोर-ज़ोर से रोने लगती है। उसका एक ही मनोरथ है - विपिन की गृहस्थन बने। उसके हृदय में विपिन के प्रति प्रेम अंकुरित होता हैं और पेट में बच्चा भी। लेकिन विपिन ये मानने के लिए तैयार नही है। उसके लिए कैथरिन बाजार से ख़रीदी चीज के समान है और सन्तान को वह केवल दुर्घटना ही मानता है। तब कैथरीन ने कहा है कि "दुर्घटना मानो, या अपनी रचना - मैं तुम्हारी सन्तान जननेवाली हूँ।"[१]

विपिन कैथरीन को लेकर पीटर के घर में चलता हैं। पीटर किचिन में जाकर वोदका की बोतल लेकर आता है और सबको दे देता हैं। कैथरीन का गिलास सबसे पहले खत्म होता है। उस पर शराब

का पूरा असर हो चुका है और दोनों के बीच के संबन्ध के बारे में झगड़ा भी शुरु हो जाता है। विपिन के पुरुषत्व को उपहास करते हुए कैथरीन कहती है कि "बहूत बुरी लग रही है न? शादी नहीं करना चाहते, क्योंकि उस सामाजिक प्रथा में विश्वास नहीं करते, लेकिन बच्चा पैदा करने का दावा करना चाहते हो, जिसकी तुममें क्षमता नहीं है।"[२] यह सुनकर विपिन घायल जानवर की तरह चिल्लाकर गिलास की शराब कैथरीन पर फेंकता है। कैथरीन, विपिन के दंभ को चोट देकर कहती है कि जो बच्चा उसके गर्भ में है वह विपिन का नहीं है। वह यह बात दोहराती हैं। "विपिन, तुम्हारे दंभ को चोट तो लगेगी, लेकिन एक बात फिर सुन लो: बच्चा मेरे गर्भ में है, वह तुम्हार नहीं है।" कुछ क्षण रुकने के बाद उसने दोहराया, "जो बच्चा मेरे गर्भ में है, वह तुम्हारा नहीं है।"[३] इन बातों को विपिन केवल खेल समझता है तो कैथरीन बड़ी दृढ़ता से कहती है कि "खेल खत्म हो गया विपिन। अभी तक मैं खेल रही थी, अब खत्म हो गया। तुम्हें मन-ही-मन इस बात का बहूत गर्व था कि तुममें अपनी सन्तान का बीज अंकुरित करने की क्षमता है। मुझे और मित्रों की तुम दिखाते हो कि न तो तुम्हें प्रेम की आवश्यकता है, और न ही तुम सन्तान चाहते हो। लेकिन अपने अन्तर में, तुम्हें यह बात बहूत ही सन्तोष पहूँचा रही है कि तुमने अपना पुरुषत्व सिद्ध कर दिया है। पर यह तुम्हारा भ्रम है। बच्चा तुम्हारा नहीं है।"[४]

प्रस्तुत कहानी का नायक विपिन अति-आधुनिक युवा-पीढी का प्रतिनिधि है। वह छल से दिखाता है कि उसे न ही प्रेम की आवश्यकता है और न ही सन्तान की। पर भीतर से ये सब चाहते हैं। प्रस्तुत भ्रम को टूटने का श्रेय कैथरीन को है। अपने स्त्रीत्व पर प्रश्न चिह्न लगाने पर वह सिहर उठती है और अपनी अस्मिता को प्रकट करके विपिन के अहं को चीट लगाती है।

थोड़ी-सी खटाई, थोड़ा-सा खिलवाड़

उत्तराधुनिक युग होने पर भी पुरुष लोग सोचते है कि नारी की दुनिया रसोई है और रसोई का काम ललित है। वस्तुतः खाना पकाना, बर्तन साफ करना, बच्चों का पालन-पोषण करना, घर के अन्य सभी लोगों की सेवा करना तो आसान काम नहीं है। सुबह से रात तक रसोई में काम करने पर भी देखने के लिए ज़रा-सी काम भी नही है। इसलिए पुरुष लोग इसप्रकार सोचते हैं।

'थोड़ी-सी खटाई, थोड़ा-सा खिलवाड़' कहानी के अविनाश को शास्त्रीय संगीत और साहित्य में बेहद रुचि है। उसकी पत्नी कुसुम गृहस्थिन है। सबेरे अविनाश कॉफी और अख़बार लेकर आरामकुर्सी पर बैठ जाता है। अख़बार के ख़बर के बारे में पूछकर कुसुम मौन तोड़ती है। पर अविनाश उदास पूर्ण जवाब देता है। अविनाश कुसुम के लिए एक कॉफी बनाने के लिए तैयार हो

जाता है। पर शादी के बाद दस साल होने पर भी कुसुम ने आज तक कॉफी का हाथ तक नहीं लगाता है और पीना तो दूर रहा है। कुसुम को लगा कि अविनाश उसे ध्यान नहीं देता है। जवाब में लेक्चर मिलने पर अविनाश को गुस्सा आता है और व्यवहार में औपचारिकता की ज़रूरत पर भी कहते है। तब कुसुम ने कहा कि "मैं कोई अजनबी, तुम्हारी सोसायटी की महिला नहीं हूँ, कि औपचारिकता के नियम निभाऊँ।"[५] नाश्ते के समय बावचीत करते है तो अविनाश ने परिवारवालों को कोसती है कि वे उसे उसकी शास्त्रीय संगीत और साहित्य की रुचि के लिए किसी प्रकार की प्रेरणा या प्रोत्साहन नहीं देता है। तब कुसुम कहती है कि वह उसके साथ बैठकर घण्टों संगीत सुनने के लिए तैयार है। पर खाना पकाना, बर्तन घोने, घर की सफाई और लड़कियों की देखभाल के लिए अपने दफ्तर से किसी को बुला लेना चाहती है। इस प्रकार वह भी आदर्श पत्नी बन जाती है। "वहाँ बीसियों लड़कियाँ काम करती हैं, जो अविनाश साहब को आदर्श कलाकार, आदर्श पिता, आदर्श पति समझती हैं। अगर उनमें से कोई चूल्हा-चक्की संभाल ले तो मैं आदर्श पत्नी बन जाऊँगी।"[६] आगे-आगे वे बचपन की स्मृतियों के बारे में चर्चा करते है और अंत में कहानी का सुखान्त होता है। दोनों पति-पत्नी का संबन्ध और जोश से भर जाता है।

आज रसोई के चुल्हे-चक्के के बीच जिन्दगी बिताने के लिए नारियाँ तैयार नहीं हो जाती है। वे अपनी अस्मिता पहचानती है। और पुरुष लोग से मान्य भर व्यवहार भी चाहती हैं।

'संज्ञाहीनता से ज्ञानशून्यता तक'

अनेक प्रकार की प्यारी-सी कल्पनाएँ लेकर नारियाँ वैवाहिक जीवन शुरु करती हैं। प्रेमिका, पत्नी, गृहिणी और मां बनने की कल्पना। अपने आपको पूरी तरह समर्पित करने के बाद भी कभी-कभी पति को अपना नहीं बना सकती हैं। यदि पति की मृत्यु हो जाय तो जिन्दगी में वह अकेली बन जाती है। भारतीय मान्यता के अनुसार विधवा सिन्दूर नहीं भरती है, साज-संवार नहीं करती हैं। विधवा मंगल कर्मों में अशुभ मानी जाती है।

'संज्ञाहीनता से ज्ञानशून्यता तक' विजय चौहान की कहानी है। प्रस्तुत कहानी में 'मैं' अपना नाम देवकी रखा है। कहानी पूर्वदीप्ती पद्धति में लिखी गयी है। विदेश में रहते समय देवकी के मन में अतीत की स्मृतियाँ जाग उठती है। कहानी की नायिका मनीषा है। अपने आपको पूरी तरह समर्पित करने पर भी, वह विपिन को अपना नहीं बना पायी है। विपिन की मृत्यु के बाद उसके जीवन का एक ही अवशेष बच रहा है। देवकी मनीषा को प्रसव के लिए अस्पताल में भरती करवाती है। अगले दिन आता तो देवकी समझती है कि मनीषा जीजे विपिनकुमार का बेटा बचा नहीं जा सकता है। प्रसूतीगृह से छुट्टी मिलने पर देवकी उसे विपिन के कमरे में छोड़ देता है। वहाँ उसे अतीत की घटनायें याद

आती हैं। अगले दिन वह देवकी के यहाँ आती है। उसे विश्वास है कि देवकी उसे फिर से काम दिलवा देगा और वह फिर से रेडियो-स्टेशन जायेगी। साज-संवार आधुनिक लड़की की तरह है। "मनीषा सिल्क की गुलाबी साड़ी पहिने थी, और हल्के नीले रंग का ब्लाउज। दोनों कलाइयाँ, काँच की चमकती चूड़ियों से भरी थीं। नाखूनों पर तेल-पालिश थी, गालों और होंटों पर सुर्खी। आखों में काजल था। माथे पर बिन्दी, और मांग में सिन्दूर।[७] उसे इस रूप में देखकर देवकी चकित हो जाती है। बातचीत के बीच देवकी मांग में सिन्दूर भरने के बारे में असन्तुष्टि प्रकट करती है तो मनीषा कहती है कि "क्योंकि मैं सदा सुहागिन हूँ... जब विपिन जिन्दा था, तब उसने भी एक बार मुझसे सिन्दूर भरने के लिए कहा था। और अब तो मुझे किसी से पूछना भी नहीं पडेगा।"[८] वह आगे बातचीत में भेद बतलाती है कि विपिन उसे शादी नहीं करती है। धीरे-धीरे उसका मानसिक स्वास्थ्य बिगाड़ जाता है। सभी व्यक्तियों में वह विपिन को देखती है। इलाज के लिए देवकी उसे डाक्टर के पास भेजती है। पहले दिन उसके साथ देवकी जाती है। शेष छह दिन में एक टैक्सीवाला के साथ वह अस्पताल में पहूँचती है। लौटने वक्त वह टैक्सिवाले को विपिन सोचकर रास्ता देखने का वादा करता है।

पुरानी मान्यताओं को तोड़कर मनीषा शादी के बिना पुरुष के साथ जीवन बिताती है। पुरुष और बच्चे मर जाने पर भी साज-संवार करने की ताकत उसमें है। पुरुष की मृत्यु के बाद, पति की स्मृतियों के सहारे जीवन - यापन करने के लिए वह तैयार नहीं है। बच्चे की मृत्यु के अगले दिन वह नौकरी करने के लिए तैयार हो जाती है। अपनी ताकत और अस्मिता को वह पहचानती है।

शाम के वक्त

स्वतंत्रता के पहले नारी पुरुष को मुँह दिखाने के लिए भी तैयार नहीं थीं। अकेले रहनेवाली स्त्रियों को समाज संशय भरी निगाहों से देखता था। अकेले रहकर वह ज़िन्दगी में तनाव अनुभव करती थी। पर आज की कई नारियाँ अकेले रहना पसंद करती हैं। वह पुरुष का सहाय नहीं चाहती है।

'शाम के वक्त' नामक कहानी आत्मकथात्मक शैली में लिखी गयी है। 'मैं' बस अड्डे पर बस का इन्तज़ार करता है। बस आने में देर लगती है तो सहयात्रियों के जीवन के बारे में सोच रहा है। जापानी लड़की, मारिया सब के बारे में कल्पित घटनाएँ जोड़ देती है। अपार्टमेण्ट पहूँचा तो अंधेरा हो चुका है। उसके अपार्टमेण्ट के ठीक सामने के अपार्टमेण्ट में लीसा अपने कुत्ते के साथ टहल रही है। वह एक जासूसी उपन्यास पढ़ रही है। बातचीत के बीच 'मैं' कह रहा है कि उसे लोगों के विचार पढ़ लेना आता है। बाद में, शराब पीने के बाद, वह टेलिफोन पर लीसा को अपने अपार्टमेण्ट में आमंत्रित करता है। लीसा उसके दरवाजे पर दस्तक देती है तो वह दरवाज़ा खोलकर उसे बाहों में लेने का वादा देता है। तब लीसा कहती है कि "तुम बहुत अकेले हो। इस समय और कुछ नहीं, तुम मेरे

शरीर का संभोग करना चाहते हो। मुझे तुमसे सहानुभूति है, लेकिन मैं तुम्हारे लिए गीनी - पिग नहीं बनना चाहती। मैं प्यार चाहती हूँ और तुम अपने शरीर के तनाव से छुटकारा।"[९] सूरज की किरणों में गुलाब की पंखुड़ियाँ खोलकर मुस्कराता है वह किसी से कुछ नहीं मांगता। उस फूल के समान, मैं, लीसा से संबन्ध बनाना चाहता है। तब लीसा कहती है कि, ऐसे प्यार बिना संबन्ध ठीक नहीं है और वह इसके लिए तैयार भी नहीं है। "आज तुम मुझ से कुछ मांग रहे हो। बिना प्यार के यह संबन्ध ठीक नहीं।"[१०]

पुरुष के सामने खड़े होकर मन की बातें निडरतापूर्वक प्रकट करने के लिए आज की नारियाँ तैयार हो जाती हैं। अस्मिता की रक्षा करते हुए पुरुषों से संपर्क स्थापित करने केलिए नारियाँ तैयार हैं। नारी के सोच-विचार एवं रहन-सहन में आए बडे परिवर्तन का यह सूचक है।

'अन्तिम कारावास'

सामान्यतः समाज नारी को केवल अबला और चपला समझता है। पुरुष शक्तिशाली है और नारी पुरुष की आश्रिता है। पर आज इस अवधारणा में बदलाव आ रहा है। स्त्री भी पुरुष के समान, शक्तिशाली है। यह ठीक है, सभी पुरुषों की विजय के पीछे प्रायः स्त्री की प्रेरणा, बुद्धि, आदि होती है।

'अन्तिम कारावास' शीर्षक कहानी में नायिका सुशीला पति रामनाथ के मन को शक्ति प्रदान करती है। रामनाथ लेखक है और कहानीकार भी है। वह रेडियो स्टेशन में काम करता है। एक बार हिन्दी की एक पत्रिका में रामनाथ का एक लेख छपा है। यह देखकर दफ्तर में उसके निरीक्षक उसे अपने कमरे में बुलाकर चेतावनी देता है कि वह सरकारी रेडियो स्टेशन को छद्म क्रान्ति का अड्डा बनाता है और इस अपराध केलिए उसे नौकरी से निकाल देगा। यह सुनकर भाषा ज्ञान पर और उससे अधिक जीवन के दृष्टिकोण पर गर्व करनेवाला रामनाथ निराश हो जाता है। यह घटना सुनकर पत्नी सुशीला रामनाथ का चेहरा अपनी हथेलियों में लेकर, उसके मन को शक्ति प्रदान करते हुए कहती है कि "एक मूढ़ व्यक्ति की बात का इतना बुरा न मानो। फिर तुमने भी तो उसे टके-सा जवाब दे फिर तुम मेरे स्वामी हो, मेरे देवता हो। केवल इस कारण मैं तुम्हारी कहानियों की प्रशंसक नहीं हूँ। मैं जानती हूँ कि तुम बहूत ही अच्छे लेखक हो। एक सरकारी अफसर के हथकण्डे तुम्हारे अन्तरतम की क्रियात्मक आग नहीं बुझा सकते।"[११] रामनाथ केवल साहित्य रचना करना चाहता है - थियेटर में काम करना चाहता है। रेडियो का काम उसे नीरस प्रतीत होने लगता है। तब सुशीला कहती है "मैं ने तो तुमसे कई बार कहा है कि तुम घर बैठकर लिखो। स्कूल में पढ़ाने की नौकरी मुझे कभी भी मिल सकती है।"[१२] आगे कहानी की चाल दूसरी दिशा की और चलती है।

प्रस्तुत कहानी की नायिका सुशीला अस्मिता पहचानकर पति के आत्मविश्वास को पढ़ाने के लिए श्रम करती है। निराश पति के मन में आत्मसम्मान और आत्मविश्वास जगाने के लिए वह प्रयास करती है। पति की विजय और पराजय में वह भागीदार बन जाती है। खुद नौकरी करके परिवार को संभालने का वादा भी करती है।

तीन मित्र और चमेलीबाई

स्वतंत्रता प्राप्ती के बाद नारी सामाजिक क्षेत्र में काफी बाहर आयी है। इससे उसका अनेक पुरुषों के साथ संपर्क बढ़ा है। विवाहपूर्व, कभी-कभी विवाह के बाद भी उसका आकर्षण अन्य पुरुषों की ओर बढ़ जाता है। प्राचीन काल में समाज इसको बड़ा अपराध मानता था। पर आज समाज की मनःस्थिति में काफी बदलाव आया है। फलतः विवाह की पवित्रता भी आज नष्ट हो रही है।

'तीन मित्र और चमेलीबाई' नामक कहानी में अस्मिता बोध से युक्त तीन नारियों को देख सकते है। प्रस्तुत कहानी आत्मकथात्मक शैली में लिखी गयी है। मैं, डेविड़ और पीटर मित्र हैं। महीने में एक बार, एक निश्चित दिन तीनों मित्र एक शाम के लिए मिलते हैं। डेविड़ का जन्म अफ्रिका के अंगोला में हुआ है। हाईस्कूल खत्म करने के बाद, कालेज जाने से पहले, विजयतनाम में होनेवाला अनैतिक युद्ध के खिलाफ वह आवाज़ उठाता है। पुलिस गिरफ्तार करके डेविड़ और अन्य लोगों को शहर के बाहर तीस मील की दूरी पर छोड़ देते हैं। सब गाने गाते-गाते वापस लौटते हैं। जिस लड़की का हाथ थामकर डेविड़ गाने गा रहा है उसका नाम किम है। 'मैं' जब डेविड़ से मिलता है, तब उसका और किम का संबन्ध मित्रता से कुछ कदम आगे बढ चुका है। अपने संबन्धों के विषय में कई महीनों बौद्धिक तर्क करने के बाद डेविड़ ने किम के सामने विवाह का प्रस्ताव रखा है। किम ने कुछ महीनों का अवकाश मांगा है क्योंकि भविष्य को विभिन्न दृष्टिकोणों से देखकर वह उत्तर देना चाहती है। "विवाह जैसे पवित्र और स्थायी बन्धन में बँधने के पहले, इसके बारे में पूरी तरह सोचने के लिए, मैं कुछ समय चाहती हूँ। और जिस दौरान मैं विचार कर रही हूँगी, मैं तुमसे बिल्कुल अलग रहना चाहती हूँ।"[१३] कुछ दिनों के बाद, जब वह किम के पास जाता है तो वह आहिस्ता से दरवाज़ा खोलती है। तब डेविड़ देखता है कि किम किसी अन्य पुरुष के साथ सोने लगी है। यह दृश्य देखकर डेविड़ को बहूत बड़ा धक्का लगता है और मानव संबन्धों के स्थायित्व पर उसका विश्वास भी टूट जाता है। अब वह विर्जिनिया में स्थित एक मठ में भरती होकर ब्रह्मचारी का जीवन व्यतीत कर रहा है और ब्रदर टेविड़ के नाम से जाना जाता है।

दूसरा मित्र पीटर का निवास स्थान न्यूयार्क राज्य के उत्तरी शहर बफलों में है। वह बुद्धिवादी किस्म का आदमी है। यह कुमारी सिन्थिया जोन्स से प्रेम करता है। शहर की प्रमुख दूकान 'जान्सन

एण्ड जान्सन' के मालिक विलियम जान्सन भी सिन्थिया को चाहता है और उसके सम्मुख विवाह का प्रस्ताव भी रखता है। पर सिन्थिया पीटर को स्वीकार करती है। बीमारी या मृत्यु में एक-दूसरे से जुदा नहीं होंगे, ऐसा शपथ लेने पर भी दस वर्ष बाद पत्नी तलाक चाहती है। वह कहती है कि "यातना के दस वर्ष, हम दोनों को बर्बाद कर रहे हैं। इसके पहले कि हम खत्म हो जायें, मैं इस संबन्ध का अन्त कर देना चाहती हूँ।"[१४] वह वकील नोटीस देकर चली जाती है। निराशा के कारण, पीटर एक बार ढेर-सी नींद की गोलियाँ खाकर आत्महत्या करने का प्रयत्न करता है। अब पीटर वाशिंगटन के ओबलेट कालेज में शिक्षा प्राप्त कर, कैथलिक पादरी बन जाता है। और उसे फादर पीटर कहा जाता है।

'मैं' अपूर्व सुन्दरी जैसमिन से प्रेम करता है। 'मैं', उन्हें चमेलीबाई कहने लगाता है। एक शाम 'मैं' और जैसमिन के बीच काफी देर तक बातचीत होती है। तब उसे पता चलता है कि उसके पिता अमरीकी है और मां जापानी है। वह वेश्या है। एक बार 'मैं' उसके पास आता है। आत्मविश्वास के लिए 'मैं' स्त्री-शरीर का संभोग करना बहुत ज़रूरी कार्य मानता है। बातचीत के बीच जैसमिन कहती है "प्यार से सब कुछ टूटता है। मैं हिंसा का पात्र हूँ। हिंसा का पात्र न टूटता है, और न ही भस्म होता है - वह 'मजबूत' होता जाता है। और मेरा जो धरातल है, वहाँ के मूल्य भिन्न हैं। जो लोग मेरे पास आते हैं, उनकी स्थिति के लिए मैं जिम्मेदार नहीं हूँ! मैं न तो उनकी मां हूँ और न ही उनकी पत्नी! मैं ने उनके संस्कार नहीं बनाये। इसलिए मुझ में दोष की भावना है ही नहीं। मैं निश्चय झरने के समान हूँ। मुझे कोई भी दूषित नहीं कर सकता।"[१५] दूसरे दिन सुबह 'मैं' उनके बिस्तर से जागता है।

किस विवाह को पवित्र मानकर भी स्वेच्छा से अन्य पुरुष के साथ सोने के लिए धैर्यवान हो जाती है। सिन्थिया, आधुनिक विचारों वाली है। परंपरागत स्त्री के समान वह यातनायें सहने के लिए तैयार नहीं है। अस्मिता की रक्षा के लिए वह तलाक चाहती है। जैसमिन वेश्या है। वेश्या का पुरुषों से कोई स्थायी संबन्ध नहीं है। और अन्य लोगों के पाराविरिक विघटनं पर उनका कोई उत्तरदायित्व भी नहीं है और इस तथ्य को वह स्वयं व्यक्त करती है। इस प्रकार प्रस्तुत कहानियों की नारियाँ विभिन्न प्रकार से अपनी अस्मिता व्यक्त करती हैं।

संदर्भ ग्रन्थ सूचिः

१. एकान्तवास, विजय चौहान, पृ. १३१
२. वही, पृ. १३४
३. वही, पृ. १३६
४. वही, पृ. १३६-१३७
५. वही, पृ. १४४
६. वही, पृ. १४६-१४७
७. वही, पृ. २१
८. वही, पृ. २३
९. वही, पृ. ५३
१०. वही, पृ. ५४
११. वही, पृ. ७९
१२. वही, पृ. ७९
१३. वही, पृ. ९६
१४. वही, पृ. ९९
१५. वही, पृ. १०३

E-BANKING USAGE AND E-BANKING SECURITY AWARENESS AMONG CUSTOMERS OF PUBLIC AND PRIVATE SECTOR BANKS

Abyson Kurian
Assistant Professor, Research & P G Department of Commerce
St. Dominic's College Kanjirapally

Sarath Rajendran
C A Student

ABSTRACT

In today's fast-moving world banking activities has become a part and parcel of everyday life. Rapid development in technology has changed the identity of banks. E-banking is one such application of new technology. E-banking or internet banking allows a customer of a bank to conduct financial transaction on a secure website operated by the bank itself. This paper is an attempt to study the awareness among customers of public sector and private sector banks on e-banking and its security. The various problems faced by both the customers in using the technology were also studied. The research design used is descriptive. 60 respondents were chosen as sample using convenient sampling method. Primary data was collected using a questionnaire. Hypothesis was tested by using independent sample t- test and Friedman test.The study shows the level of usage of e-banking services is not satisfactory due to the various requirements and security issues among both customers. Banks should take measures to ensure security measures for transactions.

Key words: E- banking, Customer Satisfaction, E-banking Security.

1.1 INTRODUCTION

Banking institutions are indispensable in modern society .They play a vital role in the economic development of country and core of money market. Financialinstitutions constitute financial infrastructure whichinfluences the economic development of a country.Banking industry in India is regulated as per banking regulation Act 1949.This sector has under gone phenomenal reforms during the years thatenhanced the economic growth .The reforms began with nationalisation of the 14 banks in 1969. However, the path breaking reform was the entry of private sector banks which was initiated in 1993.Moving further, Indian banking sector introduced the concept of debit and credit cards, electronic transfer of funds, ATM, and mobile banking etc.At present, the banking sector is in the growth stage with many new products and service offered .Electronic banking was an innovation in the field of

banking. It is offered in many ways like Internet banking, ATM, debit card, credit card, tele-banking mobile banking etc.

1.2CONCEPTUAL FRAMEWORK

Banking –definition

"Banking is the accepting for the purpose of lending or investments of deposits of money from the public repayable on demand or otherwise, and withdrawal by cheque, draft and order or otherwise"- Banking Regulation Act 1949.

E-banking

E-banking or internet banking or online banking allows customer of a financial institution to conduct financial transaction on a secure website operated by the institution, which can be a retail or virtual bank, credit union or building society.Some online banks are traditional banks which also offer online banking, while others are online only and have no physical presence. E-banking enables customers to perform all routine transactions such as account transfer, balance enquires, bill payments, stop payment requests applying for loan etc.

Forms of E - banking

- Electronic Banking Using a Telephone connection
- WAP (Wireless Application Protocol)
- Electronic Banking using Personal Computers
- Payment Instruments and Self-Service Zones

E-banking security

Basically there are two different security methods in use for E-banking:

- **PIN/TAN system**

  PIN/TAN system where the PIN represents a password, used for login and TANs representing one-time password to authentic transactions.

- **Encryption**

  Signature based method where all transactions are signed and encrypted digitally. The keys for the signature generation and encryption can be stored on smartcards or any memory medium, depending on the generation implement.

- Banks have built firewalls to protect the servers and bank databases from outside intruders.

Customer satisfaction

Nyadzayo defines customer satisfaction as "the consumer's fulfilment response. It is a judgment that a product or service feature, or the product or service itself, provided a pleasurable level of consumption related fulfilment, including elements of under- or over fulfilment". Customer satisfaction means that customer needs, wishes and expectations are met or overcome during the product/service period, giving way to re-purchasing and customer loyalty. In other words, "customer satisfaction is the assessment of the pre-purchasing expectations from the product, with the results reached after the act of purchasing."

1.3 STATEMENT OF THE PROBLEM

The level of usage, awareness about security and satisfaction level on E-banking services may vary depends on the personnel characteristics of the customers. The study was intended to find out the usage level of e banking and security awareness of e banking among customers of private sector and public sector banks. The research problem can be investigated from the following point of view:

1. To what extend customers are using E- banking services?

2. To what extend customers are aware about E- banking security?

3. What are the problems faced by customers while using E- banking?

4. To what extend customers are satisfied in E- banking services?

1.4 OBJECTIVES

1. To identify the usage of E-banking services among customers of public sector banks and private sector banks

2. To compare the awareness level about E-banking security among customers of public sector banks and private sector banks.

3. To find problems faced by customers of public sector banks and private sector banks in using E-banking services.

4. To check the satisfaction level of customers of public sector banks and private sector banks in using E- banking services

5. To make suggestions and recommendations on the basis of findings of the study.

1.5 HYPOTHESES

1. Ho: There is no significant difference between private sector banks and public sector banks customers with regards to level of awareness regarding E- banking security.

2. Ho: There is no significant difference between public sector banks and private sector bank customers with regards to problems in E banking.

3. Ho: There is no significant difference between mean ranks towards problems faced by customers of public sector banks in using E- banking services.

4. Ho: There is no significant difference between mean ranks towards problems faced by customers of private sector banks in using E- banking services.

5. Ho: There is no significant difference between public and private sector bank customers with regards to level of satisfaction regarding E banking.

1.6 METHODOLOGY

1.6.1 Data collection: Both primary data and secondary data was collected for the study.Primary data related to this study was collected by using a structured questionnaire and secondary data was collected from books, journals, internet.

1.6.2 Sample Design:

a) Sampling area: Kottayam district of Kerala was selected as the area for the study.

b) Sample size: 60 respondents were selected for the study which consists of 30 respondents from public sector banks and 30 from private sector banks.

c) Sample method: Convenience sampling method was used for selecting the samples.

1.6.3 Tools for analysis: Tables and diagrams are used for data analysis and interpretation. Hypotheses were tested by using independent sample t- test and Friedman test.

1.7 SCOPE OF STUDY

This study gives a special emphasis on E-banking services, which is a modern trend in banking. An extensive analysis of customer usage and awareness of the existing mechanisms were attempted. This study covers only Kottayam district. A detailed, but time bound study was conducted to ascertain the customer's attitude and approach towards E – banking services.

2. EMPIRICAL REVIEW

Durkin and Howcroft (2003) evaluated that the banker-customer relationship improved through internet banking. The authors found that new technology using internet has made banks very competitive and profitable. Bankers and customers pointed out that as customer usage of remote bank delivery channels increases, relationship management will become more important.

Singh and Malhotra (2007) made an attempt to discover factors affecting a bank's decision to adopt internet banking in India. The factors include high fixed expenses, high income and expenditure. The private and foreign banks quickly adopted internet banking than public sector banks. Internet technology has increased the profitability and productivity of banks.

Ramani (2007) studied the impact of e-payment system on Indian banking sector. E payment was required for handling large volume of business payment and remittances .The researcher highlighted various steps taken by RBI for e-payment. These methods had increased the use of core banking solutions, data warehousing and data mining.

Suresh (2008) highlighted the benefits and easiness of using E-banking technology. The objectives of the study were to evaluate the difference between traditional and E-banking, and identify the core capabilities for the use of E-banking. The author analysed that E-banking will be an innovation if it preserves both business model and technology knowledge.

3. DATA ANALYSIS AND HYPOTHESIS TESTING

3.1 Table Showing Personal Profile of Respondents

	Frequency	Percentage
Gender		
Male	30	50
Female	30	50
Age		
Below 20	1	1.66
20-40	38	63.33
41-60	18	30
Above 60	3	5
Educational Qualification		
Undergraduate	9	15
Graduate	39	65
Post Graduate	12	20
Occupation		
Business	6	10
Profession	2	3.33
Employment	34	56.66
Others	18	30

Annual Income		
Below 250000	19	31.66
250000-500000	33	55
Above 500000	8	13.33

Source: Primary data

From the above table we can understand that half of the respondents are male and half are female**.** Majority of the respondents belongs to the age group 20-40 and are graduates. Majority of the respondents are employed and earn an annual income between 250000 and 500000.

3.2 Table Showing Usage of E-Banking Services

	Public Sector Bank		**Private Sector Bank**	
	Frequency	**Percentage**	**Frequency**	**Percentage**
Period Of Usage				
Below 5	2	6.66	4	13.33
5 & 10	26	86.66	24	80
10 & 15	2	6.66	2	6.66
Above 15	0	0	0	0
Place Of Usage				
House	9	30	12	40
Office	6	20	8	26.66
Café	1	3.34	1	3.33
Travel	13	43.33	7	23.33
Others	1	3.33	2	6.66
Channel Of Usage				
Mobile	12	40	14	46.66
ATM	10	33.33	8	26.6
Computer	8	26.66	8	26.66
Others	0	0	0	0

Frequency				
Daily	1	3.33	2	6.68
Weekly	17	56.6	12	40
Monthly	7	23.3	8	26.66
Quarterly	5	16.6	8	26.66
Purpose Of Usage				
Bill Payments	16	53.33	17	56.6
Money Transfers	2	6.66	1	3.33
Share Trading	2	6.66	4	13.3
Online Purchases	10	33.33	5	16.66
Loan Procedures	0	0	1	3.33
Others	0	0	2	6.66

Source: Primary data

Table 3.2 shows that 86.66% of public bank customers and 80% of private sector bank customers were 5-10 years' experience with E-banking. Majority of public sector bank customers prefer travelling whereas majority ofprivate sector bank customers were mostly prefer house for using their E-banking services. Majority of both public sector and private sector employees use mobiles as the platform of usage and they use e banking services weekly. Majority of the customers use e-banking facilities for bill payment.

3.3 TESTING OF HYPOTHESIS

HYPOTHESIS- I

Ho: There is no significant difference between private sector bank and public sector bank customers with regards to level of awareness regarding E- banking security.

Test static used: Independent sample t- test.

Table 3.3.1

Variables	Public Sector Banks			Private Sector Banks			t Value	P Value
	N	MEAN	SD	N	MEAN	SD		
Change password frequently	30	4.9	0.403	30	4.83	0.461	0.597	0.27
Keep OS up to date	30	2.73	1.311	30	4.33	0.606	6.066	0.001
Use different password for all Ebanking accounts	30	3.6	1.522	30	4.53	0.507	3.186	0.001
Don't disclose password to anyone	30	4.07	1.048	30	3.17	1.487	2.709	0.049
use channels with antivirus and firewall for Ebanking	30	3.7	1.351	30	3.97	0.75	0.945	0.065
Verify accounts regularly	30	4.3	0.466	30	3.67	0.802	3.739	0.001
Always logout when exit the portal	30	4.73	0.583	30	4.27	0.828	2.524	0.082
Check URL of bank site	30	4.73	0.583	30	4.43	0.86	1.405	0.042

P Value for the variables of awareness regarding E banking security (Variable 2, 3 and 6) is less than 0.01 and the P value of variables (Variable 4 and 8) is less than 0.05. Since majority of the variables P value is in the critical region it is failed to accept null hypothesis i.e. there is significant difference between public and private sector bank customers with regards to level of awareness regarding E – banking security.

Above table shows that the for majority of variables (variable 1,4,6,7 and 8) the mean value is higher for Public sector banks than private sector banks and standard deviation for these variables is lower for public sector banks than private sector banks. Therefore it is concluded that the awareness of customers regarding E banking security is more in Public sector banks.

HYPOTHESIS- II

Ho: There is no significant difference between public sector bank and private sector bank customers with regards to problems in E banking.

Test Static used: Independent sample t- test

Table 3.3.2

BANK	N	MEAN	S.D	t -Value	P -Value
Public Sector Banks	30	25	5.301	0.397	0.273*
Private Banks	30	25.4	6.968		

*Accepted at 5% level of significance

Since the P value is more than 0.05 it is failed to reject null hypothesis at 5% level of significance. Hence it is concluded that there is no significant difference between public sector bank customers and private sector bank customers with regards to problems in using E-banking services.

HYPOTHESIS- III

Ho: There is no significant difference between mean ranks towards problems faced by customers of public sector banks in using E- banking services

Test static used: Friedman test

Table 3.3.3

Problems	Mean Rank	Chi-square	P-Value
Transaction errors	5.13	64.35	0.001**
Security issues	5.8		
Necessity of internet	3.43		
Lack of Knowledge	3.73		
Unable to get OTP	5.63		
High charges	4.27		
Lack of customer care services	5.07		
Forgetting password	2.93		

**Rejected at 1% level of significance

Since the P value is less than 0.01 it is failed to accept null hypothesis at 1% level of significance. Hence it is conclude that there is significant difference between mean ranks towards problems faced by the customers of public sector banks in using E-banking services.

On the basis of mean score it is concluded that the most important problem faced by the public sector bank customer in E-banking is "security issues" followed by "unable to receive OTP", "transaction

errors", "lack of customer care services", "high charges", "lack of knowledge", "necessity of internet and forgetting password" in using E-banking services.

HYPOTHESIS-IV

Ho: There is no significant difference between mean ranks towards problems faced by customers of private sector banks in using E- banking services

Test static used: Friedman test

Table 3.3.4

Problems	Mean Rank	Chi-square	P-Value
Transaction errors	4.8	44.335	0.001*
Security issues	5.87		
Necessity of internet	3.53		
Lack of Knowledge	2.35		
Unable to get OTP	5.68		
High charges	4.43		
Lack of customer care services	5.47		
Forgetting password	3.87		

*Rejected at 1% level of significance

Since the P value is less than 0.01 it is failed to accept null hypothesis at 1% level of significance. Hence it is conclude that there is significant difference between mean ranks towards problems faced by the customers of private sector banks in using E-banking services.

On the basis of mean score, it is conclude that the most important problem faced by the private sector bank customer in E-banking is "security issues" followed by "lack of customer care services", "unable to receive OTP", "transaction errors", "high charges", "forgetting password", "necessity of internet", and "lack of knowledge" in using E-banking services.

HYPOTHESIS- V

Ho: There is no significant difference between public sector bank and private sector bank customers with regards to level of satisfaction regarding E-banking.

Test Static used: Independent sample t- test

Table 3.3.5

Variables	Public Sector Banks			Private Sector Banks			t Value	P Value
	N	MEAN	SD	N	MEAN	SD		
Privacy/Security	30	3.33	1.155	30	3.7	1.07	1.506	0.001
Responsiveness	30	4.1	1.067	30	4.22	0.925	0.812	0.043
Ease of Use	30	4.27	0.944	30	4.47	0.819	0.389	0.033
Updates/Modifications	30	3.87	1.13	30	3.9	0.923	1.34	0.001
Compensations	30	4.43	0.669	30	4.57	0.626	2.34	0.022
Convenience	30	4	1.017	30	4.2	0.887	0.876	0.073
Problem Solving	30	3.33	1.157	30	3.7	0.952	0.001	0.751
Fulfilling of requirements	30	3.17	1.085	30	3.8	0.997	0.399	0.696

P Value of the variables of satisfaction regarding E banking usage (Variable 1and 4) is less than 0.01 and the P value of variables (Variable 2, 3 and 5) is less than 0.05. Since majority of the variables P value is in the critical region it is failed to accept null hypothesis i.e. there is significant difference between Public and private sector bank customers with regards to level of satisfaction in using E – banking services.

Table 3.3.5 shows that for all the variables of satisfaction regarding E banking, the mean value is higher for private sector banks than public sector banks and standard deviation for these variables is lower for scheduled private sector banks than public sector banks. Therefore it is concluded that level of satisfaction of customers in using E-banking services is more in private sector banks.

4. FINDINGS, SUGGESTIONS AND CONCLUSION

4.1Results of Hypothesis testing:

1. P value of the variables of awareness regarding E-banking security 'keep O.S up to date', ' use different password for all E-banking account', ' verify accounts regularly' is lessthan 0.01 and the P value of variables ' don't disclose password to any one' and ' checkURL of bank website' is less than 0.05. Since majority of the variables P value is in the critical region null hypothesis is rejected i.e. there is significant difference between public sector bank and private sector bank customers with regards to level of awareness regarding E – banking security.

P value of the variables of awareness regarding E-banking security 'change password frequently', 'use channels with anti-virus and firewall for E-banking' and 'always log out when exit the portal' is

greater than 0.05 i.e. there is no significant difference among public and private sector banks with regards to level of awareness on above mentioned variables of E-banking security.

2. There is no significant difference between public sector bank customers and private sector bank customers with regards to problems in using E-banking services.

3. There is significant difference between mean ranks towards problems faced by the customers of public sector banks in using E-banking services.

4. There is significant difference between mean ranks towards problems faced by the customers of private sector banks in using E-banking services.

5. P Value of the variables of satisfaction regarding E banking usage 'privacy/security' and 'updates and modifications' is less than 0.01 and the P value of variables 'responsiveness', 'ease of use' and 'compensations' are less than 0.05. Since majority of the variables P value is in the critical region it is failed to accept null hypothesis i.e. there is significant difference between Public and Private sector bank customers with regards to level of satisfaction regarding E – banking. P Value of the variables of satisfaction regarding E banking usage 'convenience', 'problem solving' and 'fulfilment of requirements' is greater than 0.05 i.e. there is no significant difference between public sector bank and private sector bank customers with regards to level of satisfaction on above mentioned variables of E-banking.

4.2 SUGGESTIONS

1. Study reveals that the majority of e- banking service users belongs to a categoryi.e. between age group 20-40 and graduates. So measures have to be taken to popularise its use among various categories of customers.

2. Study reveals that majority of the respondents are unaware about keeping OSup to date and the need of using different passwords for E-banking transactions.So the banks must make them aware about the need of using different password for all E-banking account and keeping OS up-to-date.

3. Study reveals that security issue is the major problem faced by both public sector bank and private sector bank customers. So, the banks should enforce more security measures for avoiding the security issues.

4. Analysis of data reveals that both the customers are faced difficulty in receiving OTP.So, the banks should take measures for avoiding this problem.

5. The customers are unsatisfied in fulfilling requirements for E-banking. So, both public sector bank and private sector bank should reduce the number of requirements.

6. Study reveals that customers are unsatisfied in security measures. So, both public sector bank and private sector bank should take good security measures for improving customer's satisfaction in security.

4.3 CONCLUSION

Banking sector has undergone remarkable changes in tele –communication technology and electronic data processing. The application of modern information technology has altered the traditional way of doing banking business into electronic way of doing banking. This study is conducted to knowing the public sector bank and scheduled private sector bank customers E banking usage, awareness level on E-banking security, customers level of satisfaction in using E-banking services and finding the problems in E-banking services. It is revealed that scheduled private sector bank customers are more satisfied in E-banking than public sector bank customers, scheduled private sector bank customers are less aware about E-banking security measures than public sector bank customers and 'security issues' are the major problem faced by the public sector bank and scheduled private sector bank customers in E-banking . So public sector bank should take steps for improving their customer's satisfaction in E-banking services and scheduled private sector bank should take steps for improving their customers awareness in E-banking security measures. It is finally concluded that "If the Bank provide better E-banking security measures and services to the customers by using new technologies, future of the E-banking services will be a great success".

REFERENCES

1. George Ajimon, (2010).*Modern Banking*. Prakash publication:Kottayam.
2. Raman, B.S, (2010).*Banking Theory*. Law and Practice United Publishers: Mangalore.
3. LakshmyShekher, (2009).*Banking Theory and practice*. Vikas Publicity House Private Ltd: Goa
4. Parameswaran, R, (2007).*Indian Banking*, S Chand and Company Ltd: New Delhi.
5. Talwar. T.L., (1999). IT revolution in Banking. *International Journal of Banking and Finance.*
6. Joseph Joseph, (1999). Impact of electronic banking on service delivery. *International journal of finance and banking research.*
7. Wenninger.G., (2000). An evaluation of emerging role of electronic banking. *International journal of central banking*.
8. Kamesam, (2000). 20th centuries changes in banking industry. *International journal of finance and business studies*.
9. Yakherf, (2001). A study on services through internet and website.*Journal of Banking and Finance*.
10. Alu. Et. Al., (2002) Impact of IT on the banking industry in Nigeria. *International journal of finance and banking research.*

Website

1. (online-banking)https://www.forrester.com/Online-Banking
2. (Online-Banking)http://www.icommercecentral.com/onlinebanking

ROOTS VS ROUTES:A STUDY OF THE CONFLICTS OFDIASPORIC LIFE IN JUMPHA LAHIRI'SINTERPRETER OF MALADIES

MARIA JOHN

ABSTRACT

Roots Vs Routes: A Study of the Conflicts of Diasporic Life in JhumpaLahiri,sInterpreter of Maladies investigates the problems encountered by Indian diaspora communities as a result of their sense of tension between roots and routes.Diaspora's inescapable link to their roots at the same time the inevitable need to adjust to the new land precipitate a series of psychological and cultural conflicts.This study focuses on four short stories byLahiri namely "When Mr PirzadaCame to Dine","Mrs Sen's", "Interpreter of Maladies", "The Third and Final Continent" all of which are from her collection entitled *Interpreter of Maladies.*

INRODUCTION

Diaspora denotes the movement,migration or scattering of people away from an established or ancestral homeland. The word diaspora is from Greek,meaning 'to disperse'. It is deeply embedded in the Jewish context, where the persecution and expulsion led to the dispersal of Jews away from the homeland carrying with them the fond hope of returning to the motherland one day. Diaspora as it is understood today is the dispersal abroad. The notion roots and routes have been taken from Paul Gilroy's book *The Black Atlantic*.Theideas of Robin Cohen on diaspora are of special relevance in the four stories.Lahiri herself being an Indian American, with parents who emigrated from India to America is able to draw on her own personal experiences to make her stories truly come to life. *Interpreter of Maladies* has made a mark in the contemporary Indian writing for its exploration of Indian diasporic life in America.

CONTENT

Diasporas leave their roots in search of new routes.But the influence of roots has a hold on them.The situation of Indian diaspora is not an exception in this case.The four stories "When Mr Pirzada Came to

Dine" , "Mrs Sen's","The Third and Final Continent,", "Interpreter of Maladies" highlight the terrible dilemma and divided feeling that migrant from the third world experience in the west.The dilemma is :it is painful to stay but it is difficult to return and paradoxically the migrant belongs to both the world as well as none.Each story interprets struggles,triumphs and sacrifices of the characters. The four stories travel between India and the United States. Out of the four stories "Mrs Sen's", "The Third and Final Continent", "When Mr Pirzada Came to Dine" is set in America whereas"Interpreter of Maladies" is set in India

The ideas offered by Robin Cohen about Diasporas are evidently reflected in each of the four stories selected for this particular study. Cohen maintains that the old country always has some claim on the loyalty and emotions of diasporas. Similarly the diasporas have an inescapable link with their 'past migration history' and a sense of co-ethnicity with others of similar background. The author finds diasporas as people who live outside their natal territories and recognize that their traditional homelands are reflected deeply in the languages they speak, religions they adopt and cultures they produce. He also mentions the ambivalent relationship that many diasporic people have both to their host country and their homeland.The homeland is often remembered with fondness or longing and the host country is often seen as intolerant or alienating .But people may see opportunity in the new country and choose not to return to their homeland even when they are able to do so .The host country exerts a lot of influence on people even as they retain allegiance to their older ancestral home.

All the character in these stories have an inescapable link with their roots. This is true even in the case of the second generation immigrants ,whoare strangers to their own home land. Lilia, Mr and Mrs Das, the narrator's son in "The Third and Final Continent" bear testimony to this. Diasporas maintain a sense of co-ethnicity with others of similar background. This is clearly evident in the story "When Mr Pirzada Came to Dine". Lillia's parents who are Indians maintain a strong bond with Mr Pirzada who is a Bangladeshi and they share with his grief. The four stories present the ambivalent relationship that many diasporic people have both to their host country and their homeland.The characters in these stories embrace the opportunities in the new country and choose to stay here even if they are nostalgic of their homeland.

The four stories address sensitive dilemmas in the lives of Indian immigrants. This collection of stories focus on Indian and American cultures and the people caught between the two. These stories can be interpreted as the writer's journey into the major adaptation problems of the contemporary world. Diasporas encounter several complexities in their life.In-between position, nostalgia and fluid identities stand forefront amoung them. The living in-between condition is very painful for the diasporas. They occupy a displaced position. All the characters in the four stories are torn between the county of their origin and the place of residence.

Diasporas have a longing for their motherland. The characters in these four stories have become Americans,but they have not ceased to be Indians. Their nostalgia for their homeland becomes a malady. The four stories present the attempts of the characters to preserve their customs and culture. The characters like Lilia's parents,the narrator and his wife of "The Third and the Final Continent"and Mrs Sentry to recreate the familiar sort of surrounding much associated with their homeland. But for the second generation immigrants the yearning for their ancestral land becomes less intense as they get

influence by the host country and adapt themselves to it. This is evident in the characters of Lilia, Mr and Mrs Das and their children, the narrator's son in the "The Third and Final Continent". But however they cannot ignore their past migration history.

One of the complex maladies suffered by the diasporas are fluid identities. The diasporas are snared in the process of transformation and repositioning of new identities. Each character of the four stories is suffering from some kind of identity crisis. For Mrs Sen it is the loss of social identity. Her identity is firmly rooted in India. Her fluid identity prevents her from embracing the life in America. In the case of Mr.Pirzadain"When Mr Pirzada Came to Dine",his identity is attached to his family and homeland. While Lilia's parents embrace the life in America,they are unable to shed their Indian identity. The characters in "The Third and Final Continent" also have a fluid identity. While Mr and Mrs Das in" Interpreter of Maladies "reassert their American identity, it is the attachment to the Indian identity that makes Mrs Das guilty of her infidelity to her husband. Thus it is quite evident that the characters in this story collection have fluid identities,which result in the identity crisis. On the one hand they belong to South Asia but on the other hand they are living in the United States.

Cross –cultural uneasiness is given proper place in the collection of stories because she places her characters in an alien setting with nostalgic memories teeming inside them. The stories present the vacuum that is very much there in the hearts of her characters because most of the characters are uprooted from their roots. They are struggling to settle down on a land that they feel alien to them.To show the vacuum in the lives of these characters,Lahiri has taken the help of names. For example in the story The "Third and Final Continent",the narrator-protagonist is bestowed with no name, because the need is not felt,as he represent all Indians trying to make a fortune in a land that is alien to them. Similarly there is no first name for Mrs Sen because she is nothing except the wife of Mr Sen.she does not live for herself but for her husband,otherwise her heart rests in India,where she has left behind her real self.The name of the little girl is changed to Lilia to give it the colour of place they reside.Interestingly her parents are not at all named. They just remain her parents and host to Mr Pirzada. The four stories deal with problems that a person may relate to in any corner of the world irrespective of being a male or a female. The stories deal with the questions of identity,nostalgia and the plight of those whoare culturally displaced. The very title of the book *Interpreter of Maladies* indicates that by losing original homeland most characters are suffering from a kind of psychological or social disease. And Lahari is interpreting or describing that disease to her readers.

It is quite evident that in the four stories Lahiri offers an interpretation of the maladies of the contemporary society and of the individual inevitably caught between here and there and yet belonging neither here nor there. Lahiri interprets the conflicts suffered by the diaspora people. Being a diaspora herself she is the suitable person to interpret the maladies suffered by thesepeople.We find characters like Mr and Mrs Das who are so distant from their Indian heritage, ,that they need a tour guide. And we find Mr Pirzada who longs for his homeland. Then characters like Mrs Sen who sits on her floor every day,chopping vegetables in the same way she did in India with the same knife she used in India.But in the story called" The Third and Final Continent ",the success of the narrator's travel across the continent gives an example of a positive outcome of taking the risk of moving to a new country. In this story Lahiri leaves the hint that the characters who find happiness is always those who can embrace the present circumstances while at the same time never forget their Indian roots.Diaspora does not have secure

roots which fix him in, a place nation or ethnic groups.Rather he must continually plot for himself cultural routes which take him imaginatively as well as physically to many places and into contact with many different people.This is evident in the four stories of Lahiri

CONCLUSION

Lahiri makes a serious study of the ills and oddities ofdiasporiclife in this collection of stories. Stories draw frequently on Lahiri's own experience as well as those of her parents, friends and acquaintances with where she is familiar.The four stories weaves together not the stories of immigrants but also those of their children who feel that they belong neither in one place nor another. *Interpreter of Maladies* is both a book title, a particular story title, and also may be considered as title for Lahiri herself. All of the characters in the four stories selected for the study are caught inthe usual situations that are well within the gambit of her reader's imagination.

BIBLIOGRAPHY

· Bala,suman,ed. JhumpaLahiri,the Master Storyteller: A Critical Response to Intrtpreter of Maladies. New Delhi: Khosala pub.House,2002

· Chanda,Geetanjali Singh. Indian Women in the House of Fiction. New Delhi: Zuban,2008.

· Cohen,Robin. Global Diasporas: An Introduuction. London: UCL Press,1997.

· Lahiri, Jhumpa. Interpreter of Maladies. New Delhi: Harper Collins Publishers,1999.

THEORIES OF MIGRATION -AN OVER VIEW

Imme Maria Thomas
Assistant Professor, Department of Economics
St. Dominic's College, Kanjirapally

ABSTRACT:

Research on migration is interdisciplinary as it never involves a simple individual action.The theoretical models growing out of the new economics of migration yield a set of propositions and hypotheses that are quite different from those emanating from neo-classical theory, and they lead to a very different set of policy prescriptions.A key insight of this new approach is that migration decision is not made by isolated individual actors, but by larger units of related people -typically families or households.

Migration is hardly ever a simple individual action in which a person decides to move in search of better life chances, pulls up his or her roots in the place of origin and quickly becomes assimilated in a new country. Since the late 19th century, several theories have been developed in various disciplines of social science, which aim at understanding the processes that drive migration. These theories differ with regard to their assumptions, thematic focus, and level of analysis, ranging from global accounts of shifting migration pattern to theories of migration transnational identities. A variety of theoretical models has been proposed to explain why international migration begins and although each ultimately seeks to explain the same thing, they employ radically different concepts, assumptions and frames of reference.

An early contribution to migration studies consisted of two articles by the nineteenth -century geographer Ravenstein(1885,1889) in which he formulated his 'laws of migration'.Ravenstein saw migration as an inseparable part of development and he asserted that the major causes of migration were economic. 'Gravity' models developed by geographers from the early twentieth century were derived from Newtons law of gravity and predict the volume of migration between places and countries on the basis of distance, population size and economic opportunities in destination and origin areas. Stouffer formulated the theory of intervening opportunities in 1940. By asserting that the"degree of migration would be inversely related to the distance between the two places as also the extent of intervening opportunities, but directly related to the opportunities in the two places". He further argues

that"there is no relationship between mobility and distance… the number of persons going over a given distance is directly proportional to the number of opportunities at that distance and inversely proportional to the number of intervening opportunities. The relationship between mobility and distance may be said to depend on an auxiliary relationship, which express the cumulated opportunities as a function of distance".

Lee (1966) argued that migration decisions are determined by 'plus 'and 'minus' factors in areas of origin and destination, intervening obstacles (such as distance, physical barriers, immigration laws, and so on); and personal factors.

Neo classical economics focusses on differential in wages and employment condition between countries and on migration costs; it generally concerns movement as an individual decision for income maximization. The 'new economics of migration' in contrast, considers conditions in a variety of markets and not just labour markets. It views migration as a household decision taken to minimize risks to family income or to overcome capital constraints on family production activities.

Neo classical migration theory assumes that social forces tend towards equilibrium. Rooted in modernization theory it sees migration as a constituent or intrinsic part of the whole development process by which surplus labour in the rural sector supplies the workforce for the urban industrial economy (Lewis 1954; Todaro,1969,139). Neo classical theory sees migration as function of geographical difference in the supply and demand for labour. The resulting wage differentials encourage workers to move from low-wage labour surplus regions to high- wage labour scarce regions. At the micro level, neo-classical theory views migrants as individuals, rational actors, who decide to move on the basis of a cost- benefit calculation maximizing their income. Migrants are expected to go where they can be the most productive. In this context, Borjas(1989,1990)developed the idea of an international immigration market, in which potential migrants base their choice of destination on individual, cost-benefit calculations.

At the macro level, neo-classical theory views migration as a process which optimizes the allocation of production factors. Migration will make labour less scarce at the destination and scarce at the sending end. Capital is expected to move in the opposite direction. This process will eventually result in convergence between wages (Harris and Todaro 1970; Lewis 1954; Renis and Fei1961; Scluff1994; Todaro and Maruzko1987). In the long run, migration should therefore help to make wages and conditions in sending and receiving countries more equal, lowering the incentives for migrating. According to this theory and its extensions, international migration, like its internal counterpart is caused by geographic differences in the supply of and demand for labour. Countries with a large endowment of labour relative to capital are characterized by a high market wage as depicted graphically by the familiar interaction of labour supply and demand curves. The resulting differential in wages causes workers from the low wage country to move to the high wage country. As a result of this movement, the supply of labour decreases and wages rise in the capital-poor country, while the supply of labour increases and wages fall in the capital -rich country, leading at equilibrium to an international wage differential that reflects only the costs of international movement, pecuniary and psychic.

Mirroring the flow of workers from labour abundant to labour scarce countries is a flow of investment capital from capital -rich to capital-poor countries. The relative scarcity of capital in poor

countries yields a rate of return that is high by international standards, thereby attracting investments. The movement of capital also includes human capital, with highly skilled workers moving from capital-rich to capital-poor countries in order to reap high returns on their skills in a human capital -scarce environment, leading a parallel movement of managers, technicians and other skilled workers. The international flow of labour, therefore must be kept conceptually distinct from the associated flow of international flow of human capital. Even in the most aggregated macro level models, the heterogeneity of immigrants along skill lines must be clearly recognized.

Neo-classical migration theory was advanced by Todaro (1969) and Harris and Todaro (1970) to explain rural-urban migration in developing countries but has also been applied to international migration (ct. Borjas,1989; Todaro and Maruszko,1987). Harris and Todaro elaborated a model to explain rural-to-urban labour migration in developing countries despite rising unemployment in cities. They argued that, in order to understand this phenomenon, it is necessary to extend the wage differential approach by adjusting the expected rural-urban income differential for the probability of finding an urban job.(Todaro,1969,138).As long as income differences remain high enough to outweigh the risk of becoming unemployment migration would continue(Todaro 1969;147).Later this Harris -Todaro model was refined (Bauer and Zimmermann1998:97)to include other factors such as the financial and social cost of migration.

An alternative but complementary approach was proposed by Sjastad (1962), who viewed migration as an investment that increase the productivity of human capital-such as knowledge and skills. Human capital theory helps to explain the selectivity of migration (the phenomenon that migrants tend to come from particular sub-sections of population) by pointing to the importance of labour markets, skills and income distribution in sending and receiving societies. People vary in terms of personal skills, knowledge, physical abilities, age and gender. So there will also be differences in the extent to which they can expect to gain from migrating people when they decide to invest in migration, in the same way as they might invest in education and they are expected to migrate if the additional life time benefits(primarily derived from higher wages)in the destination are greater than the cost incurred through migrating(Chiswick 2000).Differences in such expected return on investment can partly explain why the young and the higher skilled tend to migrate more(Bauer and Zimmerman,1998;99).

These types of analytical frameworks are commonly referred to as 'push-pull models (Pssaris 1989). Push pull models identify economic, environmental and demographic factors which are assumed to push people out of places of origin and pull them into destination places. 'Push factors' usually include population growth and population density, lack of economic opportunities and political repression, while pull factors usually include demand for labour, availability of land, economic opportunities and political freedoms.

Push-pull models have difficulties explaining return migration and the simultaneous occurrence of emigration and immigration. They are also deterministic in assuming that demographic, environmental and economic factors cause migration without taking account of the role of other factors. For instance, population growth or environmental degradation do not necessarily result in migration because 'population pressure can also encourage innovation enabling farmers to maintain or even increase productivity

(ctBoserup,1965). Scarcity and impoverishment can actually impede long distance migration, if people cannot afford the costs and risk of migrating (Foresigh2011, Henry et.al,2004)

Environmental or demographic factors should not be isolated from other social, economic, political and institutional factors affecting people's living standards. For instance, while Eastern European countries have very low fertility and low or negative population growth, they have experience large scale emigration. At the same time the Gulf countries have combined high fertility with low emigration and very high immigration. Improved education and media exposure may increase feelings of relative deprivation and may give rise to higher aspirations and therefore increased migration without any change in local opportunities. People may also be so poor or repressed that they are deprived of the capability to migrate. This partly explains why most migration is not from the poorest to the wealthiest as predicted by push pull models.

Dual labour market theory

Priore (1979) has been the most forceful and elegant proponent of this theoretical view point, arguing that international migration is caused by a permanent demand for immigrant labour that is inherent to the economic structure of developed nations. According to Piore, immigration is not caused by push factors in sending countries (low wages or high unemployment), but by pull factors in receiving countries (a chronic and unavoidable need for foreign workers)

World systems theory

Building on the work of Wallerstein (1974),a variety of sociological theorists has linked the origin of international migration not to the bifurcation of the labour market within particular national economies but to the structure of the world market that has developed and expanded since the 16 th century.(Portes and Walton ,1981;Petras,1981;Castells 1989;Sassen ,1988,1991;Moranska,1990).In this scheme ,the penetration of capitalist economic relations into peripheral, non-capitalist societies creates a mobile population that is prone to migrate abroad. Driven by a desire for higher profits and greater wealth owners and managers of capitalist firms enter poor countries on the periphery of the world economy in search of land, raw materials, labour and new consumer markets. In the past, this market penetration was assisted by colonial regimes that administered poor regions for the benefit of economic interests in colonizing societies. Today it is made possible by neo-classical governments and multinational firms that penetrate the power of national elites who either participate in the world economy as capitalists themselves, or offer their nation's resources to global firms on acceptable terms.

Research on migration is interdisciplinary, sociology, political science, history, economics, geography, demography psychology, cultural studies and law are all relevant (Brettel and Holifield 2007). Migration theories can be grouped together into two main paradigms following a more general division in social sciences between 'functionalist ''and 'historical-structural theories. Functionalist social theory tends to see society as a system, a collection of interdependent parts somehow analogous to the functioning of an organism (individual actors) somehow in which an inherent tendency towards equilibrium exists. Functionalist migration theory generally treats migration as a positive phenomenon serving the interests of most people and contributing to greater equality within and between societies.

Rooted in Neo-Marxists political economy, historical-structural theories emphasize how social,

economic, cultural and political structures constrain and direct the behavior of individuals in ways that generally do not lead to greater equilibrium, but rather reinforce such disequilibria. They argue that economic and political power is unequally distributed and that cultural beliefs and social practices tend to reproduce such structural inequalities. They see migration as providing a cheap, exploitable labour force, which mainly serves the interests of the wealthy in receiving areas, causes a 'brain drain' in origin areas, and therefore reinforces social and geographical inequalities.

In recent years, 'a new economics of migration ' has arisen to challenge many of the assumptions and conclusions of neoclassical theory (Stark and Bloun,1985).A key insight of this new approach is that migration decision are not made by isolated individual actors, but by larger units of related people -typically families or households -in which people act collectively not only to maximize expected income,but also to minimize risks and to loosen constraints associated with a variety of market failures, apart from those in the labour market.(Stark and Levhari;1982,Stark 1984;Katz and Stark 1986;Lauly and Stark ,1988;Taylor,1986;Stark ,1991)

Unlike individuals, households are in a position to control risks to their economic well being by diversifying the allocation of household resources, such as family labour.While some family members can be assigned economic activities in the local economy, others may be sent to work in foreign labour markets where wages and employment conditions are negatively correlated or weakly correlated with those in the local area. In the event that local economic conditions deteriorate and activities there fail to bring in sufficient income, the household can rely on migrant remittance for support.

In developed countries, risk to household income are generally maximized through private insurance markets or governmental programs, but in developing countries, these institutional mechanisms for managing risks are imperfect, absent or inaccessible to poor families, giving them incentives to diversify risks through migration. In developed countries, risks to household income are generally minimized through private insurance markets or governmental programs, but in developing countries these institutional mechanisms for managing risk are imperfect, absent or inaccessible to poor families, giving them incentives to diversify risks through migration. In developed countries more over credit markets are relatively well developed to enable families to finance new projects such as the adoption of new production technology. In most developing areas in contrast, credit is usually not available or is procurable only at high cost. In the absence of accessible public or affordable private insurance and credit programs, market failures create strong pressures for international movement.

The theoretical models growing out of the new economics of migration yield a set of propositions and hypotheses that are quite different from those emanating from neo-classical theory, and they lead to a very different set of policy prescriptions:

1. Families, households or other collectively defined units of production and consumptions are the appropriate units of analysis for migration research, not the autonomous individual.

2. A wage differential is not a necessary condition for international migration to occur, households may have strong incentives to diversify risks through transnational movement even in the absence of wage differentials.

3. International migration, local employment or local production are not mutually exclusive possibilities. Indeed, there are strong incentives for households to engage in both migration and local activities. In fact, an increase in the return to local economic activities may heighten the attractiveness of migration as a means of overcoming capital and risk constraint on investing in those activities. Thus, economic development within sending regions need not reduce the pressures of international migration.

4. International movement does not necessarily stop when wage differential has been eliminated across national boundaries. Incentives of migration may continue to exist if other markets within sending countries are absent, imperfect or in disequilibria.

5. The same expected gain in income will not have the same effect on the probability of migration for households located at different points in the income distribution, or among those located in communities with different income distribution.

References

1. Todaro, Michael P A model of labour migration and urban unemployment in less developed countries: The American Economic Review, Vol.59, No.1(1969) pp,138-148.

2. CastlesStephen, Haas Hein De and Miller Mark J,The Age of migration: International population movements in the modern world, Fifth Edition.

3. Dickens,WilliamT;and Kevin Lang,1985"Atest of dual labour market theory",American Economic Review23:671-680

4. Garly .L.Hunt and John M.McDowell,1987''Migration and Employment Change:Empirical evidence on the spatial and temporal dimensions of the Linkage''journal of Regional Science 26;223-234

5. Massey Douglas S,ArangoJoaquin, HugoGraeme,KouaociAli,Pellegrino,Taylor J Edward' 'Theories of International Migration :A Review and Appraisal; Population and Development ReviewVol.19,No.3(Sep;1993)pp431-466

6. Renis,GustavandJ.C.H Fei,1961''A theory of economic development; American Economic Review51:533-565

7. Massey Douglas S.1986,''International migration and economic Development in Comparative perspective: 'Population and development Review14:383-414

Study on the Awareness and Use of N-List Program among Undergraduate Students

Deumy John
Librarian (UGC), St.Dominics College, Kanjirapally
Gilu G. Ettaniyil
College LibrarianSt.Thomas College of Teacher Education, Pala

ABSTRACT

This paper attempts to understand the level of awareness and use of electronic resources available in N-List programme among the library users of St. Dominic's College, Kanjirapally. For this purpose the investigators administered a well structured questionnaire for data collection. The study was conducted on a sample of 150 undergraduate students belong to various disciplines. The objectives of the study was to identify the level of awareness and use of e-resources, purpose of N-List use and access problems, user awareness, future prospects and suggestion for improving the use of N-List services. This study gives a picture of their need for user awareness programme to be conducted for effective usage of N-List e-resources.

Keywords: E-Resources, N-List program, Awareness and Use, Libraries

INTRODUCTION

Today we are living in information explosion era. In this age of revolution of information technology there is explosion of knowledge in almost all fields. With the help of ICT users can access accurate online information within a few seconds. Developments in the information Communication Technology facilities made incredible changes in the library operations. While good ICT infrastructure is a prerequisite for the effective use of e-resources, there has to be a well organized plan for the promotion of use. With the advancement of ICT there has been enormous growth of e-resources such as e-journal, full text databases, e-books, e-images etc. It has resulted in reducing the size of the libraries and maximizes the number of e-resources. IT has created new challenges to the Libraries. It has shown a new potential on the resources and services for the libraries. E-Resources are one of empowering factor in the teaching, learning and research process of the educators. It can be accessed via computing devices such as computer, laptops and smart phones. Due to advanced Technology, files

and formats have changed the way of information communication and e-publishing which enhanced the e-resources in the market.

N-LIST PROGRAMME

The N-List entitled "National Library and Information Services Infrastructure for Scholarly Content (N-LIST)" is an initiative of Ministry of Human Resources Development, funded by the University Grants Commission. The main aim of this programme is to subscribe and provide access to selected e-resources to Universities and Colleges. It is being jointly executed by the UGC-INFONET Digital Library Consortiu, INFLIBNET Centre and the INDEST-AICTE Consortium; N-LIST project provides access to e-resources to students, researchers and faculty from colleges and other beneficiary institutions through server(S) installed at the INFLIBNET Centre. The authorized users from colleges can access e-resources and download articles required by them directly from the publisher's website once colleges are duly authenticated as authorized users through servers deployed at the INFLIBNET Centre. The colleges (except Agriculture, Engineering, Management, Medical, Pharmacy, Dentistry and Nursing) in India are eligible to get access to the e-resources under the programme. The N-list Consortia has more than 6000+ e-journals and 97000+e-books.

CURRENT STATUS

As on Aug 6, 2018, a total number of 3128 Govt. /Govt-aided colleges covered under the section 12B of UGC Act as well as Non-Aided Colleges. Login ID and password for accessing e-resources has been sent to the authorized users from these 3128colleges.All e-resources subscribed for colleges under the N-LIST project are now accessible to these 3128 college through the N-list Website(http://nlist.inflibne.ac.in)

REVIEW OF LITERATURE

In recent years many researchers have conducted and published in journals, which are available, both in print and non print forms. . The following studies related to the objectives of this study have been reviewed.

Santanu Das (2014) conducted a study about the awareness, utilization and satisfaction level of the student regarding the consortium resources. It shows that students are not aware of consortium resources. It recommends that the library should organize and conduct awareness and training programmes on regular basis to enhance the effective use of the consortium.

Ambika and Ali (2014) surveyed on Kalasalingam University Library users to know the accessibility of e-resources among them. The study covers user accessibility, infrastructure difficulties and other issues. This study revealed that library users prefer e-resources for their work, information, projects, research activities and agreed e-resources are very useful for their study and research.

Dr Manoj Kumar Sinha, Sucheta Bhattacharya and Sudip Bhattacharya(2013) investigated about the "ICT and Internet literacy skills for accessing to e-resources available under N-LIST program: a case study of college library users of Barak Valley tries to gain knowledge about the N-LIST program implementation and the status of ICT and Internet literacy among the college library users from selected colleges.

Weenapani, Singh and Devi (2008) found that 55% respondents were aware with UGC-Infonet Digital Library Consortia where as 45%were not aware. Major problems were encountered by the respondents were includes ICT illiteracy, power failure, slow net, insufficient number of computers and infrastructure etc

OBJECTIVES OF THE STUDY

1. To identify the frequency of N-LIST usage among the undergraduate students
2. To find out the awareness and use of e-resources under N-List Program among undergraduate students
3. To identify Internet Literacy among Undergraduate Students.
4. To examine the preference of N-List Services, e-journals and e-book publishers
5. To identify problems faced by the students and suggest the solutions for improving of the N-List usage.

METHODOLOGY

Survey method was adopted for the present investigation. A sample of 150 undergraduate students from B.A, B.Sc and B.Com Courses were taken. Purposive sampling technique was employed for this study. The research instrument was a structured questionnaire which was designed and used to gather information about N-LIST Programme. Twenty questions were framed in the questionnaire for data collection. For this study 150 questioners were distributed personally among UG students.

SCOPE AND LIMITATIONS OF THE STUDY

The present study is a form of user study designed to gather information on the awareness and use of N-List program among the undergraduate students of St.Dominics College, Kanjirapally.

ANALYSIS AND RESULTS

1. Distribution of Respondents

The questionnaire has been distributed to the selected respondents (library users) of St. Dominic's College, which are affiliated to M.G. University, Kottayam and responses have been collected personally.

Category	Number of Students	Percentage	Cumulative Percentage
B.Sc Students	53	35.33	35.33
B.A. Students	46	30.67	66
B.Com Students	51	34	100

Table1: Distribution of Respondents

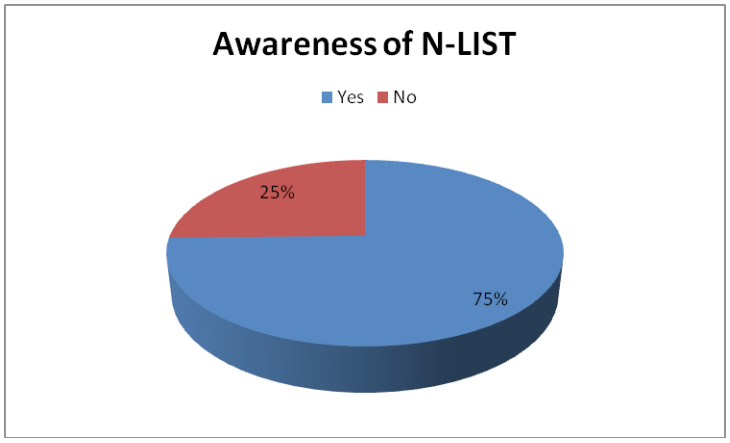
Table 1 shows the course wise distribution of respondents. The sample consists of 150 undergraduate students. All distributed questionnaire were received back. The data collected students 53(35.33%) from B.Sc, 46(30.67%) from B.A. and 51(34%) from B.Com.

2. Awareness of N-LIST e-resources

The investigators analyzed the data collected through questionnaire is showing how many users are aware of different aspects of N-List Program provided by the college library. **Table 2** shows that 112 students were aware of the N-List e-resources. The 75% of UG students have knowledge about e-resources available through N-LIST Programme. 25% (N-38) of the respondents are not aware of the e-resources. The pie diagram gives the pictorial representation this.

Awareness of N-list	Students	Percentage
Yes	112	75
No	38	25

Table 2: Awareness of N-List E-Resources



3. Source of Awareness Regarding N-List E-Resources

From Table 2 we analyzed that only 112 Students are aware about the N-LIST Programme. A question was asked to know, through which sources they came to know about N-List E-resources. As indicated in **Table 3**, it is interesting to note that among 75.89% are aware about the n-list from the library professional, 9.82% from their colleagues/friends and 7% by the INFLIBNET website. Remaining respondent, 9(8.04%) of the students are aware about N-List e-resources while browsing the Internet.

Sources of Awareness	Students Percentage	Percentage	Cumulative
College Library/Library professional	85	75.89	75.89
INFLIBNET website	7	6.25	82.14
Colleagues Reference/Friends	11	9.82	91.96
Internet sources	9	8.04	100

Table 3: Source of Awareness

4 Frequency of Accessing e-resources through N-LIST Programme

The frequency of visiting N-LIST and using e-resources by the UG students are shown in the Table 4 which reveals that only 11 (9.82 %) access N-LIST on daily basis whereas 35(31.25 %) respondents access n-list at least once in a week, 41 (36.61 %) respondents access n-list '2-3 times in a month'. Moreover, 25 (22.32%) respondents access n-list 'occasionally'.

Frequency	Number of Students	Percentage	Cumulative Percentage
Daily	11	9.82	9.82
2-3times in a month	41	36.61	46.43
Once in a week	35	31.25	77.68
Occasionally	25	22.32	100

Table 4: Frequency of accessing N-List E-Resources

5 Usage of E-journals under N-LIST Programme

This table shows that in case of e-journals 21.42% users use Indian Journals, followed by18.75%American Institute of Physics,19%Royal Society of Chemistry and 19% JSTOR. The table also depicts those 14% use H W Wilson and 15 % use Economic and Political Weekly.

Source of E-Journals	Number of Students	Percentage	Cumulative Percentage
American Institute of Physics	21	18.75	21.42
Royal Society of Chemistry	19	16.96	38.38
H W Wilson	14	12.5	50.88
Indian Journals	24	21.42	69.63
Economic and Political Weekly	15	13.39	83.02
JSTOR	19	16.96	100

Table 5: Usage of E-Journals under N-List Program

6 Usage of E-books

Table 6 reveals that 25% students are using 'Cambridge books online', followed by 17% 'EBSCO-host', and 21% **World E-book Library** and 16% use 'Springer E-Book'.

Source of E-books	Students	Percentage	Cumulative Percentage
Cambridge books online	28	25	25
EBSCO-Host	18	16.07	41.07
Myilibrary	11	9.82	50.89
World E-book library	23	20.54	71.43
Springer e-book	16	15.18	86.61
E-brary	15	13.39	100

Table 6: Usage of E-books

7 Usage of Type of E-resources

Table 7 shows that 58.04% are using e-journals in N-List program, 30.36% use e-books and 11.61 % are using database in N-List Program. Result shows that majority of the users use e-journals.

E-resources	Number of Students	Percentage	Cumulative Percentage
E-Journals	65	58.04	58.04
E-Books	34	30.36	88.4
Databases	13	11.61	100

Table 7 Usage of Type of E-resources

8 Access Speed of N-LIST Electronic Resources

Table 8 shows that 50% are agreed N-List Program is providing fast access for searching any information. 25%saying N-List program is providing Moderate or Slow accessibility.

Accessibility	Students	Percentage	Cumulative Percentage
Fast	56	50	50
Moderate	23	25	75
Slow	23	25	100

Table 8 Access Speed of N-LIST Electronic Resources

9 Problem while accessing e-resources

From the below table it could be found that the most of the 90 users face problems in accessing e-resources while 22 did not face any problem. It shows that most of the scholars are facing problems in accessing e-resources.

Problem in accessing e-resources	Students	Percentage
Yes	**90**	**80**
No	**22**	**20**

Table 9 Problem while accessing e-resources

10 various problems in accessing e-resources

Table 10 shows the problems faced by the user while accessing the N-List Program. Majority of the students (30) are opinioned that they are facing 'problem in internet connectivity '. 26 students face problems in 'downloading pages'. 23% students indicated that there is a problem in finding relevant information' and only11% reveals 'overload of information ' on the Internet.

Problem	Student	Percentage	Cumulative Percentage
Difficulty in finding relevant information	23	25.56	33.33
Much time taken to view/download pages	26	28.89	62.22
Problems in Internet Connectivity	30	33.33	87.78
Overload of information on the Internet	11	12.22	100

Table 10 various problems in accessing e-resources

11 Purpose of using N-List E-Resources

The below table shows that 59 students access to N-List services for the purpose of prepare their projects/dissertation, followed by 23.21% for 'publishing Articles,b18%for getting current information and 5% for learning.

Purpose	Number of Students	Percentage	Cumulative Percentage
Research Needs	9	8.03	8.03
To update subject Knowledge	18	16.07	24.1
For Teaching	0	0	24.1
Prepare Project	59	52.68	76.78
Publishing Articles	26	23.21	100

Table11 Purpose of using N-List E-Resources

12 Internet Literacy Skills among user

This table indicates that, 10% are novice, 73.33% are having good knowledge of Internet and whereas only 17% are expert in using internet. The study reveals that internet awareness /Training program should be organized by the college library to enhance Internet Literacy.

Category of Internet Users	Number of Students	Percentage	Cumulative Percentage
Novice	15	10	10
Intermediate	110	73.33	83.33
Expert	25	16.66	100

Table 12 Internet Literacy Skills among user

FINDINGS

The various findings of the data analysis regarding use and the awareness of N-List E-Resources shows that majority of the75% are aware and 25 %are not aware of N-List e-resources. It further reveals that library professionals (75.89%) initiate N-List e-resources to maximum users. The usage of e-journals under nlist program shows that 21.42 % of the respondents use 'Indian Journals' and regarding the usage of e-books, 25% of the respondent opined that they use Cambridge Books Online. The study also reveals that majority of the respondent 73.33% have awareness of ICT to access e-resources. It further shows that 33.33% of the respondents face the problem of Internet connectivity for accessing e-resources. The study reveals that users wanted training in using e-resources. It further shows that electronic resources available in the N-List program are used '2-3 times in a month' by the users of the college.

SUGGESTIONS

1. There must be provision for regular user awareness programmes to be organized for effective usage of N-List e-resources.
2. Increase in number of Internet Access Points/Terminals in the library.
3. Users are demanding printing and scanning facility in the library.

CONCLUSION

N List project gives an opportunity to full text access to e-resources to students, faculty & research scholars from educational institutions. Academic libraries play a very important role in providing these facilities to the students and the teachers. The college libraries should organize awareness and training programs and seminars to educate the users on seeking information from e-resources and to maximize the use of library resources and services. It is necessary to develop the infrastructure facilities, networking facilities, sufficient professional staff & a technical assistant will be appointed to make this programme successful.

We can conclude that St.Dominics College Library is playing very significant role for providing electronic resources to their users. Users are satisfied with library facility and want to more facilities in the library. Library should put their all recommendations before the authorities and should also provide better services for their users.

REFERENCES

Amritpal Kaur (2006).Use of e-resources by teachers and researchers of the science, engineering &technology faculties in Guru Nanak Dev University:A Survey. In H.K Kaul and I .V. Malhan(Eds),Knowledge,library and information networking(pp.267-285).Delhi:Delnet.

Krishnamuthy, C and Awari ,Veeresh H.(2015).Use and impact of electronic information resources among PG Students of UAS ,Dharwad .PEARL-A Journal of Library and Information Science,9(1),1-8.

Pramanthan ,U AND Baskaran,C(2014).E-Resources of UGC-INFONET Access by the research scholars of Bharathidassan University,Tiruchirappalli,India.Internationl Journal of Library and Information Studies.Vol.4(3).ISSN 2231-4911.

http://www.ijlis.org/img/2014_Vol_Issue_3/76-85.pdf.

Manoj Kumar Sinha,Bhattacharya,Sucheta and Bhattacharya,Sudip.(2013):ICT AND Internet Literacy Skills for accessing to e-resources available under N-LIST programme:a case study of college library users of Barak Valley,South Assam.Library Philosophy and practice

Chikkamanju and kiran Kumar G (2014): Use of N-LIST services by women's first grade colleges affiliated to University of Mysore:a study.Asian journal of multidisciplinary studies,Vol.2,No.7,pp.47-52.

Bhatia J K. (2011): Use of electronic resources in Degree College libraries in Chandigarh. DESIDOC Journal of Library and Information Technology Vol.31, No.6, pp.480-484.

NLIST.www.nlist.inflibnet.ac.in accessed in June, 2018

Kumar, M and Reddy P,(2014),Use of e-journal by research scholars in university libraries in Andhra Pradesh, Library and Information Science commons,pp.1-32.

Guidelines for Authors

'Dominican Discern' is a quarterly published peer reviewed interdisciplinary print journal. We accept research papers from scholars, academicians, professors and corporate professionals related to their respective areas of interest.

Submission Procedure

A softcopy of the manuscript should be submitted in MS Word format via e-mail to discernjournal@gmail.com by mentioning the name of journal and the subject area in the subject line.

Manuscript Format

The structure of the manuscript(s) should be as follows;

1) Title of the paper
2) Name of Author(s) and affiliations (with author(s) email and phone number)
3) Abstract (Maximum 150 words)
4) Keywords (Maximum five words)
5) Introduction - including motivation, aims and overview etc.
6) Main body - explanation of methods, data used instrumentation, results and discussion etc.
7) Conclusions
8) Acknowledgement (If any)
9) References

The text should be spaced 1.5 with 1 pt margins on all sides. Use single column layout with both left and right margin justified. The font should be in Times New Roman, 12 pt (main body). Titles should be in upper case letters, 14 point, bold and justified. The tables and figures mentioned in the text should appear near/after where they are referred in the text. Table/ Figures should be serially numbered and titled. Sources must be indicated at the bottom of every such table/figure. The article content should not exceed 5000 words.

References: References should be given at the end of the paper and the entries should be arranged alphabetically. The reference citation for any article follows APA's standard reference style (for social sciences) or CSE's Manual of Scientific style and format (for natural and physical sciences). Refer http://www.apastyle.org/ or http://www.scientificstyleandformat.org/ for the style and formats.

Review Process: The research papers will be subjected to a peer review process by a panel of experts in the respective subject areas. This process may take 1 – 2 month(s) and the communication regarding acceptance will be sent via e-mail to the corresponding author.

Communication

For further details, please contact;

The Chief Editor
Dominican Discern Research Journal
St. Dominic's College, Kanjirapally
Parathodu P.O., Kanjirappally 686512
Kottayam, Kerala, India
dominicandiscern@gmail.com
www.stdominicscollege.org

Tel : +91-4828 234340