

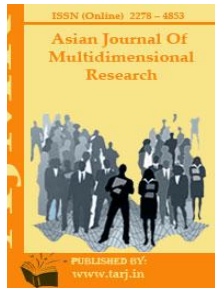


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## BEHAVIOURAL SCIENCE AND SPORTS

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### ABSTRACT

*The term “sports” is an umbrella term that includes different kinds of sports, exercise, and other physically activities. These types of physical activity are also used in other settings such as organized physical education, leisure, and rehabilitation (healing). Psychology is the scientific study of behaviour and experiences of organism in relation to the environment. “Sports psychology is concerned with the psychological foundations, processes, and consequences of the psychological regulation of sport-related activities of one or several persons acting as the subject(s) of the activity” (European Federation of Sport Psychology "(FEPSAC 1995). There are two major focuses in sports psychology research, with two corresponding trends in applied work. (i) To understand the psychological factors that affect athletic performance and how athletes realize their potential in sport. Applied aspects here include high-quality practices, optimal performance, and adequate recovery at the level of an individual athlete and team. (ii) To understand how athletes develop in sports and what are the “benefits” and “costs” of their multiyear sport participation. Applied aspects here include the need to help athletes cope successfully with career transitions and find a balance between sports and other spheres of life. In team sports, this also involves dealing with team-building issues and helping individual athletes find a balance between individual and team interests and values. The major emphasis in sports psychology is on the study and application of psychological factors enhancing athletic performance and on the impact of sports participation on a person’s (or team’s) development.*

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### INTRODUCTION

The term “sports” is an umbrella term that includes different kinds of sports, exercise, and other physically activities. These types of physical activity are also used in other settings such as organized physical education, leisure, and rehabilitation (healing).

Psychology is the scientific study of behaviour and experiences of organisms in relation to the environment.

“Sports psychology is concerned with the psychological foundations, processes, and consequences of the psychological regulation of sports-related activities of one or several

persons acting as the subject(s) of the activity” (European Federation of Sport Psychology "(FEPSAC 1995).

The definition given above indicates that sports psychology attempts to improve athletic performance and help athletes to concentrate better, deal effectively with competitive stress, and to practice more efficiently. In addition to this sports psychology also attempts to understand the impact of long-term sports participation on development of personal resources of athletes in the setting of organized competitive sports.

There is double nature of sports psychology. On the one hand, it is a part of psychology; on the other hand, its knowledge base is related to sports sciences focused on understanding human activity in this particular context. Thus, in applications, these two sources of knowledge help to better understand a person, the environment, and the key aspects of the sporting activity.

Sports psychology examines mainly the short and long-term impact of psychological factors on athletic performance and the potential effects of systematic participation (involvement) in sports.

Applied sports psychology attempts to solve specific practical problems by improving athletic performance and thus helping athletes to develop their potential in the sports setting.

### **MAJOR FOCUS AND TRENDS IN SPORTS PSYCHOLOGY**

There are two major focuses in sports psychology research, with two corresponding trends in applied work.

1. To understand the psychological factors that affect athletic performance and how athletes realize their potential in sports.

Applied aspects here include high-quality practices, optimal performance, and adequate recovery at the level of an individual athlete and team.

2. To understand how athletes develop in sports and what are the “benefits” and “costs” of their multiyear sports participation.

Applied aspects here include the need to help athletes cope successfully with career transitions and find a balance between sports and other spheres of life. In team sports, this also involves dealing with team-building issues and helping individual athletes find a balance between individual and team interests and values.

These are the two important objectives of sports psychology.

Seligman and Csikszentmihalyi (2000) called upon applied psychologists to move beyond studying psychological disorders and problems and spend greater efforts studying positive psychology that can be used to facilitate and enhance human functioning.

### **HOW SPORTS PSYCHOLOGISTS WORK**

Applied sports psychologists are usually required to be well versed not only in psychology but also in sports and sports sciences. This helps them to establish and develop working relationships with individual athletes, teams, coaches, parents, managers, etc.

It is well known that the science of coaching focuses on the use of general principles. Per Weinberg and Gould (1999), “the art of coaching is recognizing when and how to individualize these general principles.” As with coaching, the practice of applied sports psychology is both a science and an art. As a science, it is based on various theoretical models and results of empirical

studies describing what is typical for athletes in particular sports situations. As an art, sports psychology is grounded in the personality as well as personal and professional experiences of the consultant, and it is expressed in his or her ability to understand the particular athlete within a psychological context and to choose the most effective applied approach or intervention. That is why different consultants may work differently with the same athlete yet be equally successful.

Art and science aspects are sports psychologists' tools to help athletes and coaches, who often focus mainly on the symptoms or consequences of psychological problems, deal with real causes of the problems (challenges, task demands).

There are certain organizational working models, assessment technologies, and interventions based on specific ethical norms that characterize how sports psychologists work. For instance, sports psychology research and effective delivery of psychological services to elite athletes and coaches usually focuses on two closely related aspects:

- (1) Performance enhancement in practices and competitions, and
- (2) Optimization of interpersonal and intragroup communication, creating optimal team climate and effective management.

Sports psychologists use several guidelines or principles to enhance their work, including action and growth-orientation; an emphasis on developing individualized strengths rather than on repairs of deficiencies; empowering athletes, coaches, and teams rather than developing over-dependency on outside experts; and enhancing active participation, partnership, and cooperation between sports psychologists, athletes, and coaches.

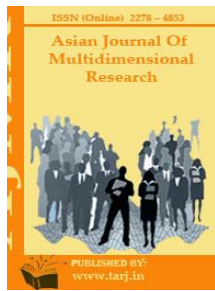
Working with an elite athlete or coach usually includes the followings action-oriented steps:

- (1) Listening to the coach and athlete's account of the current situation and past performance history to identify their concerns that need to be addressed;
- (2) Providing a general summary of how similar situations are usually handled in sports and suggesting a tentative plan of joint work on the problem at hand;
- (3) Collecting the data and providing a detailed feedback with the interpretation of results using context-related language clear to the athlete and coach;
- (4) Preparing an action plan for further analysis, change, and monitoring of the key parameters involved;
- (5) Evaluating the effectiveness of the initial steps and developing an individualized intervention program with clear criteria to assess the athlete's progress on a daily, weekly, monthly, or seasonal basis; and.
- (6) Contacting (by phone, e-mail, or fax) the athlete and coach systematically, which is an important part of their work during the entire season.

Sports psychologists' main task is to empower athletes and coaches via an individualized approach focusing on their strengths and successful experiences rather than on deficiencies and limitations.

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## CORPORATE SOCIAL RESPONSIBILITY: AN INGREDIENT OF TODAY'S BUSINESS DYNAMICS

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### ABSTRACT

*Corporate Social Responsibility (CSR) has received increased attention among the business community since the past decade. Due to competitive environment and public pressures, business community are giving more importance to corporate social responsibility, where organisations are required to act more responsibly and show their commitment towards environmental, social and financial sustainability. In today's fast-moving and increasingly unpredictable business environment, the need for ethical, socially responsible and sustainable practices becomes even more critical. Businesses and creators of technology need a balanced outlook on innovation and development. Business organisation should have a corporate social responsibility that regulates growth, adopt areas that are underdeveloped and minimize the threat posed to the environment and the global population by technological advancement. The ongoing revolution in communication technology and the effectiveness of knowledge-economy has created a new model of business and corporate governance. This paper introduces a conceptualization of corporate social responsibility, potential contribution towards society, practices of CSR in the industry from the environmental and social perspectives, and to explore the extent of social commitment in the establishment of CSR programmes.*

**KEYWORDS:** CSR, Technology and Innovation, Corporate Governance.

### INTRODUCTION

Corporate Social Responsibility (CSR) is becoming an increasingly important activity to businesses nationally and internationally. Corporate social responsibility is basically a new business strategy to reduce investment risks and maximise profits by taking all the key stakeholders into confidence. As globalisation accelerates and large corporations serve as global providers, these corporations have progressively recognised the benefits of providing CSR programs in their various locations. CSR activities are now being undertaken throughout the globe. CSR extends throughout the community and the world. Corporate social responsibility is represented by the contributions undertaken by business to society through its core business activities, its social investment and patronage programmes and its engagement in public policy.

In recent years CSR has become a fundamental business practice and has gained much attention from chief executives, boards of directors and executive management teams of larger international companies. They understand that a strong CSR program is an essential element in achieving good business practices and effective leadership. Companies have determined that their impact on the economic, social and environmental landscape directly affects their relationships with stakeholders, in particular investors, employees, customers, business, partners, governments and communities. Corporate social responsibility (CSR) is a surging trend that has taken business boardrooms by snowstorm. Government regulation in some countries along with pressure from multitude interest groups around the world is driving an increase in business social responsibility initiatives and reporting. CSR represent an opportunity to recognize the many ways that business and society are interdependent and to help make the world better while creating economic growth. The challenge for businesses is to choose which social issues to address; business should select the issues that intersect with their own particular business. CSR provides an opportunity to create shared value - that is, a meaningful benefit to society that is also valuable to the business. Corporate social responsibility (CSR) is a key part of organisation culture and the expression of their business citizenship. Businesses serve communities by applying what they can make life better for the communities. Businesses great pride in creating opportunities for our clients, team members, shareholders and the communities we live in and do business with, to unleash their full potential.

### **THE BASES OF CORPORATE SOCIAL RESPONSIBILITY**

Corporate social responsibility is at heart a process of managing the costs and benefits of business activity to both internal (for example, workers, shareholders, investors) and external (institutions of public governance, community members, civil society groups, other enterprises) stakeholders. Setting the boundaries for how those costs and benefits are managed is partly a question of business policy and strategy and partly a question of public governance. Corporate Social Responsibility (CSR) has come to the forefront of business and economic concerns because of the increasingly globalize nature of business and the so-called digital economy, a knowledge-based, technology-driven environment that has, among other things, affected an increase in stakeholders access to information. The premise of the business social responsibility movement is that businesses, because they are the dominant body of the planet, must squarely face and address the social and environmental problems that afflict humankind. It considers that a business is not just a self-centered profit-making entity, but that the business and its actions are also integral to the economy, society, and environment in which they occur. Directors and officers are becoming ever more aware that CSR may provide human rights, labor, and environmental protections to the communities in which they live and to the people they employ. The business case for such social responsibility among businesses is becoming clearer as globalization progresses. Every business has considered six strategic pillars that cover all aspects of business for the business social responsibility i.e.

- Leadership
- People
- Clients
- Community
- Suppliers and Business Partners



➤ Environment

Business set objectives for each pillar and ensures that CSR and sustainability performance delivers the high standards and commitment and ensures the further sustainability of the business. CSR creates a synergy of ethics, a cohesive society and a sustainable global economy where markets, labour and communities are able to function well together. CSR contribute to physical infrastructure and social capital is increasingly seen as a necessary part of doing business. Business has low ratings of trust in public perception. Business will be more open, more accountable and be prepared to report publicly on their performance in social and environmental arenas. Businesses are expected to do more than merely provide jobs and contribute to the economy through taxes and employment. Business social responsibility policy can provide value as a strategic part of a firm's daily activities. CSR involves the integration of organizations into their local, national, and global settings. At the same time, it recognizes the strong human rights dimension of CSR, particularly with regard to global operations and supply chains. Implementing CSR practices into a corporation's strategy is a holistic process and requires several steps, starting with adopting a mission statement and code of conduct, both of which describe the company's purpose, values, and responsibilities to its stakeholders. After that, the company must translate these ideals into actions within the company's strategy and daily decisions. This requires adding social policy into every aspect of the company's operation and then evaluating the business performance in accordance with that policy. Successful implementation of CSR in a company's strategy therefore requires a paradigm shift at the core of the business. Managers must learn to think in ways other than those they are accustomed to, and employees and other stakeholders have greater incentive to become personally involved in the business. There is a need to develop a more coherent and ethically-driven discourse on business social responsibility. Business social responsibility offers a two-way street to companies: on the one hand stimulating innovative business and technological initiatives which would open up new avenues for company operations and focus on the prospect of touching new market zones. CSR would give a cleaner societal standing and socially responsible identity to companies, involving the companies and their employees in the long-term process of positive social transition. The human rights perspective should be integrated in the very core of business social responsibility. The emerging role of civil society in governance cannot be wished away. Corporations are meant to derive profits out of services they provide to consumer-citizens and they must see themselves as private institutions for public good. All public institutions need to be accountable to the people at large, especially in the context of health hazards, radiation, and genetically-modified food, the chemicalisation of the food processing industry and of agriculture.

### **CORPORATE SOCIAL RESPONSIBILITY AND TODAY'S BUSINESS**

CSR is more about how one makes money rather than how one spends their money. CSR has been viewed by several companies to be their next blue ocean strategy. With all the interest from stakeholders from around the world, CSR will be stressed more and even may be enforced in the coming future for every business entity. Companies will need to act upon the issue, pressured from its stakeholders, whether the business likes it or not. ISO (International Standard Organization) has been producing ISO 26000 on Corporate Responsibilities, to be launched in 2008, and many countries are developing their own Corporate Responsibilities guidelines for their companies. CSR as a strategy is becoming increasingly important for businesses today because of three identifiable trends:

## **1. CHANGING SOCIAL EXPECTATIONS**

Consumers and society in general expect more from the companies whose products they buy. This sense has increased in the light of recent business scandals, which reduced public trust of corporations, and reduced public confidence in the ability of regulatory bodies and organizations to control business excess.

## **2. INCREASING AFFLUENCE**

This is true within developed nations, but also in comparison to developing nations. Affluent consumers can afford to pick and choose the products they buy. A society in need of work and inward investment is less likely to enforce strict regulations and penalize organizations that might take their business and money elsewhere.

## **3. GLOBALIZATION**

CSR is particularly important within a globalizing world because of the way brands are built—on perceptions, ideals and concepts that usually appeal to higher values. CSR is a means of matching business operations with stakeholder values and demands, at a time when these values and demands are constantly evolving. CSR can therefore best be described as a total approach to business. At the current stage of CSR development, rather than spending a certain portion of a company's profits for a good cause, most updated CSR guidelines tell companies to concentrate on earning the money in a responsible way. And the cost of changing the current steps of making money to a more responsible way is considered as a CSR investment towards the society and the company itself, heavily emphasizing sustainable development. Thus, CSR could be defined as a responsibility that a company has towards its stakeholders in earning profits.

Example of CSR issues are as follows:

### **➤ CORPORATE GOVERNANCE**

Transparency is the key to encouraging trust in the managers selected to run a company on behalf of the shareholders. It is also vital to maintaining confidence within other stakeholder groups and the general public. The issues of accurate financial statements, executive compensation, and independent oversight, have become particularly sensitive and important for companies to get right.

### **➤ FAIR PRICE**

Companies in particular industries have felt pressured to pay a fair price for the goods they purchase.

### **➤ DIVERSITY**

Organizations need to adapt their traditional structures and mind-sets, which prevent companies from marketing products effectively to significant segments within the market.

### **➤ CSR & CORPORATE BRANDS**

Brands today are one of the key focal points of business success. Companies try to establish popular brands in consumer minds because it increases leverage, which is directly reflected in sales and revenue. All aspects of a company's operations today feed into helping build the corporate brand. Crucial is how a brand is perceived by all stakeholders. Three benefits in

particular indicate the positive value for a company in striving to remain in tune with the community within which it is based by implementing a strong CSR policy.

➤ **POSITIVE MARKETING / BRAND-BUILDING (BP)**

BP has effectively re-positioned itself as the most environmentally sound and socially responsible of the extraction companies.

➤ **BRAND INSURANCE – NIKE**

NIKE has emerged as one of the most progressive global corporations in terms of CSR because it has learned from its past mistakes and attacks by NGOs. It establish its brand as representative of a much more committed corporate citizen, and ‘insure’ itself against any repeat of the consumer boycotts it faced in the mid-1990s.

**CORPORATE SOCIAL RESPONSIBILITY STANDARDS**

CSR has evolved since the days of the Carnegies, Fords and Rockefellers. For most of the last century, business philanthropy was about supporting the arts and local community. Leading corporations and business leaders were known as patrons of the arts, schools and hospitals. CSR represents a set of societal values that companies ignore at their peril. Society has a right to set expectations of businesses, but these don't necessarily have to kill economic growth and jobs. There is no reason why business can't be socially responsible and commercially successful. But few organizations have embedded CSR so deeply into their cultures - in most instances, it's merely an initiative to be run on the side of the business, or bolted on to it at best. Truly integrating social responsibility into the business will likely demand a radical transformation of the culture, values, and operating systems of most large corporations. This level of change doesn't happen overnight and will require that all stakeholders, including employees, push for open dialogue on what CSR means and should be in their organization. The organisation can establish a number a number of policies which reflect business's ethos and attitude towards your employees, customers, other stakeholders and the community in general.

➤ **EMPLOYEES**

Every member of the organisation i.e. employee has a part to play in creating customer satisfaction and employees are expected and encouraged to contribute to organisational advancement. Business core principles towards your employess must be based on:

- Openness, communication and involvement
- Equality, fairness, integrity and meritocracy
- Professionalism and quality
- Personal development and loyalty
- Success – for your customers, employees and shareholders.

➤ **SHARE OWNERSHIP**

Business must support employee share ownership as a way of encouraging employees to participate in the progress and profitability of the business.

➤ **HEALTH AND SAFETY**

Business must ensure a safe and healthy working environment for all the employees.

➤ **ETHICAL CONDUCT**

Business should recognise the obligations towards your staff, shareholders, customers, suppliers, competitors and the community as a whole. All employees are required to abide by the ethical policy which prohibits all forms of illegal or immoral behavior.

➤ **CUSTOMERS**

Integrity among customers is a prerequisite for a successful and sustained business relationship.

➤ **BUSINESS PARTNERS AND SUPPLIERS**

Aim to develop relationships and improve networking with business partners and suppliers based on mutual trust.

➤ **COMMUNITY**

Contribution to local communities can be direct or through your employee. The company can encourage staff to support local neighborhoods through appropriate activities.

➤ **ENVIRONMENT**

Consider the development and implementation of environmental standards to be of great importance.

➤ **CHARITY**

Encourage staff to support charities and participate in local charitable events and, where possible, donate your surplus computers to local good causes.

- Make charitable donations.
- Develop partnerships with national charities and non-governmental organizations in countries in which you operate.
- Create a mutually supportive network which helps to add value to the various charitable organizations in which you are involved.

➤ **Political contributions**

These include seminars and other functions to which politicians are invited, the cost of taking part in industry forums and the cost to the company of giving staff time off to take part in municipal political activities.

Key steps on the road to integrating CSR within all aspects of business operations include:

- a. Ensure the commitment of top management, is communicated throughout the organization
- b. Appoint a CSR position at the strategic decision-making level to manage the development of policy and its implementation
- c. Develop relationships with all stakeholder groups and interests.
- d. Incorporate a Social or CSR Audit within the company's annual report
- e. Ensure the compensation system within the organization reinforces the CSR policies that have been created, rather than merely the bottom-line

Corporate social responsibility should focus on area i.e.



## **1. HEALTH CARE**

It will benefit the overall general public by preventive and curative health care programs, related medical research and training programs, including awareness and campaign programs through hospitals, medical schools, colleges, universities and institutions etc.

## **2. EDUCATION & VOCATIONAL TRAINING**

It will benefit the overall general public by providing quality primary, secondary and higher education, vocational training, life skills education, scholarships, related research and training programs, including awareness and campaign programs through schools, colleges, universities and institutions, governmental and non-governmental organizations, conduct of conventions, symposiums and guest lectures.

## **3. ENVIRONMENT**

It will benefit the overall general public by promoting a pollution free environment through, related research and training programs, including awareness and campaign programs, protection of bio-diversity in national parks, reserve forests, sanctuaries, and the like, through schools, colleges, universities and institutions, governmental and non-governmental organizations, conduct of conventions, symposiums, guest lecturers and campaign programs.

## **4. ROAD SAFETY**

It will benefit the overall general public by road safety programs, related research and training programs, including awareness and campaign programs through schools, colleges, universities and institutions etc.

## **5. ARTS, SCIENCE & TECHNOLOGY**

It will benefit the overall general public by science and technology, promoting performing arts and crafts, architecture, culture, heritage and cuisine, related research and training programs, including awareness and campaign programs through schools, colleges, universities etc.

## **6. NATURAL CALAMITIES AND DISASTERS**

It will benefit the overall general public by granting relief assistance to the victims during natural calamities and not limited to calamities such as famine, earth quake, flood, fire, pestilence, etc., through institutions, governmental and non-governmental organizations, conduct of conventions, symposiums and guest lectures.

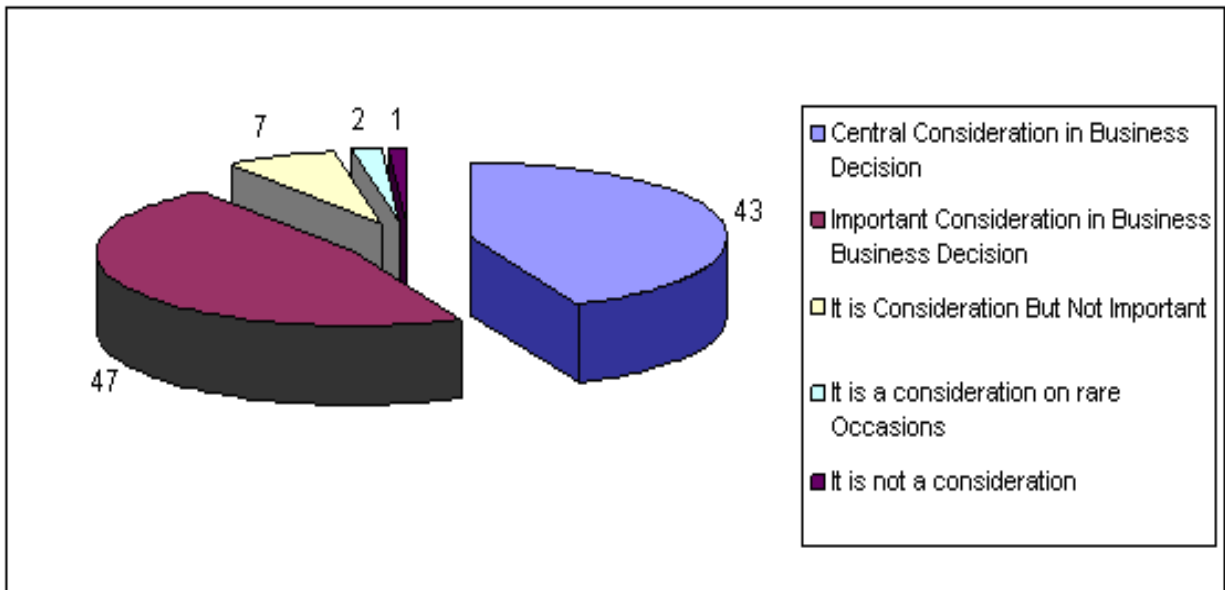
## **7. DONOR ACTIVITY**

To render assistance, or grant aid in cash or in kind to increase the effectiveness of the Private, Public, Non-Governmental and Governmental Donors in grant making efforts and to encourage new donor activity for the poor, needy and for the overall benefit of the general public in India.

## **STRATEGIC APPROACH TO CSR AND SUSTAINABILITY:**

The concept of corporate social responsibility deserves to be challenged. It is absolutely correct to expect that businesses should be responsible by creating quality products and marketing them in an ethical manner, in compliance with laws and regulations and with financials represented in an honest, transparent way to shareholders. However, the notion that the business should apply its assets for social purposes, rather than for the profit of its owners, the shareholders, is irresponsible.

**FIG-1: IMPORTANCE OF CONSIDERATION CORPORATE SOCIAL RESPONSIBILITY IN BUSINESS (% RESPONDENTS)**



The increasing globalization of our business produces challenges to CSR & Sustainability but also provides us with a range of opportunities. We can work collaboratively with our clients to embed sustainability into the way they do business, whether in the way they use technology, in their supply chains or in the business models that they operate. We see this as an area in which opportunities are increasing along with client demand. An increased geographic footprint also means an increase in locations, data-centers and travel, activities that all have an impact on the environment. Business social responsibility is today a strong commitment for the business and it forms a global approach for taking on board the principles of sustainable development both at the level of business strategy and commercial practice. We are capitalizing on well-established practices. Any company that claims to be socially responsible must respect a framework of both internal and external values, standards and commitments.

The main drivers of change for importance of CSR are as follows:

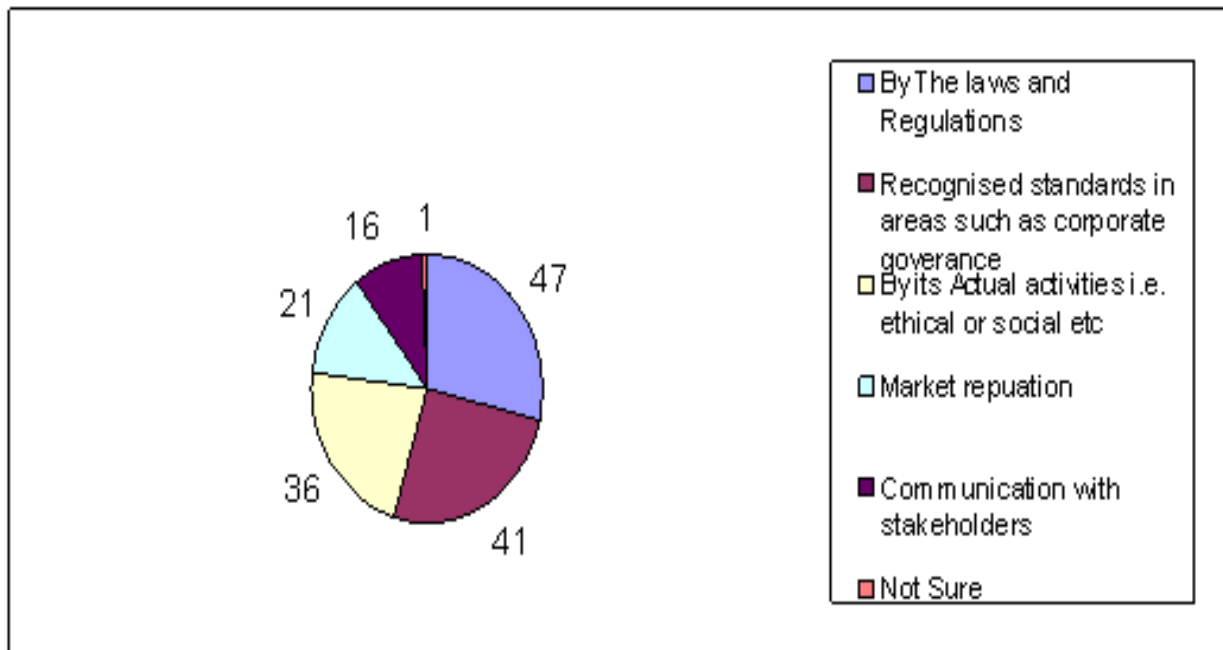
1. Greater focus by share holders on issues of business responsibility
2. Greater pressure from governments.
3. Greater focus by media on issues of business social responsibility.
4. Globalisation and off shoring..
5. Increasing customer power.
6. Effective action by non-governmental organisation and activists.

How to improve the standards of CSR?

1. Improving governance structures to meet accepted standards.
2. Implementing open communication programmes with all stakeholders.
3. Special training for employees.

4. Arranging various programmes such as environmental, social or community outreach efforts.
5. Applying standards set by third party groups.

**FIG-2: CSR JUDGED BY BUSINESSES**



### CHALLENGES OF CORPORATE SOCIAL RESPONSIBILITY IN INDIA

In India, some public sector companies can spend up to 5% of their profits on CSR activities. In transnational companies, the approach to CSR typically emerges from one of three elements including a decentralized strategy, a centralized strategy or a globally integrated strategy. Many large companies enter into CSR through acts of philanthropy including, for example, Bill Gates or Warren Buffet. Often, for such companies, the tax advantages are attractive or it may merely be a clever way to retain control of resources. India has been a major beneficiary from the Gates Foundation, particularly in health care. One of the fall outs from the Enron scandal has been that in India individuals have been reluctant to accept directorships of companies. From the perspective of the employee, CSR has been hugely important in India. For example, after 1945, TATA implemented social welfare provisions for its employees that have since become the legislative norm. Equally, when companies announce they will reduce the number of employees, the workers can be fearful that they benefits they have accrued will be lost. While India has a large comparative demographic advantage with substantial numbers of graduate engineers, for example, probably only one third are actually employable. The Indian Supreme Court has declared that it would be better to lose 1000's of jobs in order to protect the health of millions through cleaner air and a better environment. From the perspective of stakeholders in the community, the bigger the company the greater the effort should be to protect the employees or the environment. Some companies have encouraged skilled employees to teach in a local community. Social responsibility should be about companies having a choice. CSR will need a long-term perspective if it is to have any major beneficial impact in society. The perceptions of the public concerning business are important. CSR also demonstrates that there possibly needs to be a control on financial capital and the liberalisation of the financial markets. The ability of

foreign companies to close Indian subsidiaries conflicts with the stringent rules imposed on domestic companies. Business accountability today spans emerging CSR issues like business ethics, diversity, marketplace behavior, governance, human rights and labour rights as well as more traditional areas of financial and environmental performance. Therefore, an increasing number of companies are reporting publicly on their social, environmental and ethical performance, both as a communication to stakeholders and as a management tool. However, as this practice has only become more widespread since the mid-1990s, there are as yet no standard formats to address the type of information companies choose to report, or how that information is collected, analyzed and presented. Social compliance is the end product of social accountability. Under social accountability, the civil society and stakeholders to be responsible towards the society they are operating in and to be accountable for the activities they are undertaking expect the big multinational companies to take active steps in thus regard.

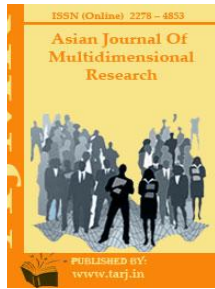
## CONCLUSION

There are four primary areas of concern: i.e. Product responsibility, strategies for sustainability, the quality of CSR management, the future of CSR overall. Importantly, indications are that businesses will increasingly be held accountable for their actions. Companies will increasingly adopt a comprehensive view of business citizenship that includes the environment and community engagement. Therefore, with the growing importance of human capital as a success factor for today's organizations, the role of HR leadership will become ever more critical in leading and educating organizations on the value of CSR and how best to carry out the strategic implementation of CSR policies and programmes in India and abroad.

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## DALIT LITERATURE: SOME ISSUES

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### ABSTRACT

*In the last few decades Dalit literature has emerged as a new voice on the horizon of Indian literature. In fact, Dalit literature has emerged a literature which tries to change the society. Dalits have been marginalized only on the basis of their worth, they were assigned a few professions and were not allowed to leave those professions under any circumstances. Thus the diabolic system wasted many talents, many people who were capable of doing greater things were not allowed to come out of the vicious circle of the caste system. The current paper studies the issues which are integral to Dalit literature.*

**KEYWORDS:** *Dalit, Literature, marginalization, education, caste.*

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### INTRODUCTION

In the recent decades Dalit literature has emerged as an important sub-genre in Indian literature. Earlier the Dalit literature was concerned with the trials and tribulations of the community, but as the time passed, Dalit literature acquired new dimensions and moved away from autobiographies to poetry, drama, novels and short stories. Moving to these new genres added much needed elasticity to the Dalit literature and the literature written by these marginalised people started getting attention from the people across the country. In the beginning Dalit literature was written in regional languages and its reach was restricted to the people who knew the language, but translation widened the reach of Dalit literature. As the time passed Dalit literature not only widened the reach but also became more creative.

Dalit literature brings out reality in all its nakedness in front of all the readers. It shows that how human beings exploit their fellow human beings and force them to live a life that is worse than the animals, it shows how the power structures work in a society and how these power structures are consolidated and concretised by the coming generation. Above all, Dalit literature is a call to conscience of the people who live only in the boundaries of their houses. Dalit literature shocks them out of their luxurious and indifferent lifestyles. The Dalits were not only treated badly, they were dehumanised:

Sometimes, “untouchables” had to ring a bell to announce their polluting arrival, and to wear spittoons around their necks (in the case, for example, of the Andekoragas of Madras) so as to catch any polluting spittle that might drop from their lips. There was even a caste of “unseeables” (The ParadaVannansof Tinnevely district) who washed the clothes of other “untouchables” by night and hid their polluting selves by day. (Basu, XIX)

In fact, caste system is one of the full proof systems that has ever been devised by human beings to exploit their fellow human beings. The system has been devised in such a way that it offers no escape to the oppressed. Moreover, the system also does not allow the oppressed to get united and overthrow the entire social order as it has happened in so many countries. Porter sums up the influence of caste in following words:

Caste represents the most memorable, comprehensive and successful attempt ever made by an order to oppress humanity in its own interest. Its enactments broke up the race into many fragments never to be reunited, separating Aryans from other peoples by impassable barriers, permanently fixing their occupations, interests, associations and aspirations. As men were born so they must remain. Their course of life was prescribed, their places after death predetermined. (Porter 25)

Dalit literature is a protest against such practices. It gives voice to the voiceless. There are many qualified wordsmiths who have started writing to voice the concerns of their society. Dalit literature is a literature written to bring about the change. Prominent Dalit writer Arjun Dangle writes:

Dalit literature is not simply literature. Although today, most writers have forgotten its origins, Dalit literature is associated with a movement to bring about change. (“Introduction” VIII)

It is indeed important to understand that Dangle uses the word ‘change.’ The word is important because the Indian constitution in the Preamble pledges to secure to all the citizens:

- Justice, social, economic and political;
- Liberty of thought, expression, belief, faith of worship;
- Equality of status and opportunity

Whereby the concept of disabilities arising out of the practice of Untouchability in earlier period find no place. Then there are various Articles safeguarding the Scheduled Castes, like Articles 15, 16, 17, 19, 23, 25, 29, 38, 46, 164, 330, 334, 335, 338, 341 and 366. Further, the Parliament passed the Untouchability Offence Act (UOA) to make the practice of untouchability a cognizable offence punishable under the law. This Act came into operation in December 1956 and was amended in September 1976, and is known as “Protection of Civil Rights” (PCRA). Thus untouchability is legally no longer existent (Sharma 55).

Though all the genres are important, poetry and short story are the most important genres that have a long lasting impact on the people. A poet and a short story writer convey his message in very short space and that too in much emphatic way. The poetry and the short stories written by the writers not only voice their angst against the caste system, but also provide the clues for tackling the problem. One of the most important critiques that have been developed by the Dalit writers has been related to profession. Caste system is a diabolic system that operates through the pre-ordained professions where the profession of a person is decided before the person is born. The system not only makes slaves out of people, but also strangulates many talents who are

capable of doing much more, but are not allowed to come out of the vicious circle of the caste system. The system has gained life blood from interpretation misinterpretation of the holy texts. One stanza in Bhagvad Gita reads:

Better to do the duty of one's caste  
Though bad and ill-performed and fraught with evil,  
Than undertake the business of another  
However good it be. Far better far  
Abandon life at once than not fulfil  
One's own appointed work. (Gita 3, 35)

The above stanza lays stress on doing one's duty rather than interfering and adopting another man's duty. The upper castes took advantage of these stanzas and interpreted in their own ways to oppress the Dalits.

The existence of Dalits is miserable in the villages where they work from morning to evening and get only food and clothes in return. The social system in the village is set up in such a way that they have no scope for improvement. The children of these people are not given opportunities to go to school and educate themselves and get better opportunities outside the vicious village economy, but the children have to accompany their parents and help them in doing their duties. In fact, one of the biggest problems of the caste system is that a person's worth is not determined by his ability and qualification; it is determined by his birth:

Every aspect of the life of an orthodox Hindu hinges on what the Westerner calls the accident of birth. His domestic ceremonies and customs, his home and temple worship, his circle of friends and relatives, his occupation and trade union, all depend upon the level of the group into which he was born. (Olcott 648)

Thus the system does not allow any escape route, any chance for improvement to the individual.

In most of the works, Dalit writers have shown a keen interest in how to transcend this vicious circle of traditional professions associated with caste. Most of the works of Dalit writers show that education is a passport not only to a new improved life style, but it is also a liberator, a powerful weapon against the system that has been followed by society for centuries. That is why the central cry of Dalit literature is to get educated. In a poem WamanKardak appeals:

Send my boy to school  
Lord and Master  
I tell you  
Send my boy to school  
My boy won't stay stupid or worse  
Like that poet Waman's bad verse  
My oath on you if there's no school  
Send my boy to school, etc. (8)

The poem is an appeal to send the boy to school. In the poem, the poet shows an acute understanding of the situation, the poet knows that if the conditions have to improve then next generation must go to school. Without educating themselves the people cannot change their conditions, they will remain in the same vicious circle where they will have to practice their professions depending upon their caste rather than their birth.

Dalit literature develops a critique of the society in terms of productivity. The Dalit writers bare the truth in front of the readers; the truth of the orthodox caste based society. In these critiques upper castes appear as parasites who owe their economic riches to the blood and sweat of the Dalits. In all these convincing critiques the Dalits are the real bread earners of the society, the hard workers who are the most important part of the rural and urban economies. Ironically, they are marginalized because they work for the society. In fact, the superiority complex is inculcated in the people for not working hard:

The Brahmin-Baniyas think that their non-productive ritualistic life is great and the Dalitbahujan non-ritualistic working life is mean. This philosophical make-up moulds the child population of these two communities differently. The Brahmin-Baniya 'upper' caste children think that they are a greater race, and that they are better bred. (Illaiah 18)

All the Dalit writers touch upon this unjust treatment by the society where the people who work hard are forced to remain impoverished. Their oppression and marginalization is drowned by them in liquor which provides them at least a temporary relief:

Our colony- drowned in the pegs of 'country wine'  
Subsisting on the hot chillied pieces of meat-  
Floating in the spicy, hot gravy  
Living half-fed despite full working hours (Meshram 9)

The Dalits have always been depicted as people who are drunkards and who always create problems for the society, but the reasons behind their drunkenness remain hidden to the readers in mainstream literature, but Dalit literature uncovers the reasons behind such unruly behaviour. They drink not to enjoy, but they drink because liquor transports them to an imaginary land where they get relief at least for some time. It saves them from becoming neurotic and gives them relief from their tortured lives:

Sami...was it blood that ran in my father's body? The abuses had hardened us. Of what use were feelings of self respect to our bodies? If ever the fire of resentment raged in my father, he doused it with liquor. So, why did he live, why did he keep himself imprisoned in that body of his? (Karikalan 4)

The narrator in the story makes it clear that alcohol is drunk by the Dalits to numb their pain that emanates from the diabolic caste system. According to the studies, "many people begin drinking to enhance positive emotions and reduce negative ones, and alcohol does reliably lower anxiety and depression and improve self-esteem at least temporarily" (Taylor 136). So the drunken behaviour of these people is not because of some inherent problem with the character of these people, rather it is a necessity to survive in this callous world where they are not treated as human beings.

Dalit literature not only voices the trials and tribulations of the community but also gives the solution to the problems. Earlier Dalit literatures were being written in regional languages and remained obscure to the people who did not speak the languages, but now translation has increased the reach of Dalit literature. Now the translation has not only enabled the people living in different regions of the country, but has also allowed the writers to discuss the problems of their people.

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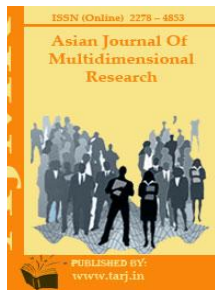
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## EFFECTIVENESS OF PACKAGING OF AAVIN DAIRY PRODUCTS IN ERODE TOWN - AN EMPIRICAL ANALYSIS

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### INTRODUCTION

Packaging means placing a commodity into a protective wrapper or container for transport and storage or it can also be defined as a tool that protects and contains goods with the aim of minimizing the environmental impact of our consumption. Though great efforts have been made in producing high grade milks or manufactured dairy products, unless they are delivered in a processed fresh, sound and suitable form to the consumer, they are likely to be rejected, thus causing enormous wastage. The loss can be offset to a great extent by adequate protective packaging to withstand the hazards of climatic changes, transportation, handling etc.

Because of rapid growth in the economy and consequent improvement in the living standards of the common people, packaging has become important in the distribution process. In today's busy world, many consumers do not have the time to make it to the market. Internet is used to purchase groceries. Innovative packaging technologies have become a necessity for the development of extended shelf life and value added foods and food products. In food industry, the package serves as a barrier to contamination by microorganisms or other undesirable elements like moisture and light. The secondary role of the packaging material is to care for storage and distribution.

The packaging material should satisfy the following conditions:

- It must protect and preserve the commodity from the time it is packaged till the product is consumed.
- It must be suitable for the selected sales and distribution pattern.
- It must be attractive to the consumer.

- It must be easy to open, store and dispose.
- It must facilitate the handling, storage and distribution.
- It must protect against biological, chemical and distribution damages.
- It must inform the consumer through the medium of labeling.
- It must impart security to the product through a tamper evident design.
- It must act as a marketing and advertising tool.
- It must protect the environment by taking the responsibility of empty packaging material after its use.
- It must be economical i.e it should neither burn the purse of the consumer nor the producer

### **THREE FOLD FUNCTIONS**

#### **A. TO CONTAIN THE PRODUCT**

Package should be large one with proper constructional feature so as to avoid leakage and spoilage. It should be as compatible as possible with the product and finally it should have enough strength to with stand handling, transportation and storage hazards.

#### **B. TO PROTECT THE PRODUCT**

Protection of the product against contamination or loss and damage or degradation due to microbial action, exposure to heat, light, moisture and oxygen , evaporation etc.

#### **C. TO HELP IN SELLING THE PRODUCT**

The shape of the package should be favorable to dispensation and re closure, and to its disposal and reuse.

### **PRESENT STATUS OF THE PACKAGING INDUSTRY**

In developed countries packaging industry has met tremendous advances. With newer marketing systems like super markets, self-services stores etc. packaging technology in these countries has risen to great heights. Newer and better packaging materials, development of packaging machinery and appliances have all advanced in an integrated manner. In developing countries like India, packaging is still in its infancy.

### **PACKING MATERIAL AND FORMS**

#### **MATERIALS**

Aluminium foil, paper and paper based products, plastics, glass, tinfoil.

#### **FORMS**

Polybags, glass bottle, cartons, cup, sachet, tin container, tetra pack.

### **STATEMENT OF THE PROBLEM**

- The study aim to explore the effectiveness of packaging on environment
- To find out the consumer opinion towards the safeness of the aavin dairy products packaging.
- To check the effect of poor packaging in aavin dairy products.

- To identify the quality and pollution free packaging and health packaging of dairy products.

### **RESEARCH OBJECTIVES**

- To determine the effectiveness of packaging for Aavin dairy milk products.
- To study the level of satisfaction of the respondents towards Aavin dairy milk products.
- To identify consumer preference towards packing material.
- To study the various package features of Aavin dairy products.
- To study the socio-economic factors of the Aavin dairy package.
- This study would also help in identifying the various packaging factors that has effectiveness.

### **METHODOLOGY**

- The study is an empirical research based on survey method. Primary data and secondary data used for study.
- A well framed structured questionnaire is used for the collection of primary data. A sample of 100 Respondents has been selected for the study through convenient sampling.
- Care is taken to see that respondents of different demographic characteristics are included in the sample. Master table have been prepared to sum up all Information contained in the questionnaire with the help of the master table classification tables has been prepared.

### **TOOLS OF ANALYSIS**

To know the significant relationship between various demographic factors and the respondents level of satisfaction. The following tools are used in this study Percentage analysis, Chi-square test, Rank analysis, Likert's scale.

### **LIMITATIONS OF THE STUDY:**

The study is subject to the following limitations.

- Due to paucity of time and other constraints the studies has been limited to 100 respondents only.
- The findings are based only on the information given by the respondents.
- The study is limited only to Erode town and the finding cannot be generalized.
- In this survey accuracy of the figures and data are based on the respondent's statements and views.
- This study has not been compared with other dairy societies in the Erode town.

### **DEMOGRAPHIC FACTORS DETERMINING THE LEVEL OF SATISFACTION**

Generally satisfaction level with regard to any product depends upon demographic factors which have been identifying as follows:

1. Occupation
2. Education qualification
3. Income per month



To find out whether or not the above factors determine the level of satisfaction of the respondents these were considered as independent variable and the level satisfaction as already expressed by the respondents were considered as dependent variable and the chi-square test inference is drawn.

#### **RELATIONSHIP BETWEEN EDUCATIONAL QUALIFICATION AND SATISFACTION LEVEL OF DATE INFORMATION**

##### **NULL HYPOTHESIS**

There is no significant relationship between educational qualification and level of satisfaction of date.

#### **RELATIONSHIP BETWEEN EDUCATIONAL QUALIFICATION AND SATISFACTION LEVEL ABOUT MEASUREMENT**

##### **NULL HYPOTHESIS**

There is no significant relationship between educational qualification and level of satisfaction of measurement.

#### **RELATIONSHIP BETWEEN OCCUPATION AND SATISFACTION LEVEL ABOUT NUTRITIONAL FACTS**

##### **NULL HYPOTHESIS**

There is no significant relationship between educational qualification and level of satisfaction of nutritional facts.

#### **RELATIONSHIP BETWEEN OCCUPATION AND SATISFACTION LEVEL ABOUT ECO- FRIENDLY**

##### **NULL HYPOTHESIS**

There is no significant relationship between occupation and level of satisfaction.

#### **RELATIONSHIP BETWEEN MONTHLY INCOME AND SATISFATCTION ABOUT RATE**

##### **NULL HYPOTHESIS**

There is no significant relationship between occupation monthly Income and level or satisfaction.

#### **FINDINGS**

##### **PERCENTAGE ANALYSIS (TABLE NO.1.1)**

- A majority of the respondents preferred polybags material for Aavin dairy products.
- A majority of the respondents are agree the factor 'Easy and convenient' to handle the items.
- A majority of the respondents are satisfied with date information printed on the package of Aavin dairy products.
- A majority of the respondents are satisfied in measurement of Aavin dairy products.
- A majority of the respondents are satisfied in nutritional facts information given to Aavin dairy products.

- A majority of the respondents are satisfied with eco-friendly message Aavin dairy products packaging.

A majority of the respondents are satisfied in rate of Aavin dairy products.

#### **CHI-SQUARE (TABLE NO.2.1 THROUGH 2.5)**

- There is a close relationship between educational qualification and level of satisfaction towards date information, measurement,
- There is a close relationship between the occupation of the respondents and level of satisfaction towards nutritional facts.
- There is no relationship between the occupation and level of satisfaction towards eco-friendly.

There is no relationship between the monthly income and level of satisfaction towards rate.

#### **HENRY GARRET RANKING TECHNIQUES (TABLE NO.3.1)**

The analysis that maximum score given to quality packing material.

#### **LIKERT SCALE (TABLE NO.4.1)**

The highest score given for the variable of quality packaging is 'Agree'. and the variable enhances promotion highest score given to 'Strongly Agree' .

#### **SUGGESTIONS**

Suggestions are given for the future improvement on the subject analyzed in the present study.

- Modernized packs for reuse with eco-friendly should made available to the consumer
- Effects can be made to improve the quality and packing techniques and materials.
- To increase the sales it is better to pack the milk khoa in the aluminum foil container.
- Milk packed in plastic pouches or polybag have to be a shelf life of refrigerated. Tetra pack to be introduced for milk. Tetra packs are aseptic laminate packs made of aluminum, paper, board, plastic. Milk stored in tetra packs and treated under ultra high temperature (UHT) can be stored for four months without refrigerate.
- Flavoured milk pack are even better to introduce in the plastic bottle its safety and current tetra packing rather than more like through the technical innovation to insert the straw option.

#### **CONCLUSION**

It is concluded from the study that the Aavin dairy package effectiveness. Factors like 'Quality packing material' and packing method has the highest impact on the consumer preference. It should give emphasis towards giving better packaging of the products to the consumer, keeping in mind the factors like price of pack and information about the product on the pack if they want to sustain themselves in the environment. Appropriately delivered information on packaging generates strong impact on the consumer purchase decision.

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**TABLE-1.1 PERCENTAGE ANALYSIS**

S. No	Package form	No. of Respondents	Percentage
1	Polybags	27	27
2	Glass bottle	28	28
3	Plastic jar	18	18
4	Pecoated packing	16	16
5	Aluminium foil packet	11	11
	<b>Total</b>	<b>100</b>	<b>100</b>
	<b>Convenient Package</b>		
1	Milk	19	19
2	Ghee	13	13
3	Milk khoa	16	16
4	Badam powder	19	19
5	Butter	13	13
6	Curd	13	13
7	Flavoured milk	7	7
	<b>Total</b>	<b>100</b>	<b>100</b>

	<b>Opinion of Safety</b>		
1	Comfortable	51	51
2	Uncomfortable	20	20
3	Require additional features	18	18
4	Extra packing	11	11
	<b>Total</b>	<b>100</b>	<b>100</b>
	<b>Effects of long period</b>		
1	Harm health	39	39
2	Not harm health	19	19
3	No idea	42	42
	<b>Total</b>	<b>100</b>	<b>100</b>
	<b>Factors require to improve Package Effectiveness</b>		
1	Packaging technique	24	24
2	Size of package	26	26
3	Material	12	12
4	Quality packaging	38	38
	<b>Total</b>	<b>100</b>	<b>100</b>
<b>S. No</b>	<b>Additional Cost</b>	<b>No. of Respondents</b>	<b>Percentage</b>
1	3%	35	35
2	5%	33	33
3	7%	12	12
4	Not willing to pay	20	20
	<b>Total</b>	<b>100</b>	<b>100</b>
	<b>Poor Package</b>		
1	Milk	9	9
2	Ghee	10	10
3	Milk Khoa	13	13
4	Badam Powder	24	24
5	Curd	14	14
6	Butter	14	14
7	Flavoured Milk	16	16
	<b>Total</b>	<b>100</b>	<b>100</b>
	<b>Problems</b>		
1	Damage	41	41

2	Inconvenient	40	40
3	Contamination	19	19
	<b>Total</b>	<b>100</b>	<b>100</b>
	<b>Easy and convenient</b>		
1	Yes	90	90
2	No	10	10
	<b>Total</b>	<b>100</b>	<b>100</b>

### CHI SQUARE ANALYSIS

**TABLE 2.1 EDUCATIONAL QUALIFICATION AND LEVEL OF SATISFACTION OF DATE INFORMATION**

Educational Qualification	Highly Satisfied	Satisfied	Dissatisfied	Highly Dissatisfied	Total
Illiterate	8(21.05)	10(23.25)	2(18.18)	1(12.5)	21
School Level	9(23.68)	10(23.25)	2(18.18)	2(25)	23
Ug Level	12(28.94)	8(18.60)	3(27.27)	1(12.5)	23
Pg Level	10(26.31)	15(34.88)	4(36.36)	4(50)	33
<b>Total</b>	<b>39</b>	<b>43</b>	<b>11</b>	<b>8</b>	<b>100</b>

### CHI-SQUARE TEST

Factor	Degrees of Freedom	Table Value	Calculated Value	Accepted/ Rejected
Educational Qualification	9	16.919	21.752	Rejected

**TABLE 2.2 EDUCATIONAL QUALIFICATION AND LEVEL OF SATISFACTION OF MEASUREMENT**

Educational Qualification	Highly Satisfied	Satisfied	Dissatisfied	Highly Dissatisfied	Total
Illiterate	4(16.60)	11(18.64)	2(18.18)	3(50)	20
School Level	6(25)	16(27.11)	2(18.18)	3(50)	27
Ug Level	11(45.83)	7(11.86)	4(36.36)	1(16.67)	33
Pg Level	3(12.5)	22(37.28)	3(27.27)	2(33.33)	30
<b>Total</b>	<b>24</b>	<b>59</b>	<b>11</b>	<b>6</b>	<b>100</b>

### CHI-SQUARE TEST

Factor	Degrees of Freedom	Table Value	Calculated Value	Accepted/ Rejected
Educational Qualification	9	16.919	37.777	Rejected

**TABLE 2.3 OCCUPATION AND LEVEL OF SATISFACTION OF NUTRITIONAL FACTS**

Occupation	Highly satisfied	Satisfied	Dissatisfied	Highly dissatisfied	Total
Business	6(23.07)	23(46)	6(35.29)	1(14.28)	36
Employee	5(19.23)	19(38)	2(28.57)	2(28.57)	33
House wife	15(57.69)	8(16)	4(23.52)	4(57.14)	31
Total	26	50	17	7	100

**CHI-SQUARE TEST**

Factors	Degrees of freedom	Table Value	Calculated Value	Accepted/ rejected
Occupation	6	12.592	19.475	Rejected

**TABLE 2.4 OCCUPATION AND LEVEL OF SATISFACTION OF ECO FRIENDLY**

Occupation	High Satisfaction	Satisfaction	Dis Satisfaction	High Satisfaction	Total
Business	5 (38.46)	20 (33.89)	7 (41.17)	5 (45.45)	37
Employee	5 (38.46)	20 (33.89)	5 (29.41)	3 (27.27)	33
House wife	3 (23.07)	19 (32.20)	5 (29.41)	3 (27.27)	30
Total	13	59	17	11	100

**CHI-SQUARE TEST**

Factors	Degrees of freedom	Table value	Calculated value	Accepted / Rejected
Occupation	6	12.592	10.538	Accepted.

**TABLE 2.5 MONTHLY INCOME AND SATISFACTION LEVEL OF RATE**

Monthly Income	High Satisfaction	Satisfaction	Dis Satisfaction	High Satisfaction	Total
Less than Rs. 5000	4 (21.05)	12 (30)	7 (22.58)	3 (30)	26
Rs.5001-10000	5 (26.31)	8 (20)	6 (19.35)	2 (20)	21
Rs.10001-15000	4 (21.05)	13 (32.5)	14 (45.16)	4 (40)	35
More than Rs.15001	16 (84.21)	7 (17.5)	4(12.90)	1 (10)	18
Total	19	40	31	10	100

**CHI-SQUARE TEST**

Factors	Degrees of freedom	Table Value	Calculated Value	Accepted / Rejected
Monthly Income	9	16.919	13.627	Accepted

## HENRY GARRET RANKING ANALYSIS

**TABLE 3.1 FACTORS OF PACKAGING**

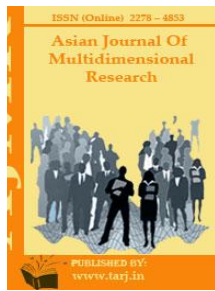
S. No	Factors	Total score	Rank
1	Quality packing material	5672	1
2	Packing method	4966	3
3	Easy to use	5469	2
4	Recyclable	3904	5
5	Easy to carry	4789	4

### LIKERT SCALE

In Likert scale the scores are classified as five scores for strongly agree, four for agree, three for neutral, two for disagree and one for strongly disagree.

**TABLE 4.1**

Variables	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.Quality	95	212	42	20	4
2.Enhances Promotion	185	96	57	30	5



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## **MAHATMA GANDHI'S VIEWS ON TRUSTEESHIP AND LABOUR MANAGEMENT RELATIONS AND THEIR RELEVANCE TODAY**

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### **ABSTRACT**

*Few would dispute the notion that Mahatma Gandhi was one of the twentieth century's transformative political and spiritual leaders. He is the subject matter of many studies and biographies. Gandhiji stimulates intellectual interest as an original thinker on a variety of issues. That is why a number of scholarly studies on his ideas have appeared over the years. In this paper a humble attempt has been made to present "Mahatma Gandhi's views on Trusteeship and Labour Management Relations and Their Relevance Today." Gandhiji had immense faith in the goodness of man and he believed that many of the evils of the modern world have been brought about the wrong systems and not by wrong individuals. Gandhiji spoke at length regarding the need of generating spirit of cooperation between the workers and the proprietors of the factories and owners of other means of production and at several times made known his exhortations to both the parties to act as trustees on the resources of production. About trusteeship theory, He said that "My theory of trusteeship is no makeshift, certainly no camouflage. I am confident that it will survive all other theories. It has the sanction of philosophy and religion behind it." If implications of his trusteeship theory are properly grasped by the modern labour managers they can easily tackle many of the day to day problems faced by them at their work places by gainfully applying them in consultation with the workers. Trusteeship is the natural answer to modern management science. It establishes healthy and lasting relationship between employees, employers and management. In the strict sense the term is not just an instruction of business management but an ideology, which by its very nomenclature implies a determined sense of dedication and commitment for the social welfare. In recent industrial relations trend in our country has added a greater meaning and dimensions to the teachings of Gandhiji. We are painfully aware that, in recent times, an atmosphere of violence is being let loose in settling labour-management disputes. The solutions to labour-management problems of today lie in properly understanding the Gandhian approach to industrial relations. For Gandhiji means and ends are equally important. Gandhiji strongly believed in the concept of settling industrial disputes through mutual negotiations and arbitration without any rancour between the parties. The system of trusteeship, as viewed by the Gandhian theorists, is of utmost relevance for resolving conflicts and for achieving cooperation*



*in the organisational setting. Understanding each other better with respect for mutual rights and responsibilities is the surest way to settle all problems. The Gandhian philosophy of Ahimsa and peaceful conduct of relations and positive cooperation will lead us to the correct path of industrial relations. In a nutshell, it can be said that Gandhiji's philosophy of trusteeship can be relevant today because it is based on mutual respect, understanding, appreciation and compassion. If we conclude that nonviolence is not relevant today we are saying in effect that positive attitudes of respect understanding, appreciation and compassion are not relevant. If that be so then we cannot claim to be a civilised society.*

**KEYWORDS:** *Trusteeship, Management, Labour, Co-operation, Growth.*

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## **INTRODUCTION**

Few would dispute the notion that Mahatma Gandhi was one of the twentieth century's transformative political and spiritual leaders. He is the subject matter of many studies and biographies. Among his contemporaries only Hitler attracted a larger number of authors than Gandhi. While books on Hitler are primarily concerned with biographical details, the psycho-analytical aspects of the Fuhrer and political developments in his country, the studies on Gandhiji raise many far-reaching issues concerning philosophy, ethics, and political thought. Gandhiji stimulates intellectual interest as an original thinker on a variety of issues. That is why a number of scholarly studies on his ideas have appeared over the years. However, it is felt that a rigorous examination of many of his ideas with the aim of critically evaluating them and enriching our understanding about their relevance today has still to take place. For this purpose one has to turn to his writings and speeches from about 1900 to 1948 which have appeared in published form in about ninety-five volumes and another twenty are to follow. They should constitute the relevant starting point in assessing him as an intellectual thinker. While studying his voluminous work one important feature of Gandhiji's thought emerges is that there was no system in it in a conventional sense. His ideas were always in the process of evolution. As Vinoba Bhave writes: "Even in his major fights, he had no pre-mediated plans, no techniques, and no ordered arrangements etc. etc. Since he used to say, one step is enough for me, why should the lord show him two?" But this is not to deny the fact that Gandhiji thought originally on many vital matters. He had his definite views on social change in the Indian Society, nature of economic developments of the country, and the adoption of non-violent methods in resolving political conflicts on the national and international levels. The purpose of the present paper is to delineate "Mahatma Gandhi's views on Trusteeship and Labour Management Relations and Their Relevance Today." It is an attempt to rediscover Gandhiji through interpretation to some of Gandhian Economic Thoughts and thus to provide for him his own place in contemporary world economic order.

Gandhiji had immense faith in the goodness of man and he believed that many of the evils of the modern world have been brought about the wrong systems and not by wrong individuals. Gandhiji spoke at length regarding the need of generating spirit of cooperation between the workers and the proprietors of the factories and owners of other means of production and at several times made known his exhortations to both the parties to act as trustees on the resources of production. About trusteeship theory he said that "My theory of trusteeship is no makeshift, certainly no camouflage. I am confident that it will survive all other theories. It has the sanction of philosophy and religion behind it." But before proceeding further we must have a look on what Gandhiji originally said on various aspects of the theory of trusteeship and labour

management relations. The concept of trusteeship as enunciated by Mahatma Gandhi seems to have been inspired and influenced by his conviction in goodness of human-beings and also by two preaching of Srimadbhagwatgita viz. Nishkamkarma and Loksangraha. The concept of Loksangraha symbolises the persistent striving to connect everything secular to sacred, to imbed the empirical in the transcendental to anchor the individual in the cosmic.<sup>1</sup> Nishkamkarma also propounds the psychological preparedness for egoless or ego-controlled action. Gandhiji believed in the principles of non-possession and non-stealing. He believed in simple living and minimisation of wants. He did not believe in the western tendency of seeking constant rise in the standard of living. To him material prosperity was spiritual bankruptcy. Gandhiji believed in voluntary poverty. According to him, “Less you possesses, the less you want, the better you are, better not for enjoyment of this life, but for enjoyment of personal service to one’s fellow beings, service to which you dedicate yourself, body, soul and mind.” He was of the firm conviction that everything belonged to God and therefore, to His people as a whole. No single individual could therefore, claim ownership of anything on the earth. Even then people do come in possession of things more than their proportionate share. Gandhiji did not in fact disallow that. Disproportionate share, he considered, was good incentive to production, and was also natural because of the differences in the human capacities. What he suggested was that this disproportionate portion should be held by the person concerned not as an owner but as a trustee of that portion for the community as a whole. That was his non-violent alternative to the method of forcible expropriation.

Gandhiji insisted on recognising each individual worker as a human being. He very well identified the need for wealth creators. According to Gandhiji, “A labour workers’ aim should be to raise the moral and intellectual height of labour and thus by sheer merit to make him or her capable not merely of bettering his or her material condition but making labour master of the means of production instead of being the slave that it is Capital should be labour’s servant, not its master. Labour should be made conscious of its duty from whose performance rights follow as a matter of course.”<sup>2</sup> In the context of Ahmadabad textile strike of 1918, when someone asked Gandhiji whether it is desirable to close down the mills he opined that we also need people who have the capacity to make money. Some more excerpts:

“That no matter how much money we have earned, we should regard ourselves as trustees, holding this money for the welfare of our neighbours. If God gives us power and wealth, he gives us the same so that we may use them for the benefit of the mankind and not for our selfish, carnal purpose.” He went on to add, “I am inviting those people who consider themselves as owners today to act as trustees i.e., owners, not in their own right, but owners in the right of those whom they have exploited. Supposing I have come by a fair amount of wealth—either by way of legacy, or by means of trade and industry—I must know that that wealth does not belong to me; what belongs to me is the right to an honourable livelihood, no better than that enjoyed by millions of others. The rest of my wealth belongs to the community and must be used for the welfare of the community.”

When at a later stage it was brought his notice that no sufficient number of capital owners were likely to come forward to act as trustees as enunciated by him, Gandhiji said: “The question how many can be real trustees according to this definition is beside the point. If the theory is true, it is immaterial whether many live up to it or only one man lives up to it. The question is of conviction.” He further added: “It is my conviction that it is possible to acquire riches without consciously doing wrong. For example I may light on a gold mine in my one acre of land. But I

accept the proposition that it is better not to desire wealth than to acquire it, and become trustee. I gave up my own long ago, which should be proof enough of what I would like others to do. But what am I to advise those who are already wealthy or who would not shed the desire to wealth? I can only say to them that they should use their wealth for service.”

Gandhiji was against use of force for making the capitalists to part with their wealth and act as trustees because he had seen that “Several decades later most of the above stands vindicated. Several countries that tried to enforce equality by force have failed. The communist countries in their efforts to make a classless society simply ended up creating another layer of bureaucrats and middleman.” But Gandhiji was of the view that if his exhortations to haves were not paid due attention the power of public opinion would force them to part with their possessions. He threw the bait when he warned the Rajas, “If they do not become trustees of their own accord, force of circumstances will compel the reform unless they court utter destruction. When Panchayat Raj is established, public opinion will do what violence can never do. The present power of the Zamindars, the Capitalists and the Rajas can hold sway only so long as the common people do not realise their own strength. If the people non-cooperate with the evil of Zamindari or capitalism, it must die of inanition.”<sup>3</sup>

The method of non-violent non-cooperation against haves by the have-nots was the second method that Gandhi would allow. For the present, he would permit trusteeship alone. There could be various reasons for that. He had great faith in the haves of the society. Some of the riches Zamindars and Capitalists were his personal and intimate friends. A rich man like G.D. Birla consulted him on the smallest detail of his family life. He along with others supported Gandhi not only in movements they liked but also in others which to them were nothing but fads. To them Gandhi, who as the spearhead of Indian nationalism, was a definite gain. The alliance between the two was too vital to be broken. Gandhi was statesmanlike enough to understand that it would be better to concentrate the fight on the British alone and that any division within the Indian ranks would be suicidal. Moreover, he had great faith in his friends.<sup>4</sup> “There is a very real difference in the abilities, intent and opportunities that each individual has. This will be reflected in the trajectories each individual follows in their life spans. Some will achieve more, some less. So the endeavour to create equality cannot be forced top down, there need to be a bottom up approach. Enduring change can only come through some real transformation of hearts.” But he was prepared to adopt non-violent communism and went so far as to say that “if communism comes without any violence, it would be welcome.” He also believed that “organised and enlightened labour can dictate its own terms. It is no use vowing vengeance against a party because we are weak. We have to get strong. Strong hearts, enlightened minds and willing hands can brave all odds and remove all obstacles.”<sup>5</sup>

Desai rightly holds: “Gandhi’s thought is India’s most enlightened and modernizing gift to the world. It can become the basis for social action which enables each individual and each community to enrich the world’s diverse cultural heritage without claiming privilege and hurting another’s susceptibility or legitimate interest.”<sup>6</sup>

B. Bhattacharya says the crucial values which Gandhiji advocated, preached, practised and insisted for realization into practice by the human being are the following. They are: Truth, non-violence, kindness, charity, repentance, self-purification, suffering altruism tolerance, sacrifice, benevolence, fearlessness, equality, continence, non-possession or voluntary poverty, humility,

generosity, freedom, honesty and simplicity, From the above we understand what Gandhi wished and what Gandhism was.<sup>7</sup>

According to K.B.K. Singh, “For Gandhi, equality, justice and liberty are fundamental values through which a perfect social order can be attained and established.” In consonance to these values, Gandhi cherished the ideal of Sarvodaya and Ramrajya society. In such a society there shall be no place of inequality, exploitation and injustice. Gandhi warned labour to reject the principle that “might is right” and to uphold the dictum that “Truth alone conquers, that truth knows no mishap, that the strong and the weak have alike a right to secure justice.”<sup>8</sup>

Gandhi who himself helped found a union of Ahmadabad Mill Workers in 1918, wrote in 1921: “The political situation too is beginning to affect the labourers of India. And there are no wanting labour leaders who consider that strikes may be engineered for political purposes.” Gandhi was opposed to the infusion of nationalist politics into the labour movement. He again wrote: “It does not require much effort of the intellect to perceive that it is a most dangerous thing to make political use of labour until labourers understand the political conditions of the country and are prepared to work for the common good.”<sup>9</sup> Gandhi placed before the trade union the purpose of raising “the moral and intellectual height” of labour and thus makes it capable not merely of bettering its material condition, but also of becoming master of the means of production instead of being a slave to it.” He laid down certain conditions for a successful strike.

- i. The cause of the strike must be just and there should be no strike without a grievance
- ii. There should be no violence; and
- iii. Non-strikers or “blacklegs” should never be molested.
- iv. He was not against strikes but pleaded that those should be the last weapons in the armoury of industrial workers and, hence should not be resorted to unless all peaceful and constitutional methods of negotiations, conciliation are exhausted.

Gandhiji considered labour far superior to capital. According to him, “Without labour gold, silver and copper were useless burden. It was labour which extracted precious ores from the bowels of the earth. He could quite conceive labour existing without metal. Labour was priceless, not gold. He wanted marriage between capital and labour. They could work wonders in cooperation. But that could happen only when labour was intelligent enough to cooperate with itself and then offer cooperation with capital on terms of honourable equality. Capital controlled labour because it knew the art of combination. Drops in separation could only fade away; drops in cooperation made the ocean which carried on its broad bosom greyhounds. Similarly, if all the labourers in any part of the world combined together, they could not be tempted by higher wages or helplessly allow them to be attracted for, say, a pittance. A true and non-violent combination of labour would act like a magnet attracting to it all the needed capital. Capitalists would then exist only as trustees. When that happy day dawned, there would be no difference between capital and labour.”<sup>10</sup>

Thus, the trusteeship system is totally different from other contemporary labour relations system. It aims at achieving economic equality and the material advancement of the ‘have-nots’ in a capitalist society by non-violent means. He gave greater importance to the change in their attitudes and to regard themselves as co-equals and co-partners in a joint venture. As early as August 1927, Gandhiji wrote in Young India, “in my opinion, the mill hands are as much the proprietors of the mills as the shareholders and when the mill owners realise that the mill hands

are as much as they are; there will be no quarrel between them.” He further emphasised that “workmen should be regarded as equals with the shareholders, and they should have, therefore, every right to possess an accurate knowledge of the transactions of the mills.”<sup>11</sup>

Gandhiji recognised the need for higher productivity and pleaded that the “management should share with the workers, the gains from higher productivity.” He also laid stress on the importance of job enrichment and observed, “A spinner may not dream of earning as much as the manager now, but he refuses to be ignored. If his work and talents are ignored and if his contributions to the industry are never to be measured by any other yard-stick except of selling price at the lowest or static level, he will never give his best.”<sup>12</sup>

From the above discussion it emerges that the theory of trusteeship as propounded by Mahatma Gandhi is based on three basic Gandhian concepts viz. Ahimsa (non-violence), Samanta (equality) and Swaraj (self-rule). In this way his concept of trusteeship in which labour and capital both are considered as trustees is a significant contribution in the sphere of industrial relations. According to him, employers should not regard themselves as sole-owners of mills and factories of which they may be legal owners. They should regard themselves only as trustees, or co-owners. He also appealed to the workers to behave as trustees, not to regard the mill and machinery as belonging to the exploiting agents but to regard them as their own, protect them and put them to the best use they can. In short, the theory of trusteeship is based on the view that all forms of property and human accomplishments are gifts of nature and, as such, they belong not to any one individual but to the entire society.

Further, he realised that relations between the labour class and the management can either be a powerful stimulus to economic and social progress or important factor in economic and social stagnation. According to him, industrial peace is an essential condition not only for the improvement in the conditions of work and wages. At the same time, he not only endorsed the workers’ right to adopt the method of collective bargaining but actively supported it. He advocated voluntary arbitration and mutual settlement of disputes. He also pleaded for perfect understanding between capital and labour, mutual respect, recognition of equality and strong labour organisations which are the factory essentials for happy and constructive labour relations.

India is fast emerging as one of the fastest growing economies of the world and this has led to a lot of interest in the study of distribution of surplus income among various segments of the society. Over the years multinational companies and corporations have also come to flourish in the country relying on laws, codes of ethics and in house awareness programmes for their managers to deal with the problems of corporate social responsibilities and business ethics. But the current global financial crisis and other corporate scandals have exposed the limited utility of the approaches adopted by these big business magnates and there is needed quest for innovative solutions to the perennial problems of moral business philosophy. It is to overcome these intricacies of our modern times that the Gandhian concept of trusteeship assumes importance in today’s global society.<sup>13</sup>

Dr. S.K. Chakraborty, in his book *Human Values for Business*, exhorts managers for bringing in value orientation in their day-to-day practices: “Viewed broadly, if the cultivation of highest values strengthens human virtues like gratitude, caring, work-ethic, honesty, forgiveness, helpfulness, humility and so on, we see no reason why they should not improve organizational effectiveness. For usually a colossal dissipation of energy occurs in organizations due to the low level or even lack of such healthy human value. Teamwork, co-ordination and communication

become the major casualties. Therefore, efforts spent on keeping alive and strengthening their noble sentiments in human networks will produce individuals who should not be narrowly individualistic.” If implications of his trusteeship theory are properly grasped by the modern labour managers they can easily tackle many of the day to day problems faced by them at their work places by gainfully applying them in consultation with the workers. Gandhiji also wanted the capitalist or the wealth creators to be the trustees of the wealth they create. In that trusteeship remains one of the most relevant of Gandhiji’s concept, which something most of us can easily relate.

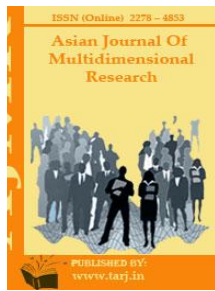
Trusteeship is the natural answer to modern management science. It establishes healthy and lasting relationship between employees, employers and management. In the strict sense the term is not just an instruction of business management but an ideology, which by its very nomenclature implies a determined sense of dedication and commitment for the social welfare. In recent industrial relations trend in our country has added a greater meaning and dimensions to the teachings of Gandhiji. We are painfully aware that, in recent times, an atmosphere of violence is being let loose in settling labour-management disputes. The solutions to labour-management problems of today lie in properly understanding the Gandhian approach to industrial relations. For Gandhiji means and ends are equally important. Gandhiji strongly believed in the concept of settling industrial disputes through mutual negotiations and arbitration without any rancour between the parties.

It would be wrong to assume that Gandhian views regarding trusteeship or labour management have lost sight of the modern capitalists or the labour class. Reverse is the truth. Recently Narayan Murthy said that he is a socialist at heart and capitalist by profession. In the same vein there is no dearth of the stories and news of labour unrest and strikes at various factories and organisations. All the workers and their union leaders continue to swear in the name of the Gandhian ideology to get their grievances redressed. Therefore, it is imperative to suggest that true meaning and methodology as enunciated by the Mahatma must be grasped by all concerned. The system of trusteeship, as viewed by the Gandhian theorists, is of utmost relevance for resolving conflicts and for achieving cooperation in the organisational setting.<sup>14</sup> Understanding each other in a better way, with respect for mutual rights and responsibilities, is the surest way to settle all problems. The Gandhian philosophy of Ahimsa and peaceful conduct of relations and positive cooperation will lead us to the correct path of industrial relations. In nutshell it can be said that Gandhiji’s philosophy of trusteeship can be relevant today because it is based on mutual respect, understanding, appreciation and compassion. If we conclude that nonviolence is not relevant today we are saying in effect that positive attitudes of respect understanding, appreciation and compassion are not relevant. If that be so then we cannot claim to be a civilised society.

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4. O.P. Goyal, Studies in Modern Indian Political Thought (Gandhi an Interpretation), Kitab Mahal, Allahabad, 1964, p. 60.
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6. According to Prof. O.P. Goyal, (see, op. cit. p. 60): “The disillusionment came only when it was very late for him to do anything else. His Secretary, Shri Pyare Lal tells us in The Last Phase Volume I, how Gandhi had realised in his later life that his capitalists friends would not become trustees of his imagination. He had started advocating stronger measures. Pyarelal told the international seminar organised by UNESCO on Gandhian Outlook and Technique in New Delhi that Gandhi had come to believe that the rich must be dispossessed of their wealth and that this can be done without the necessity of paying any compensation for that.
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10. Harijan, September 7, 1947, p. 311.
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14. However, O.P. Goyal sees no merit in the theory of trusteeship as propounded by the Mahatma. He says: “Trusteeship was the temptation that he offered to the rich and after the enunciation of the principle, he proceeded to make concessions. Thus he agreed that the trustees should be given a fair commission commensurate with the value of service rendered to the society. If they are trustees, what commission are they entitled to? Who would be the trustees for that commission? Moreover, the original trustee is granted the right to nominate his successor though the choice is to be finalised by the State. Here he appears to have been influenced by the example of his great friend and disciple Jamuna Lal Bajaj. Shri Jamuna Lal Bajaj renounced his wealth which he had inherited from his grand-father and created a trust for it. Yet he again acquired wealth and renounced it again. The process was rotated and yet he left enough for his family to enable them to create another trust. And this was the ideal trustee for Gandhi. That only shows that trusteeship is only eye-wash for the teeming millions. If Gandhi wanted to help his friend to dispossess himself of his property, trusteeship could be of no avail. (See, op.cit. p.60)



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## **EFFECTIVENESS OF WOMEN SAVINGS SCHEMES OF COMMERCIAL BANKS - A STUDY WITH SPECIAL REFERENCE TO CALICUT CITY**

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### **ABSTRACT**

*“Women should be uplifted for the up-liftment of the nation, for if a woman is uplifted, society and the nation is uplifted”. Hence, women income should be properly saved and invested. Women empowerment is a process which enables the powerless women to develop autonomy, self control and confidence with a group of men and women. Bank deposits are one of the traditional and most attractive methods of savings .In this competing world large number of banks started separate “SAVINGS ACCOUNT FOR WOMEN” or “MAHILA ACCOUNT” with special offers ,with a view to attract women investors. It is assumed that personal savings account result in improving the decision making capacity of women. Further it results in women empowerment. . Even though it offers a number of advantages exclusively to women, it is not properly enjoyed by Kerala Women. The reason may be lack of proper awareness, or support from their counter parts or family members. In addition to that there might be some inconvenience in opening and operating such a Women account or separate Mahila Account. There may be social, cultural, personal or psychological factors that affect the investment decisions of Women investors. In addition to that, the effectiveness of Women Savings Banks is also questionable. Whether it actually provide any benefit to the up-liftment of women? Whether it is actually utilised by women investors? The present study on the women savings schemes of various banks conducted at Calicut city reveals that only six scheduled banks provide special advantages to Women depositors. The number of depositors in women savings scheme is very small and amount of deposits in this account to bank’s total deposit is also very negligible.*



*Further the study reveals that it doesn't result in providing much economic benefit to women investors and to Banks i.e Women Savings Bank Account is not much effective in Calicut city.*

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## **INTRODUCTION**

Women empowerment is a process which enables the powerless women to develop autonomy, self control and confidence with in a group of men and women. In order to strengthen the society, women must be empowered. Further women empowerment plays a vital role in the progress of a family, community, nation and the globe as a whole. Apart from managing household bearing children, rural women bring income with productive activities ranging from traditional work in factories or running small and petty business. Nehru said "Women should be uplifted for the up-liftment of the nation, for if a woman is uplifted, society and the nation is uplifted". Hence, women income should be properly saved and invested.

Savings means excess of current income over current expenditure. The savings may be financial savings or savings in the form of Physical assets. Financial savings include possession of currency, bank deposits, investment in shares, debentures and Government securities and the like. On the other hand investment in physical assets includes investments in machinery, equipments, gold, silver, buildings etc.

Bank deposits are one of the traditional and most attractive methods of savings. Bank deposits may be Fixed Deposits, Recurring Deposits, Currents and Savings Bank Deposits. Among these deposits SAVINGS BANK DEPOSIT is the most popular and convenient one. In savings bank account one can deposit and withdraw easily but at the same time it earns a normal rate of return on the balance amount now on a daily basis.

In this competing world large number of banks started separate SAVINGS ACCOUNT FOR WOMEN or MAHILA ACCOUNT with special offers ,with a view to attract women investors. It is assumed that personal savings account result in improving the decision making capacity of women. Further it results in women empowerment.

## **RESEARCH PROBLEM**

Kerala is the state with the highest female sex ratio of 1084-1000 and the highest female literacy ratio of 91.98%, as per National Census report 2011. The share of female workers in the Organized Sector in Kerala is 40%. In the year 2010, around 32% women are Government Employees. All these figures show that there is tremendous increase in the income earning capacity of women and further it leads to their participation in investment decisions. The investment decisions of women are mainly influenced by their perception towards risk, safety, liquidity and return.

By taking into account these factors Banks started a separate savings account for women or Mahila account in which the degree of risk is Zero and at the same time it offers high safety and liquidity and a reasonable return on investments. Even though it offers a number of advantages exclusively to women, it is not properly enjoyed by Kerala Women. The reason may be lack of proper awareness, or support from their counter parts or family members. In addition to that there might be some inconvenience in opening and operating such a Women account or separate Mahila Account. There may be social, cultural, personal or psychological factors that affect the investment decisions of Women investors. The present study focuses on various areas like whether opening such an account is effective? Is it resulting in women empowerment? Is it

properly conveyed to the prospective investors? What is the percentage of deposits in women savings account with total deposits?

### **LITERATURE REVIEW**

- Amanda Ellis, Josefina cutura, Nouma Dione, Ian Gillson, Clare Mannuel, Judy Thongori “Gender and Economic Growth in Kenya Unleashing the Power of Women ” World Bank Publication, May 7,2007: The Bank recognizes that if women are to be effective agents of human capital development, particular attention should be paid to enhancing their contribution and taking into account their needs, multiple roles and changing economic and family situations. This means that more recognition must be given to their current and potential contribution as producers, as decision-makers and as income-generators. Recognizing the present situation of poor women within the region, the Bank will pay attention to supporting activities that address their needs in both rural and urban areas.
- Mark Naiper, Claire, Melamd Georgia, Taylor, Thomas Jacggi “Promoting Women’s Financial inclusion-A toolkit” IMAGE researchers found that, ‘The relation between microfinance and women’s empowerment is complex, and its benefits cannot be assumed in all contexts. Providing credit to women does not guarantee their control over its use, but definitely microfinance can reduce their risk and the pressure . Recognizing the pressing situation of poor women within the region, the Bank will pay attention to supporting activities that address their needs in both rural and urban areas.
- Tania Lozano, “Improving women’s access to financial services through subsidized savings accounts, Proyecto Capital”, she found the fact that “an evaluation of the Puno-Cusco Corridor Project in Peru, aims to include Rural women in the financial system through the use of savings account, and assure that these accounts become a positive asset for the women. Later the participants found that financial savings helped to reduce their economic vulnerability and strengthened them psychologically.

### **OBJECTIVES OF THE STUDY**

- To compare the special features of “Women Savings Account” of different banks.
- To study the effectiveness of Women Savings account or Mahila Account in Calicut city.
- To study the awareness level of Women with regard to Women Savings Account.

### **METHODOLOGY**

Both primary and secondary data are used for the study. Primary data are collected from 14 branches of the 6 Scheduled Private banks and also from 100 Women customers of different Commercial Banks through structured questionnaires. Secondary data are collected from Bank records and Journals and websites.

**SAMPLING METHOD:** Random Sampling

**SAMPLE SIZE:** 100 Women Customers of 14 branches of 6 Scheduled Private Banks

**RESEARCH AREA:** Calicut city limit

**STATISTICAL TOLLS:** Percentage, Ratio, ANNOVA TABLE

## **SCOPE OF THE STUDY**

The scope of the present study is, Whether Women Savings Scheme should be continued in its present form or it should be modified so that it is profitable to Banks, economical and convenient to Women customers.

## **CONCEPTUAL FRAME WORK**

There are six major commercial banks with schemes specially designed for women only. These are Scheduled Private Banks, they are:

### **1. AXIS BANK**

It is one of the New Generation bank, which offer “Smart Privilege Account for Women”. The bank assumes that it will help working women to save and invest their money. Women Savings Account can be opened with Rs:10,000/-.Bank also provide One PAP Chequq Book per quarter and Tele Banking at free of cost.Bank also charges Rs: 15 /-per quarter for providing SMS banking facility.

### **2. ICICI BANK**

Industrial Credit Investment Corporation of India also opens a separate Savings Account for Women. It offers a zero balance account facility with a RD of just Rs 2000/-. The bank also provides a multi-city cheque book with 60 leafs, Quarterly account statement, Monthly e-statement and Tele Banking at free of cost. The Women Account holders also enjoy International Woman's Debit card.

### **3. IDBI BANK**

It is Universal bank which offer personalised banking services to its clients. As a part of its growth, it opens a special savings account for women which is also known as “SUPER SHAKTHI”. Auto sweep facility is also provided by the bank to a customer having Rs: 15000/- and above. The bank issues Women's International ATM cum Debit card and PAP cheque book at free of cost.

### **4. SOUTH INDIAN BANK**

South Indian Bank has launched savings Bank account exclusively for women called “SIB MAHILA” and “MAHILA PLUS”.It is linked with Recurring Deposit for one year. It offers a Free Travel and Accident insurance coverage for only one year from the date of opening such an account and it can be renewed for the second year on opening a fresh Mahila R D account.

### **5. CORPORATION BANK**

Corporation bank offers a separate savings account for women that are Corporate Mahila Power Account. The Bank provide Personal Accident insurance coverage, PAP cheque book and SMS banking at free of cost to Women Savings Account holders

### **6. FEDERAL BANK**

Federal Bank opened a Women savings account in the name of “MAHILAMITRA OR STHREE SAKTHI” . The bank issues International Gold Debit card, 40 cheque leafs per half year at free of cost. 25% discount is allowed to account holders on Locker facility. The bank also provides temporary OD facility through ATM upto Rs: 25,000/-

**CUSTOMER:** “Customer refers to Resident Indian Women holding a Women Savings Account of any of the Commercial banks within the Calicut City”.

- 1. MINIMUM BALANCE:** It is the minimum amount that must be present in a savings account at all times, so as not to be charged.
- 2. ZERO BALANCE:** An account that maintains no funds in it, because the account holder transfers only enough funds into it.
- 3. AVERAGE QUARTERLY BALANCE:** It refers to the average amount to be maintained in an account over the period of a quarter.
- 4. ANYWHERE BANKING:** It is system for on line, real time inter Branch transactions across the bank.
- 5. AUTO SWEEP:** It is linked with FD and any amount in SB a/c above a predefined threshold limit is automatically transferred to FD a/c which earns a higher rate of interest.
- 6. ATM:** Automatic Teller Machines assist their customers to withdraw and deposit cash without any waiting time.
- 7. NET BANKING:** An electronic delivery of banking services to the customers. With a PC and a browser he can avail of the bank’s services from anywhere and at any time.
- 8. DEBIT CARD:** These are plastic cards containing electromagnetic identification. Bank customers use them to pay for their purchases by automatically debiting the Savings Bank account or Current account
- 9. SMS BANKING:** A type of mobile banking permitting them to operate selected banking services over the mobile phones using SMS messaging.
- 10. TELE BANKING:** A delivery channel for marketing banking services. The customer can do all non-cash Related banking over the phone anywhere and at anytime.
- 11. RTGS/NEFT:** Instant remittance by customer from one bank to another bank at different centers on the same day with the help of On line Real Time Gross Settlement/National Electronic Fund Transfer.

#### **DATA ANALYSIS**

Data are collected from 6 Scheduled Private Banks , having 14 branches in total at Calicut city. From the data it is clear that the interest rate is 4% on daily balance and transaction time of Women Savings Scheme is the same as that of Ordinary Savings Bank account.

**TABLE:1 SHOWING THE SPECIAL FEATURES OF WOMEN SAVINGS ACCOUNT**

<b>Special Features</b>	<b>Axis Bank</b>	<b>South Indian Bank</b>	<b>Idbi Bank</b>	<b>Federal Bank</b>	<b>Icici Bank</b>	<b>Corporat- Ion Bank</b>
1.Minimum balance required	No minimum	Mahila Alc: Rs.1000 with RD Rs.100pm Mahila Plus:Rs: 25,000/- with RD Rs: 1,000 p.m	No minimum	No minimum	Rs: 10,000/- without RD andRS.5000 with RD of Rs.2000	No minimum
2.Zero balance	Not applicable	Not applicable	For One minor child	For two minor children	Zero Balance with RD of Rs:2,000/-	Not Applicable
3.Average quarterly balance	10,000 for Metro and Urban 5000/- for Semi-urban 2500/- for Rural	Nil	5000/- for Tier A Branch 2500/- for Tier B Branch	5000	Nil	2500
4.Any where banking	Yes	Nil	Nil	Yes	Yes	Yes

South Indian Bank and ICICI bank requires every Women Account holders to maintain a Minimum balance while Axis Bank, IDBI Bank, Federal Bank and Corporation Bank wants to maintain a fixed Average Quarterly Balance, in effect it is a great drawback for the Women Account holders rather than beneficial . Only ICICI Bank provide Zero balance facility to Women Account holders having a RD of Rs: 2,000/-While IDBI Bank and Federal Bank provide Zero balance facility to their minor children only. Anywhere Banking facility is provided by Axis bank, Federal Bank and ICICI Bank which will be very useful to the Women Account Holders.

**TABLE:2 SHOWING THE FREE OFFERS PROVIDED BY COMMERCIAL BANKS TO WOMEN SAVINGS ACCOUNT HOLDERS**

Free Offers	Axis Bank	South Indian Bank	Federal Bank	Idbi Bank	Icici Bank	Corporaation Bank
1:ATM cum Debit Card	Yes	Yes	Yes	Yes	Yes	Yes
2.Net banking	Yes	Yes	Yes	Yes	Yes	Yes
3.e-statement	Yes	Yes	Yes	Yes	Yes	Yes
4.Mobile banking	Yes	Yes	Yes	Yes	Yes	Yes
5.RTGS/NEFT	Nil	Yes	Nil	Yes	Nil	Ni
6.Issue of DD	Nil	Yes	Yes	Yes	Nil	Nil

(Source : Secondary Data)

From the above table it is clear that all banks provide ATM cum DEBIT CARD,NET BANKING,MOBILE BANKING,and E-STATEMENT etc at free of cost.But RTGS/NEFT facility is provided only by South Indian Bank and Federal Bank

**TABLE: 3 SHOWING THE TOTAL NUMBER OF BRANCHES AND WOMEN SAVINGS ACCOUNTS IN CALICUT CITY LIMITS**

Banks	No Of Branches	No Of Women Savings Avccounts
AXIS BANK	1	179
SOUTH INDIAN BANK	3	432
FEDERAL BANK	4	530
IDBI BANK	2	67
ICICI BANK	1	250
CORPORATION BANK	3	80
<b>TOTAL</b>	<b>14</b>	<b>1538</b>

(Primary Data)

From the above table , it is clear that Federal Bank has 4 branches within Calicut city limits and has large number of Women Savings Account holders. Eventhough ICICI bank has only one branch it has comparatively large number of Women savings account holders. Within the Calicut city limits, there are 1,538 Women Savings Account holders only.

**TABLE:4 SHOWING TOTAL AMOUNT OF DEPOSIT IN WOMEN SAVINGS ACCOUNT OF EACH BANK AND RATIO TO THEIR TOTAL DEPOSITS**

Banks	Total Amount Of Deposit In Lakhs	Ratio To Total Deposit
AXIS BANK	72	.008
SOUTH INDIAN BANK	88	.019
FEDERAL BANK	138	.032
IDBI BANK	17	.002
ICICI BANK	56	.006
CORPORATIONBANK	22	.003
<b>TOTAL</b>	<b>393</b>	

(Primary Data)

From the above table , it is clear that the Total Amount of Deposit in Women Savings Account within the Calicut city limits altogether is Rs:393 lakhs. Women Savings Account in Federal Bank has largest amount of deposit and highest ratio to total deposit' Which shows the employees positive attitude and effort taken towards this account .

**TABLE:5 SHOWING THE SOURCE OF INFORMATION**

<b>Banks</b>	<b>Source Of Information</b>
AXIS	Friends and Relatives
SOUTH INDIAN	Friends, News paper and Audio visuals
FEDERAL	News paper and Employees
IDBI	News paper, Friends and Audio visuals
CORPORATION	Friends and News paper
ICICI	Employees and Audio visuals.

(Source: Primary Data)

The table shows that the information about Women Savings Account is mainly communicated through News paper, Friends and Audio visuals. Employees participation can be seen only in Federal Bank and ICICI Bank.

**TABLE: 6 SHOWING THE AWARENESS OF WOMEN CUSTOMERS REGARDING THE EXISTENCE OF SEPARATE WOMEN SAVINGS ACCOUNT**

<b>No.Of Customers</b>	<b>Aware</b>	<b>Unaware</b>
100	50	50
PERCENTAGE	50%	50%

(Source : Primary Data)

Only 50% of the customers have awareness about the Women Savings Account offered by different banks, and they have opened Women Savings Account in their name. The remaining 50% is unaware about this particular account but they have Ordinary Savings Account .This may be due to lack of proper communication or lack of interest from bank employees.

**TABLE:7 SHOWING THE AWARENESS LEVEL AND AGE OF THE WOMEN ACCOUNT HOLDERS**

<b>Age of the Customers</b>	<b>Number of Customers</b>	<b>Percentage</b>
Below 20	6	12%
20-30	19	38%
30-40	15	30%
40 & above	10	20%
<b>Total</b>	<b>50</b>	<b>100%</b>

(Source : Primary Data)

From the table it is clear that majority of Women Savings Account holders are coming under the age group of 20-30 and 30-40. That is, they are young ones and have awareness and positive attitude towards Women Savings Account.

**TABLE:8 SHOWING THE AWARENESS LEVEL AND EDUCATIONAL QUALIFICATION OF WOMEN ACCOUNT HOLDERS**

Education Qualification	Number of Account holders	Percentage
S S L C	8	16%
PRE-DEGREE	12	24%
DEGREE	16	32%
PG/ PROFESSIONAL QUALIFICATION	14	28%
TOTAL	50	100%

(Source: Primary Data)

From the above table it is clear that customers having Degree and PG qualification are more aware than others of the essential details of Women Savings Account.

**TABLE: 9 SHOWING THE RELATIONSHIP BETWEEN NATURE OF EMPLOYMENT AND THEIR AWARENESS LEVEL**

Customer	Organised Sector				Unorganised Sector		
	Govt	Professional	Public Sector	Total	Private Sector	House Mades	Total
AWARE	5(10)	2(4)	8(16)	15(30)	15(30)	20(40)	35(70)
UNAWARE	13(26)	12(24)	10(20)	35(70)	10(20)	5(10)	15(30)
TOTAL	18(36)	14 (28 )	18 (36 )	50(100)	25 (50)	25 (50 )	50(100)

(Source: Primary Data)

Figures in parentheses are percentages to total.

The above table shows the relationship between the Nature of employment and their awareness level. Only 15 employees i.e,30% in Organised sector have awareness about the Women Savings Scheme but at the same time 35 employees i.e,70% in Unorganised sector have awareness about this scheme. From this it is clear that banks should give much more importance to the Organised sector in order to increase the total amount of deposits under this scheme.

**TABLE: 10 SHOWING THE AWARENESS OF CUSTOMERS AND THE SOURCE OF INFORMATION**

Source	No.Of Customers	Percentage
NEWS PAPER	20	40%
EMPLOYEES	10	20%
AUDIO&VISUAL MEDIA	20	40%
TOTAL	50	100%

It is clear that 40% of the customers get awareness from News papers and Audio & Visual Medias but only 20% get awareness from Bank employees. This means that, there is lack of interest from the part of bank employees in promoting the Women Savings Scheme.

#### **ANALYSIS OF VARIANCE –TWO WAY ANOVA**

H<sub>0</sub>= There is no significance difference in the awareness level of Women Savings Scheme with regard to Educational Qualification and Employment of customers.



Qualification	Govt.	Profession	Public	Pvt.	House Mades	Total
	X1	X2	X3	X4	X5	
S S L C	0	0	0	0	8	8
Pre-degree	0	0	0	0	12	12
Degree	2	0	3	11	0	16
PG/ Profession	3	2	5	4	0	14
Total	5	2	8	15	20	50

I. Correction factor=  $T^2/N = (50)^2/20 = 2500/20 = 125$

II. Sum of squares Between Columns

$S S C = (5^2)/4 + (2)^2/4 + (8^2)/4 + (15^2)/4 + (20^2)/4 - 125$

$= 6.25 + 1 + 16 + 56.25 + 100 - 125$

$= 179.5 - 125 = 54.5$

$= 5 - 1 = 4$

III Sum of Squares between Rows

$S S R = (8^2)/5 + (12)^2/5 + (16^2)/5 + (14^2)/5 - 125$

$= 12.8 + 28.8 + 51.2 + 39.2 - 125$

$= 132 - 125 = 7$

$= 4 - 1 = 3$

IV Total Sum of Squares

$= 8^2 + 12^2 + 2^2 + 3^2 + 1^2 + 3^2 + 11^2 + 3^2 + 2^2 + 5^2 + 4^2 - 125$

$= 64 + 144 + 4 + 9 + 1 + 9 + 121 + 9 + 4 + 25 + 16 - 125$

$= 406 - 125 = 281$

$= 20 - 1 = 19$

Source of Variation	Sum of Squares	Difference	Mean Square	F Ratio
S S C	54.5	4	13.625	$F = SSC/SSE$ $18.29/13.625 = 1.34$
S S R	7	3	2.333	$F = SSR/SSE$ $18.29/2.33 = 7.85$
S S E	219.5	12	18.29	
S S T	281	19		

When we consider the Employment variances of customers, it is clear that the calculated value is 1.34 but the table value for  $v_1=12$  and  $v_2=4$  is 5.9117. That is we accept  $H_0$ , When we consider Education variance of customers, the calculated value is 7.85 but the table value for  $v_1=12$  and  $v_2=3$  is 8.7446. Here also we accept  $H_0$ , there is no significance difference in the awareness level of Women Savings Scheme with regard to Educational Qualification and Employment of customers and the difference may be due to fluctuations of Sampling.

## FINDINGS

- Maintaining Minimum Balance or Average Quarterly Balance result in inconvenience to Women Savings Account holders..
- All banks provide various facilities like ATM cum DEBIT CARD,NET BANKING,MOBILE BANKING,and E-STATEMENT etc at free of cost.But RTGS/NEFT facility is provided only by South Indian Bank and Federal Bank
- All the banks provide 4% rate of interest on Women Savings Scheme which is the same as that of Ordinary Savings deposit, hence, it is not so economical to Women Savings holders.
- The Bank's transaction time for Women Savings Scheme is the same as that of Ordinary deposit. It means that this scheme does not give much importance to the convenience of Women Account Holders.
- There are no special consideration to Widows, Handicapped or Unmarried women or such other weaker sections of the society.
- Total number of Women account holders is very small, and the total amount of deposit under Women Savings Scheme is also very negligible when compared to the Total Deposit of Bank.
- The awareness level of Women Savings scheme is average i.e, 50% of women customers are aware about the scheme and 50% women are unaware about it. In Organised sector, again the awareness level is very poor when compared to Unorganised sector.
- From the data , it is clear that the employees of the banks are not interested or motivated in promoting the Women Savings Scheme.

## CONCLUSION

The present study on the women savings schemes of various commercial banks conducted at Calicut city reveals that only Six Scheduled banks provide Special advantages to Women depositors. They opened Women savings account or Mahila account especially for women. It is beneficial to women depositors. But still now the number of depositors in women savings scheme is very small and amount of deposits in this account to total bank deposit is also very negligible. The study reveals that 50% of the bank customers are unaware of this scheme and only 50% get proper information about Women Saving Scheme. Sometimes it may be due to lack of awareness of these Women savings account facility provided by these banks or it may be due to lack of initiation from the part of employees or due to some other inconveniences caused to these account holders. It may also be due to lack of support from family members, husband etc.

## SUGGESTIONS

- All scheduled banks must open women savings scheme or Mahila account and it should be brought to the light of customers.
- Special features must be mentioned in every bank's front office.
- To make it more profitable to the banks, they are advised to market the scheme aggressively.
- Anywhere banking facility must be provided by all Commercial banks.

- Interest rate on Women Savings Scheme should be increased, so that it will be more beneficial to them.
- Further employees should be given training and awareness that it is their duty to provide such information to Women customers. Further such employees should be motivated or awarded.
- Give much more importance to the weaker sections in Women category.
- Lastly, Bank transaction time should be extended, so as to make it more convenient for working women.

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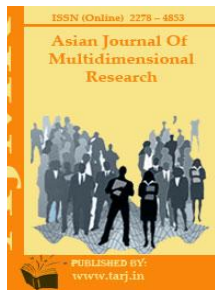
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## SRI AUROBINDO'S SAVITRI - A CRITIQUE

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### ABSTRACT

*Nothing could hold back Rishi Aurobindo from his quest for soul or dissuade him from becoming a world famous poet; a poet who understood human psyche, who realised inner being of human beings, who seriously thought of well being of human beings. Sri Aurobindo himself on his epic poetry Savitri, has opined, "I used Savitri as a means of ascension. I began with it on a certain mental level, each time I could reach a higher level I rewrote from that level... In fact Savitri has not been regarded by me as a poem to be written and finished, but as a field of experimentation to see how far poetry could be written from one's own yogic consciousness and how that could be made creative". Savitri of Sri Aurobindo is depicted to overcome the ills of the earth to save Satyavan. She does this by overcoming the limitations of life including conflict, duality, pain, darkness, etc. Savitri is the divine word, daughter of the Sun, goddess of the supreme truth, who comes down and is born to save. Sri Aurobindo is also credited with offering a few plays in verse. These plays boast of characters, mythical and historical who belong to different countries.*

**KEYWORDS:** *Consciousness, Creation, Epic, Human, Inner, Savitri, Mysticism, Psyche, Spiritual, yoga.*

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### INTRODUCTION

Neither name nor fame, neither office nor wealth, neither yoga nor revolution, and neither trenchant criticism nor adverse view could hold back Rishi Aurobindo from his quest for soul. This could neither dissuade him from becoming a world famous poet; a poet who understood human psyche, who realised inner being of human beings, who seriously thought of well being of human beings. And the path chosen was to pick a character from the epic Mahabharata, and the character so chosen critically was Savitri, an all pervasive soul, purity personified, divinity amplified, immortal, serene and goddess of the supreme truth.

Sri Aurobindo himself on his epic poetry Savitri, has opined, "I used Savitri as a means of ascension. I began with it on a certain mental level, each time I could reach a higher level I rewrote from that level... In fact Savitri has not been regarded by me as a poem to be written and finished, but as a field of experimentation to see how far poetry could be written from one's own yogic consciousness and how that could be made creative".

Sri Aurobindo read Savitri episode of the epic, The Mahabharata, in Sanskrit while he was residing in Baroda. But this is controversial because another school suggests that it happened while he was in Pondicherry. Savitri, the masterpiece, the tale of Satyavan and Savitri, as described by Sri Aurobindo himself is recited in The Mahabharata as a tale of conjugal love concurring death. But this legend is shown is of a human tale, one of the many symbolic myths of the Vedic cycle. Savitri is the divine word, daughter of the Sun, goddess of the supreme truth, who comes down and is born to save.

“Still this is not a mere allegory, the characters are not personified qualities, but incarnations of living and conscious sources, with whom we can enter into concrete touch and they take human bodies in order to help man and show the way from his mortal state to a divine consciousness and immortal life”. Rishi Aurobindo’s companion and spiritual collaborator, the Mother, had this to say of Savitri “Everything is there; mysticism, occulticism, philosophy, the history of man, of the Gods, of creation, of nature, how the universe was created, why, for what purpose, what destiny- all is there. You can get all the answers to all your questions there. Everything is explained, even the future of man and of the evolution, all that nobody yet knows. He has described it all in beautiful and clear words, so that spiritual adventurers who wish to solve the mysteries of the world may understand it more easily”. Savitri can truly be described as Aurobindo’s literary life’s works. 1916 is the year when draft of the work on Savitri came to light. Savitri, the epic poem, consists of 12 books, and has more than 20,000 lines. This can be described as a modern epic, and this is also written in a language and style modern enough for everybody to grasp the true spirit in which this is written.

Savitri of Sri Aurobindo is depicted to overcome the ills of the earth to save Satyavan. She does this by overcoming the limitations of life including conflict, duality, pain, darkness, etc. Here comes in the very important role of Savitri’s father, King Aswapati. The king was then going through the process of wilful conscious evolution; and this is nothing else but yoga itself. And this exercise helps him acquire new strength and energy to rise again and he scales new heights. He encounters difficulties in his efforts to reach higher levels of consciousness; but he however, develops equality of being and this development helps him have immunity from the experiences of the lower consciousness which works to pull him down and down and further down.

As we resume his inner spiritual ascent this helps him experience a personal evolution which culminates in spiritual transformation. This again helps him truly know his soul and his own true self within; transcended spiritual reality dawns on him and he perceives the real force of the divine mother within himself. Consequently he realizes the true meaning and the very purpose of life. This brings about freedom from the essential ignorance and many other limiting factors which invariably weigh down the normal consciousness of human beings. This newly acquired awareness and experiences makes him aspire for the world for further progress, newer evolution and more transformation for the human beings.

Savitri visits the earth for the comprehensive fulfilment of the king’s wishes. In order that she gets her success in her efforts she must endeavour overcoming Satyavan’s eminent demise.

Savitri, the magnum opus of Sri Aurobindo is essentially a treatise of revolutions. This is a book which contains secrets into inner worlds and the worlds above and this holds the key to their discovery. Sri Aurobindo in his Savitri propounds 'the psychic being' which is essential for self growth and broadening of consciousness. This philosophy is central to integral yoga. The most interesting things to be mentioned here is that the term 'psychic being' does not find a place in Savitri. The only reference closest to this is to the use of the word psyche. However Sri Aurobindo has referred to some of these terms in his 'Synthesis of Yoga'. He says that It is one of the decisive moments of the integral Yoga when this psychic being liberated, brought out from the veil to the front, can pour the full flood of its divinations, seeings and impulsions on the mind, life and body of man and begin to prepare the upbuilding of divinity in the earthly nature."

The key to the fact that Sri Aurobindo was indeed referring to the psychic being appears in the line, 'a being no bigger than thumb'. Elsewhere Sri Aurobindo further says ' that even when a semblance of the the psychic being is present it is still in all but a few smaller portion of the being no bigger in the man of a body than the thumb of a man'.

A further confirmation of this can also be drawn by analysing the content in the following lines (Aurobindo,1970b, pp.526-527)as follows:

A being stood immortal in transience'  
Deathless dallying with momentary things,  
In whose wide eyes of tranquil happiness  
With pity and sorrow could not abrogate  
Infinity turned its gaze on finite shapes

Some of Aurobindo is extremely difficult to explain in words. One needs to dig very deep into the epic treatise to get a real taste of it, the flavour of it, the essence of it; in other words, to truly understand how big is the treasure house represented by Savitri of Sri Aurobindo. One possibly never gets to know what or for that matter who is Savitri- even after several attempts at grasping its marrow. Savitri is not Sri Aurobindo's creation; it is his recreation. In fact it was rediscovered and it was there for the entire world to see in all its brightness. It dazzles, it flashes, and it shines in all hue and colour mesmerizing the viewer's judgement and intellect.

"I was a poet and a politician, not a philosopher" Sri Aurobindo expressed. I am inclined to disagree with him and I have my unqualified apologies for this disagreement. Every time I open a page of Savitri I find altogether a new entity standing tall before me with all its splendour and glory and again at next turning another and a fresh new reflection stares into my eyes. Like this every time I attempt pursuing Savitri I am confronted with a 'stout and vigorous being'; it truly perplexes and exerts influence on my judgement.

His Savitri, the corpus running into several cantos and books has influenced a genius of a critic like Margaret Robinson. That she proclaimed him a 'supreme master of English poetic expression and the greatest innovator in this language since Shakespeare'. Realities of life are such that at the other end of a pole there is one Kathaleen Raime claiming loudly 'I do not see Sri Aurobindo as a poet at all'. As against this Ronald Dixon's opinion is interesting- 'In the years of darkness and despair such a poem should have appeared, let us salute the Don'.

An American journalist's views on Savitri are also worth considering, 'Sri Aurobindo is also engaged upon one of the longest and worst epic poems of all times called Savitri'. It seems this journalist has caustic view of the length of the poem Savitri. Why do I speak on American journalists? Eminent critics in India like P. Lal and Nissim Ezekiel, were no exception; they did not approve of Aurobindo's creations. However, one K. D. Sethna, a follower of Sri Aurobindo adequately rebuffed them. Mr. P. Lal, however, understood the position and retraced his views vis- a- vis Sri Aurobindo. There was however, one Keki N Daruwalla who appeared to be very much opinionated; he thought of Aurobindo's poem Savitri, "A terribly inflated verse". He further said although jocularly that "I will need a gunman to protect me, if I enter Pondicherry again." It is worth mentioning Ann Margaret Robinson comments who also observed very forcefully, "Sri Aurobindo's vision and language tower so immensely beyond everything that has gained recognition as poetry in the present century- perhaps particularly in Britain . . . that for most of those who live and breathe in that tiny air, he is simply out of sight."

Delving deeper into Sri Aurobindo we find many thinkers have expressed their own balanced views of his poetry. One James Cousin, while appreciating the quality of Aurobindo's poetry, indicated that he was more of a philosopher- poet than poet –philosopher. This debate is endless. It is more interesting to note here how Sri Aurobindo himself has responded to it; it is actually a very appropriate reply. The reply is specifically to Cousin. Ignoring the poem, 'The Rishi', he commented that if only Milton his Paradise Lost and Paradise Regained in Cousin's time, he would possibly have offered, 'This is not poetry, this is philosophy'. Sir Herbert Read on receiving a copy of Savitri, and going through it wrote, 'Savitri is undoubtedly one of the world's greatest poems, making myself familiar with my message'

Aldoux Huxley wrote on Savitri "Poems like Savitri and Illion must wait for the return of an age of serenity, and meanwhile will only find a few readers who are capable of abstracting themselves from the confused anxieties of modern civilization." (Huxley. Mother India).

Sri Aurobindo is also credited with offering a few plays in verse. These plays boast of characters, mythical and historical who belong to different countries. A biographer writes voraciously that 'if his earlier play suggest that he was searching for his ideal life partner, Vasvadutta seems to hint that he found the woman he was seeking and was waiting for the moment when she would join him'.

Let us face facts. Sri Aurobindo married Mrinalini Bose, an extremely beautiful young lady hailing from Calcutta. But Sri Aurobindo lived few days with her. He never embraced family life. Mother, addressed as such by Sri Aurobindo lived in the Ashram as a spiritual companion of his. Sri Aurobindo willingly embraced a life of seclusion and lived that way for 24 long years from 1926 till the last days of his life; and throughout this period he was intensely seeking the supramental and doing the sadhana for achieving this. Whatever is said or remains unsaid or whatever is written or remains unwritten on or about Sri Aurobindo, what stands out beyond saying and writing is his unique creation Savitri, which is the end product (a word used in holy common parlance) of his 50 years painstaking effort. Sri Aurobindo didn't spare any effort to reach the pinnacle of perfection in his efforts at bringing out the very best; yet as an epic poem Savitri is the best. Of course it is better than his other poem, better than his sonnets, better than his prose, better than his all other creative efforts.

Savitri is his reflection as a genius. He is a yogi but before that he is a poet of distinction. He is a revolutionary. But before that he is a poet beyond critic's sharpened tool. He is a philosopher,

but before that he is a poet of philosopher's dream world. And his creation of Savitri of epic proportions remains unique in its own domain.

To conclude I would suggest that Savitri and Sri Aurobindo should be pronounced together. Nothing could stand between the Rishis in Sri Aurobindo and his epic creation Savitri; it looked as though Savitri was his life's mission and vision and the only goal he was possibly dreaming of.

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## **GROWTH STRATEGIES OF AMAZON.COM**

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### **ABSTRACT**

*Internet is a new channel for commerce applicable in a wide variety of industries around the world. As a new strategic tool, it is transforming businesses and creating new opportunities as well as challenges for international marketers as many nations are fast connecting to the global market place. To survive in the market firms are using different types of business models. This article aims to understand the growth strategies of Amazon.com which help the firm to remain competitive in the e-market. Secondary sources are used for analysing the Amazon's proliferation strategy.*

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### **INTRODUCTION**

Strategist understands the growing importance and the significance of the World Wide Web. Many researchers pinpoint the various business models which the firms are using to compete successfully on the web. Successful firms such as Amazon, Online Auction developed the powerful business models that other firms are trying to imitate. It is now estimated that about 50 million people in 140 countries are connected to the internet through 16 million servers. Also, the typical internet user is young, affluent and well educated. From a commercial perspective, the demographics of internet and World Wide Web make them part of an extremely attractive market segment. The average age of computer users is 39, while the average age of a typical user is 32. It was seen that many companies use the internet as a promotional tool for their products and services (The Economists, 1997a). Internet changed the way the information is communicated. In the past, many firms exploited the information asymmetries between buyers and sellers to make a profit. The growing popularity of the internet as an universal communications medium is reducing information asymmetries between buyers and sellers, thereby increasing market efficiency (Kambil, 1997).

The purpose of this article is to explore Amazon's unique strategy in e-book retailing industry which is characterized by change and competition.

## **AMAZON.COM**

Amazon.com, a firm that is solely dependent upon the WWW for its revenues and survival. Jeff Bezos, the founder of Amazon.com completely transformed the book buying process through technology called internet. The firm started its operation in 1995 from Bellevue, a suburb of Seattle and was quickly affected by a rush of dot.com enterprises trying to figure out how to survive and be profitable. By 2001-2002, dot.com companies faced severe financial and competitive pressures and many were forced out of business. For Amazon, the sign of bright outlook and the first year of profitable operation was the year 2003, with sales of \$ 5.3 billion (Ajello, 2004).

According to Jupiter Communication, the firm spent over \$340000 for the first half of 1996 and ranked 34<sup>th</sup> in web ad spending. It was the first mover firm on to the internet and emphasised exclusively on becoming e-book retailer. It used many strategies to compete successfully on the web. It created an internet community, provide book reviews and recommendation.

## **STRATEGIES OF AMAZON.COM**

According to Jeff Bezos, ‘if you make customers unhappy in the physical world, they might each tell 6 friends, if you make customers unhappy on the internet, they make can tell 6000 friends with one message on the social networking site. Therefore, if you make them really happy, they can tell 6000 people about that’(Kotha, 1998).

The firm works as “information broker” for books rather than just selling the books online. It offers two forms of e-mail-based services to its registered customers. i.e ‘Eyes’ program and ‘Editors’ Service’ (Kotha, 1998).

The Eyes’ Program is a personal notification service in which customers can register their interests in a particular author or topic. Once registered, they are notified each time a new book by their favourite author or in their topic is published. The ‘Editors’ Service program provides editorial comments about featured books via e-mail. Both of these ‘virtual’ services are automated and are available free of cost to all registered users (Kotha, 1998).

The firm developed an internet community of its customers and retailers. Using an ‘Associate Program’ approach, the firm is able to attract more customers to its website. This is a ‘referral service’ from other website to Amazon. For instance, an associate website such as star chefs- which features cookbook authors- recommends books and makes a link from its web page to Amazon’s catalogue page for the books. This approach leverages the capability of electronic medium without any additional overhead costs. In community of customers, the firm focuses on at least three of the four needs i.e. transaction, interest, fantasy and relationships. The website provide the facility to the customers to interact with each other and be informed before they buy books (Kotha, 1998).

The innovative venture is an attempt to focus on group of people, who like to indulge in fantasy. More likely, these are the participants who like to create new environments, personalities or stories (Armstrong and Hagel, 1996).

To compete successfully from its customers, the firm has created the detailed purchasing history and profile of its customers. It now has a vast and unique database of customer’s preferences and buying patterns, tied to their e-mail and postal addresses (The Economists, 1997a). All contact with the company is done either through the website or by e-mail. Customers order are processed

immediately and notified them by e-mail. It also offers space for readers to post their own reviews and recommendations. It also provides heavy discounts on the books because of the lower cost structure than a physical bookstore.

Javalgi et. al., 2004 apply organisational ecology models, specifically r and k population growth strategies to growth in internet businesses, specifically eBay and Amazon.

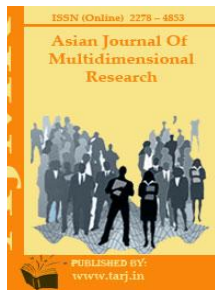
Economists make the assumption that competition is an example of survival of the fittest (Freeman and Boeker, 1984). Amazon is an example of r-strategist which turned into k strategist by successfully adapting to the internal environment. When its foundation become more stable, the firm grew in to the variety of product offerings such as movies, health. Electronics etc. to offer more choices to its customers and it added more channel members and distribution centres (Mahajan et. al., 2002). In fact one of Amazon's strategies for growth was to early entrants to the internet and integrate with high margin, innovative products they offered in to the Amazon family (Wolf, 2003), is a tactic consistent with the evolution of a k strategist.

## CONCLUSION

First mover advantage, timing of an entry, close relationship with the customers, providing space to the customers for interaction are the strongest techniques which help the Amazon to remain competitive and profitable despite the severe dot.com burst. Amazon primary aims is to make the customers happy and providing the desired items on time to its customers.

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## AN OVERVIEW OF INTERNAL MARKETNG

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### ABSTRACT

*In the highly competitive business environment, it has become extremely difficult for the companies to survive in the long run. An organization employs various techniques, methods, strategies and policies to compete with their competitors. The success of an organization depends upon its relationship with the customers. The employees play a vital role in building and maintaining relationships with the customers. The role that employees play in satisfying the customers is recognized by the concept of internal marketing. Internal marketing is identified as an effective solution to the problem of delivering high quality service to the customers, Bery et al. (1976). Internal marketing refers to an ongoing process within the company that aims at promoting the company's policies through its employees by motivating, encouraging and empowering them so that they are able to deliver a satisfying customer experience. It is a process that arises within the company. This article seeks to explore the concept of internal marketing, how internal marketing can be possible in organizations and its issues and challenges.*

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### INTRODUCTION

The ultimate goal of an organization is to succeed and to earn profits which can be achieved only when it has satisfied its customers. In order to have satisfied customers the organization must fulfill their needs and desires. The employees of an organization put their continuous efforts in satisfying the customers and thereby achieving organizational goals. Customers come within the direct contact of the employees while buying products and services especially in case of service industries. The employee-customer interaction, employees' behavior and attitude, leave an enormous impact on the customers. The customers form an image about the organization on the basis of the treatment they receive from the employees.

Customers are the key to the success for an organization, but the employees who deal with these customers are also valuable for the organization. Internal marketing is a concept which recognizes the importance of the employees and considers employees as internal customers, jobs as products. Organizations provide various services and facilities to satisfy and motivate these external customers to achieve their objectives. It is based on the belief that the key to achieve customer satisfaction is employee satisfaction.

## INTERNAL MARKETING

Internal marketing can be used as a strategic tool to achieve customer satisfaction and deliver high quality service to customers. The success of the organization lies in the philosophy that if an organization wants the employees to satisfy their customers, they should have satisfied their employees first. In a service centered firm where an organization's offering can only be distinguished by the quality of services of its employees, it becomes more necessary for the firm to motivate their employees to deliver high quality service. In the words of Schneder (1986), to create a quality service experience for customers, organizations must create a quality service experience for the employees.

Berry & Parasuraman (1991, p.151) defined internal marketing as "Internal Marketing is attracting, developing, motivating and retaining qualified employees through job-products that satisfy their needs. Internal marketing is the philosophy of treating employees as customers-indeed, "wooing" employees...-and is the strategy of shaping job-products to fit human needs."

Christopher et al. (1991) defined internal marketing as "Internal Marketing is...an important activity in developing a customer-focused organisation...fundamental aims of internal marketing are to develop internal and external customer awareness and remove functional barriers to organizational effectiveness."

The above definitions of internal marketing reveal that internal marketing focuses on the employee's needs and treat them as internal customers. An organization should treat their job offerings as products which should be marketed to their internal customers i.e. employees. If employees are motivated they will exhibit the desired performance to achieve customer satisfaction and thereby achieving organizational goals.

## HOW TO DO INTERNAL MARKETING

- The first step for the successful implementation of internal marketing is aligning of organizational objectives with the employee attitude. Organizations must ensure that employees understand their roles in the organization and should know what and how they are expected to perform.
- Internal functional coordination and integration is another important step to achieve internal marketing objectives. If organizational policies and strategies are to be implemented more effectively then there is a need to overcome inter-functional conflict (Flipo, 1986) and a need to achieve better internal communication.
- Organization should always try to increase employee job satisfaction. For this purpose job should be treated as products and job designing must be done very carefully.
- Authorizing and empowering the employees also facilitate internal marketing. When the employees are given more authority, they are internally motivated to perform better. It also makes the employees accountable for their behavior.
- Compensation and incentive policy is another way to do internal marketing. Rewarding the best employee performance encourages the employees to perform better and lead a positive competition in the organisation.
- Finally as proposed by Rafiq and Ahmed, companies should use marketing like approach to motivate the employees and inter-functional coordination.

## **ISSUES OF INTERNAL MARKETING**

Internal marketing is based on the belief that different functions need to be integrated and coordinated to achieve the final outcome. Internal marketing believes that no single management is effective if it operates in isolation. The cross functional activities and the people who perform them all have a major influence on result (Ahmed & Rafiq, 2003). A successful implementation of internal marketing requires effective customer supply chain from top management to workers. But the task of coordinating each individual and every unit is not easy. Internal marketing does not suggest how can an organisation co-ordinate and integrate inter functional relationships.

Internal management tries to co-ordinate all the activities and manages internal and external relationships throughout the customer supply chain. It focuses on the concept that customer satisfaction and employee productivity can be achieved through improvement in jobs. A manager needs to think like a marketer. While an external customer always has options to choose from, an employee may not have. So it is difficult for a marketer to offer job as a valuable product to the employee.

Internal Marketing focuses on creating a trustful relationship between the employer and the employee. It signifies that a company must value its employees. But some marketers oppose this perception. They have the view that marketing is a process by which company creates values for external customers, and commitment towards internal customers is secondary. Managing and motivating employees is a human resource management concept. They should put their efforts on satisfying the needs of customers and leave the management of employees on human resource manager.

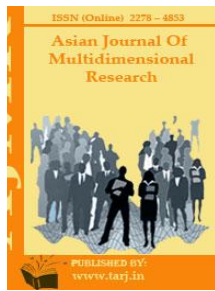
## **CONCLUSION**

According to Charles, the quality of the service is inseparable from the quality of the service provider. Those who avail the services are organization's customers and those who provide services are organization's employees. If an employee provides quality service to the customers, he can bring loyal and satisfied customers for the organization. Therefore, employees are a source of competitive advantage for a firm. Internal marketing involves application of marketing techniques and tools on employees to bring the desired results. Internal marketing manages the organization's human resources and act as a link between marketing and human resource management. However there are some issues and challenges of internal marketing, but these issues can be addressed through successful implementation of internal marketing.

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## FEMINISM IN NAMITA GOKHALE'S THE BOOK OF SHADOWS

Dr. Reman Kumari\*

### ABSTRACT

*This paper portrays the predicament of middle class educated Indian Women, their inner conflict and quest for identity. I wish to describe the contemporary women's struggle to define and attain an autonomous selfhood. The humiliation and sufferings of woman's life are shown through the life of Rachita, the protagonist of the novel, "The Books of Shadow". A woman has to suffer to define her own identity. The paper shows how a woman finds herself in difficulties after the death of her husband. She is unable to face the reality and media. World seems cruel to her. After the death of her husband she finds herself lonely in this cruel world.*

**KEYWORDS:** *Autonomous, Cruel, Difficulties, Humiliation, Inner-Conflict, Predicament.*

### INTRODUCTION

As a feministic novel, The Book of Shadows is remarkable for describing the bitter truth of life. Here Namita Gokhale has described the humiliation that Rachita feels as a teacher of English. Actually, her fiancé Anand committed suicide due to the breach of trust and he found himself helpless to survive in this cruel world. Rachita tries to explain the concept of alienation to her students in Delhi and tells them: "Alienation is a device to make the unfamiliar familiar or to render the familiar unfamiliar".<sup>1</sup>

At the very outset, the narrator Rachita asks a philosophical question – Who am I? So far she had defined herself after seeing her face in the mirror. Now her parameter had changed as acid had been thrown upon her face by the sister of Anand. Rachita is left to herself and now "alienation is the loss of identity"(Book 4). for her. She becomes conscious of having betrayed her lover and hence takes shelter in the old house of Ranikhet and compromises with the shadows:

The tall oaks lean against each other, their groping limbs invading the territories of other trees. They draw strange screeching sounds as bark brushes sap, and the shadows of the forest start speaking in the dark. In the evening the tortured pines sigh as though with one voice (Book 3).

The world is cruel to her now as she is unable to face the reality and the media. She reaches the hills so that she may forgive others and to be forgiven by others. Her friends failed to understand her vanity and, like Namita Gokhale, lives in the house of her mother's brother. Namita Gokhale admits that she has lived in the house she has written about and hence does not want any doubt



about its truth. As she had suffered depression at that time due to death of her husband, she resolved to express her personal pain in *The Book of Shadows*. Rumina Sethi remarks:

Rachita is the protagonist of Namita Gokhale's *The Book of Shadows* a chronicle of displacement, strangeness and exile, of forbidding and family histories told in a sensual, descriptive style which lends energy to her tense psychological drama with all its intimacy and haunting elusiveness. It is an original and ambitious piece of work and wide-ranging with a laudable cosmopolitan edge.<sup>2</sup>

The question arises – Does Rachita Tiwari succeeds in running away from the memory of her fiancé? No, certainly not. She recollects that Anand used to kiss her passionately. Now the curtain falls and she recollects:

Who was this swaying on a rope before me? This was not my lover, the stroker of my brow. It was an unbearable excess of all that was possible and bearable. There was defeat here, and a loss of dignity. This travesty of not-life was not how death was to be faced : of this I was sure... Well, I had betrayed him. I had 'yielded to passion', as he put it, to the not so subtle persuasions of my best friend's husband. Unreality gets compounded by confusion (Book 5).

Rachita approves Plato's theory as expressed in *The Republic* that poets are removed from reality. And yet enjoys reading poems of Emily Dickenson, Mahadevi Verma etc. Here Namita Gokhale indirectly refers to time as: 'the invisible thief'. Shakespeare explains the same theory of time in *As You Like It*. Namita Gokhale follows the pattern of Gothic Romances and creates the world of horror and fear. She admits:

I'm talking about myself, Rachita Tiwari, touching thirty-four, forgotten as a person by the world, remembered only as a sensational story (Book 65).

In the month of October she faints as her handkerchiefs are spotted with blood. Sometimes she feels that there is someone in her room. Even the dog named Lady senses it. But who is in the room? Why does she not listen his sound? Rachita remarks:

I lay in bed paralyzed with fear. Dry mouth, sweating palms, thumping heart and shallow hasty breathing. My heart beat so hard that at each beat a loose brass knob on the bedstead rattled. When I woke up (although I don't know if I ever slept) my mind was blank, I was exhausted, and my one desire was to get away (Book 64-65).

The above statement confirms that Namita Gokhale relates experiences with life and art as life is literature. Even Henry Fielding accepts that conversation is important for an artist. R.K. Narayan, Raja Rao, Mulk Raj Anand, V.S. Naipaul etc. are conscious of their experiences and share them with the readers. Same is the case with Namita Gokhale. While writing this serious novel she gives voice to her sense of fear. But the sense of fear does not go waste as the result is *The Book of Shadows*:

Perhaps I will after all one day write a novel – I'll become an author, I'll write a best seller and go for the launch in a black lace mantilla and have all the men in the audience wildly in love with me (Book 65-66).

As she expresses her likes and dislikes freely, she gets mental relief. Yet she has her own hallucinations as she does not understand 'something', though she sees them. But who are they? Are they like the characters of a science-fiction film? Why it is that the 'chaos reigns. Everything

has gone. Only pain remains unvanquished, a raw constant pain that is almost a stimulus... And now, these anomalies; these confusions. What is happening to me? (Book 67).

Like Macbeth, she feels that she and her servant Lohaniju are only shadows in a very long journey:

We are like people in a very crowded bus, towards the end of a very long journey. We sense and know our separate destinations, and yet the journey which had thrown us together has knit a sense of intimacy between us (Book 68).

The plots of *Paro: Dreams Of Passion, Gods, Graves And Grandmother*, and *A Himalayan Love Story* are simple and deal with the realities of the life of women. As an artist she has her own perception of life and knows the art of narration. But she seems to be running away from humanity to some extent in *The Book Of Shadows*. Rachita does not want to return to Delhi though she recollects her students and small portions of her lectures.

Pain is a precondition to life, a prelude to joy. It is a teacher, not a tormenter. Lack of stimulation leads only to a lack of sensation. Better, then, the pain.

Why can't I understand this in daily life (Book 70-71).

Rachita's loneliness makes her feel of the things that she experiences and yet fails to express them through words. As every Gothic Romance creates a sense of fear, she also feels:

I am being stalked. I know I am being stalked. All the evidence is there – all the tell-tale signs of a ... person? entity? Stalker?... intent on pursuit. Every time I turn my head I see the shade of someone hurriedly retreating. There is a suspicious silence which follows my silences like a pause. I don't like it. I am afraid. Someone, something... this house – it has begun to speak to me. I do not want to listen to its stories, they are malicious and convoluted. It is not my imagination; there are things I see, words I hear that are outside the sphere of any experience I have ever had (Book 61).

Her problem is to describe her neurosis which seems to be co-related with alienation and psychopathology. As her servant talks of various superstitions which the people believe there, she ridicules some of them. In *The Book Of Shiva* she accepts Parvati as worthy wife of Lord Shiva. In *The Book Of Shadows* she makes fun of the homely life of Shivji and Parvati and remarks:

I wonder if Shivji really lives there, under mount Kailas. Lohaniju assures me that he does, serpents and all. I asked him, just a joke, where Parvati went to get to her sexy little cholis tailored and he fell into a rage, a real rage such as I had never witnessed before. He said I was half-educated and suspended between two worlds, like Trishanku. Since I didn't have the good sense to hang on to my beliefs it was unlikely that my beliefs would stick on to me, that was what was meant by her destruction of samskaras (Book 62).

She finds the collection of Mahadevi Verma's poem in the book case. As Sumitra Nand Pant, Nirala, Jayshanker Prasad and Mahadevi Verma are regarded Chhayavadis, she calls them poets of shadows as like romantic poets, they recoiled from the new realities of modern India. As Namita Gokhale is conscious of her pain, she recollects the following lines of Mahadevi Verma:

Pain sticks to my mind

Like a damp cloth;

As though drowning, these wet sighs

Come crowding to my lops.<sup>3</sup>

Namaita Gokhale fails to understand whether Mahadevi Verma is coherent or incoherent and yet recollects this lonely woman poet who had washed the shadows in the lap of the Himalayas:

In the bosom of the night I am the arrow of the day's desire.

Empty was my birth,

And the dawn is as a death:

Darkness alone the companion of my restless spirit.

Speak not of union: In separation I am eternal (Verma 73-74).

As Rachita finds a prism in a drawer, she compares her world with it and feels pleased with the range of colours. This pleasing new reality is fully delightful for her:

As I observed my world bathed in that beautiful glowing light, as I saw the table and the chair and the fireplace refracted in this puzzling but entirely pleasing new reality. I felt somehow safe and secure and familiar, as though I was retreating or retiring to a place I already knew and recognized. I sat with the prism held close to my eyes, lost in the splendor and surprise of this new world. Everything was as it should have been; nothing around me had changed (Verma 74).

After having defined the mental disease synesthesia Rachita feels that she is perhaps suffering this disease now. Namita Gokhale quotes the following stanza from W.B. Yeats to highlight her contemplative life at Ranikhet:

Let the new faces play what tricks they will

In the old room; night can outbalance day

Our shadows roam the garden gravel still

The living seem more shadowy than they.<sup>4</sup>

In the second part she refers to Chaucer, Spenser etc. Regarding *The Book Of Shadows* Namita Gokhale admits:

I didn't realize that this was a book about pain. It is only after finished the book that I saw its purpose. In the book, Rachita, the connecting link of the story, feels lot of anger. I had lost my husband some years ago. And although on the surface I looked peaceful, there was a lot of anger inside me. That's what I filled Rachita with... It was cathartic in that sense. The book is also about death. As if I'm trying to find out what death is all about. The ghost in the novel serves that purpose. With him, I explore the soul's outward journey. Initially, I had thought that at the end of the novel, Rachita would go back to the city, perhaps have a plastic surgery (she has acid thrown on her face by her lover's sister) and live on. But somewhere along the way, I realized that this wouldn't happen. She would live on in that house of hills. This is symbolic of my living on in the world of – well, I won't say psychic, because I mock the obviously psychic – let's say, in the world of spirit. In a sense, it is also about rebirth.<sup>5</sup>

In the third part of the novel Namita Gokhale describes Rachita's contemplative life with the help of Donaronza and her love for Wolcott. In the very beginning she confesses:

I hide in corners, I lurk in shadows. You might glimpse me behind the corner of a smile, or in the set of the eyes, sometimes. Getting in is easy, but humans are so very boring most of the time, and infiltrating them involves getting trapped in a time-dimension as well. There is no end to it then, linearity prevails, and day follows day, and they do so little with their lives. You can excite them, incite them to mischief, but after a while it is all more of the same (Book 79).

In one of his novels Emile Zola describes the psychology of a murderer through the cat who has seen and observed the jealousy of the murderer. In the same manner Namita Gokhale admires the wisdom of the crows, the ravens, walrus, the cat etc. and considers the crows as eternal wanderer and hence her friends Crows have ancient eyes, they look into the twenty-seven depths of surface events and understand their totality. There is nothing which they do not know. Their opinionated cousins, the ravens, are parvenus and pretenders, the object of much pity and ridicule in refined circles. The walrus, I understand, is acquainted with death, with the synapse between the worlds. The cat too is companion to many mysteries (Book 81).

As Rachita has a lot of memories, she recollects Dona Rosa (basically Laura) and how she takes interest in the dead fish. As the fish is dead, Namita Gokhale remarks:

Nothing is irrevocable: everything must yield to change.

But nothing changes: the fish is still dead (Book 84).

In spite of being an optimist, Laura fails to give new life to the fish. Same happens with Rachita and Namita Gokhale. While living with the inhabitants of the shadows, she recollects Dona Rosa's love for Captain Wolcott. Actually Captain Wolcott was a student of the magician Crowley. Here Rachita again talks of spirits and mystics and remarks:

It is never good to venture too far, for mysteries are fragile things, and every world and dimension is full of traps for the unwary. I hesitated, and you could say that in that hesitation I was lost. You will understand what I mean, it happens often enough with your kind (Book 87).

Namita Gokhale refers to the laws of Karma, theory of choice and success in this novel also and remarks:

I glimpsed for a moment the nature of human choice. Choice is the joker in life's pack of cards. It is choice that first guides the sperm on its long wet journey. Lonely, desirous of success, impelled by both past and future, it knows that its destiny is waiting, pulling it to the tip of the cape, the isthmus of the mother. Life is a constant series of choices. Some you make, and some are inevitably made for you (Book 87).

Here she comes close to Hardy who asked readers to remain beware of fate. Once she saw Captain Wolcott and Dona Rosa making love to each other passionately. Dona Rosa was lustful now as:

One kiss led to another, and in a short while they were tangled up in each other, the unsightly heap of holes and orifices and protruding parts which your race understands as passion. I was dismayed to see the change in Dona Rosa. The proud nobility, the gentle, calm of her demeanour all vanished from view (Book 89).

After having observed the body of Dona Rosa, Rachita admires the construction of a woman's body as there is no depth to be analyzed in the body of a man. She remarks:

A man's body is a most peculiar construct. A woman's body contains a symmetry of purpose – the breasts, which are the conduit of the life-force, and the womb, the matrix of life. A man is an idiot on two legs, with a tap of semen between the testicles; his life-force is stored in a vulnerable exterior container (Book 90) (Book 64).

Rachita believes that Crowley had the power to destroy the works of civilizations. Crowley could analyze various aspects of cosmos, astral charts and the tree of life. Though Crowley does not accept the theory of evil but Namita Gokhale does. Munro and Marcus were the friends of Wolcott and hence came to know about this house. As both of them were great hunters and enjoyed hunting panther. They had to suffer for it. Namita Gokhale has full sympathy with the wild animals as they enjoy freely in the woods. She remarks :Captivity is anathema to the spirit of the panther, its essence is speed and agility and freedom. Animal energies, when released, remain in the air for a long time, and a permanent miasma of anger, sorrow and confusion had settled on the tennis field. Even the servants were reluctant to go there...The panther is a black animal, and anger when sheathed in the colour black magnifies and multiplies and attains an unimaginable intensity until it implodes unto itself. Because of its feline nature the panther is able to impregnate many dimensions. In short it is dangerous in the extreme (Book 99).

Later on Turner, Forbear, Kennedy and Dunbar saw the dead bodies of Munro and Marcus in a room of this house. The only son of washer woman had been sacrificed to the gods by these two hunters and how could the spirits of hills tolerate this sacrifice of pure and innocent blood? How can anybody become immortal blood? It is unfortunate that a priest and the wife of an English colonel drank blood of slaughtered goats from silver goblets. Namita Gokhale is not prepared to regard Marcus and Munro as mystics as they are degenerated human beings. They are neither mystics nor seers. They were mad as they enjoyed the Hashish, the Heroin, and uncontrolled freedom. They enjoyed sex freely with the virgins of the hills. She fails to understand this type of quest in life. She does not approve this search for freedom. Ultimately the panthers killed their tormentors and the villagers were satisfied. As usual, Namita Gokhale condemns evil in The Book Of Shadows too. With reference to Munro and Marcus she remarks:

The word evil does not belong to our plane, but I have to use it to explain to you what lay within those four walls. Just the smell was enough to drive anyone mad, composed as it was of fear and putrefaction. It is only natural for the flesh to decay, it is process : but Munro's decomposing face was caught in such a grimace of pain and anger, it held such a hideous monstrosity of expression (Book 120).

Colonel Osborne met the same fate here. In a very subjective mood, Namita Gokhale describes the lifeless day of February. That day Rachita feels lifeless, dull, lonely and restless and accepts:

I have learnt from bitter experience that there is no solace or relief in philosophizing – it only exacerbates the wounds of my fractured experience. Still, something in that chill, lifeless February day made me cry out at the injustice of my situation. It is terrible to be suspended in time and space, without a body, without a context, ignorant of the reasons and circumstance that have led to this strange exile, this cruel isolation. Knowledge is no consolation, nor is it any comfort to be at a vantage point where the synchronicity of things, their ebb and flow, and the current of linear time, are all so clearly visible. I feel so unutterably lonely, trapped behind the curtain, venturing out sometimes around the house (Book 124).

Rachita asks herself – Who brought her here? She thinks of her vision, understanding, dreams and hopes and remarks:

My vision and understanding are only exterior. I can gaze at this passing show of humans, and watch their follies and frailties, but they can so rarely sense or see me. We belong to different worlds, and the bubble of accident that blankets me also denies me contact with other spheres and channels. I dream incessantly of the dryad that lives in the deodar tree, her dimension may in some terms be approximate to my own, but I fear I do not possess the courage to make her acquaintance. The hopes that I have nursed for so long are all I have, I do not have the conviction to put them to the test (Book 124).

As shadows come and vanish, she feels sad. Regarding the process of transmigration she remarks:

Presences arrive, from other planes, other existences, to observe, welcome and aid the process of transmigration. I look at them wistfully, even with certain envy. When, I wonder to myself, shall I be reclaimed? Who is the one, the friend from the past, who will come and assist me to cross over? (Book 125).

Rachita is happy with the arrival of Father Benedictus in this house. This Father is the author of two popular books on theology and wants to write a book upon the folk tales of Kumaon and Nepal. He has captured certain butterflies as he wants to study regarding their substance. Now Rachita learnt how to enjoy the power of words which she had never conceived earlier. Now her understanding had increased as she accepts:

He would list out the confusions of mankind for me. There were philosophers who doubted if the existence of the physical, objective world could be proved – a suggestion present in St. Augustine, discussed at length by Kant, and present in Leibnitz's windowless monads. As you see, the Father taught me well. Our time passed in talking and laughter and merriment (Book 133).

Regarding the power of words she accepts that they have great symbolic value:

Words, too, could in my world be understood as a form of excreta, for they exist only after the act of cognition, as dead symbols of the mind's working. Of course, I could not understand or formulate these emotions before Father Benedictus gave me the gift of speech (Book 135).

Rachita is safe as she gets rid of uncertainties now. Words cannot betray her anymore. She accepts that words have life and attract the reader if understood and used properly.

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<sup>1</sup>Namita Gokhale, *The Book of Shadows* (New Delhi: Penguin Book, 1999) 4. All the subsequent references are included in the main text.

<sup>2</sup>Rumina Sethi, *Dawn of Life's Truth up in the Hills in The Tribune*, (Dec. 5, 1999). All the subsequent references are included in the main text.

<sup>3</sup>Mahadevi Verma quoted by Namita Gokhale, *The Book of Shadows* (New Delhi: Penguin Book, 1999) 72. All the subsequent references are included in the main text.

<sup>4</sup>W.B. Yeats quoted by Namita Gokhale, *The Book of Shadows* (New Delhi: Penguin Book, 1999) 77.

<sup>5</sup>Namita Gokhale in celebrity, Shadow Words (9<sup>th</sup> May, 2005).



## A COMPARITIVE ANALYSIS OF VITAL CAPACITY OF SPORTSMEN AND NONSPORTSMEN

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### ABSTRACT

*The purpose of the present study was to compare vital capacity of sportsmen and nonsportsmen of Kurukshetra University. 50 subjects were selected randomly from the various institutes of kuk. Spiro meter was used to measure the vital capacity. T test was used to compare the vital capacity of sportsmen and nonsportsmen . The significant level was chosen at 0.05 % level. The result of the study showed that significant difference exists between sportsmen and nonsportsmen. It can be concluded on the basis of findings that vital capacity of sportsmen is better than the nonsportsmen*

### INTRODUCTION

In the field of sports fitness refers to the dynamic quality that allows a person to satisfy his/her on need. In the present scenario , most of the people wants to be a sportsmen but due to their busy life , they are not able to do exercise properly which effects their working efficiency . Everybody knows that the regular exercise can increase our efficiency and give us well shaped physique. Fitness is an ability to perform one's potential. In other words fitness can be described as "a condition that helps us to look good, feel better and do best. Frequent and regular physical exercise boosts the body immune system and helps to prevent the diseases such as heart disease, cardiovascular disease. Through physical exercise we can enhance our health and wellness. It is performed for various reasons including strengthening muscles and the cardiovascular system, weight loss or maintenance as well as for the purpose of enjoyment. The obesity in the childhood is a growing global concern and physical exercise may help to decrease some of the effects of childhood and adult obesity. The beneficial effect of exercise on the cardiovascular system is well documented. There is a direct relation between physical inactivity and cardiovascular mortality and physical inactivity is an independent risk factor for the development of coronary artery disease. The greatest potential for reduced mortality is in the sedentary who become moderately active. Most beneficial effects of physical activity on cardiovascular disease mortality can be attained through moderate intensity activity. Persons who modify their behavior after myocardial infarction to include regular exercise have improved rates of survival. Persons



who remain sedentary have the highest risk for all cause and cardiovascular disease mortality. Vital capacity is the maximum amount of air a person can expel from the lungs after a maximum inspiration. It is equal to the inspiratory reserve volume plus the tidal volume plus the expiratory reserve volume. A person's vital capacity can be measured by a spirometer which can be a wet or regular spirometer. In combination with other physiological measurements, the vital capacity can help to make a diagnosis of underlying lung disease. The unit that is used to determine this vital capacity is the milliliter. A normal adult has a vital capacity between 3 and 5 liter. Predicted normal values for vc can be calculated online and depend on age,sex,height,weight and ethnicity as well as the research study that they are based upon.

## METHOD AND MATERIAL

50 subjects were selected, 25 sportsmen and 25 nonsportsmen who were studying in the various institutions of kuk. To find out significant difference between the vital capacity of sportsmen and nonsportsmen, T Test was used. The level of significant was 0.05 . The data was collected from the subjects. The wet spirometer was given to the subjects. Total three trials were given to the subjects however the best score was mentioned. The instructions was given properly to the subjects by the researcher.

## RESULT

**TABLE 1 COMPARISON OF THE MEANS OF VITAL CAPACITY OF SPORTSMEN AND NONSPORTSMEN**

Group	Mean	Standard deviation	T ratio
Sportsmen	3.05	0.45	5.35 *
Nonsportsmen	3.01	0.41	

Significant at 0.05 level = 2.01

The table clearly indicates that there is significant difference in vital capacity of sportsmen and nonsportsmen. Findings of the study shows that the obtained 't' value of vital capacity is as tabulated value at 0.05 % level is 2.01 lower than the obtained value.

## CONCLUSION AND DISCUSSION

Significant difference was found in vital capacity between sportsmen and nonsportsmen. Result of the study reveal that there was significant difference in vital capacity between sportsmen and nonsportsmen. Sportsmen always involved in physical activities. So the vital capacity of the sportsmen is better than the nonsportsmen. During collecting the data it has been observed that some nonsportsmen also gave better results. Their vital capacity is also better in comparison of sportsmen because these persons were also involved in physical activities and playing atleast one game daily for their recreation.

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