ROOTS
International Journal of Multidisciplinary Researches

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WOMEN AND THEIR INVOLVEMENT IN MANAGERIAL LEVEL POSITION ON HOSPITALITY INDUSTRY IN OOTY

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Abstract

This study examines the factors that have effect on women's managerial level involvement in hospitality sector of tourism industry in Udhagamandalam, sometimes abbreviated Udhagai and better known as Ooty;a popular Hill Tourism area in TamilNadu.Using a census survey of 100 women, the schedule questionnaire was employed in order to collect primary data and to triangulate the results.Significance tests have been performed to determine the association between women's level of participation with all other possible variables.Demographic factors such as age and marital status; socioeconomic factors like educational level, prior family involvement, condition of work environment, household headship, and social barriers have been identified as independent variables that might have effect on level of women's participation.The findings revealed that women's participation in managerial position is low (20%) comparing to the operative level (80%). All socioeconomic factors have significant influence on women's levels of participation.
Keyword: Tourism, Managerial Level, Involvement, Hospitality, Women Empowerment

Introduction

Empowering women to participate fully in economic life across all sectors and throughout all levels of economic activity is essential to:

- Build strong economies;

- Establish more stable and just societies;

- Achieve internationally agreed goals for development, sustainability and human rights;

- Improve quality of life for women, men, families and communities;
- Propel businesses' operations and goals.

Tourism provides significant opportunities for both women and men.Travel & Tourism generated 108,741,000 jobs directly in 2016 (3.6% of total employment) and this is forecast to grow by 2.1% in 2017 to 111,013,000(3.6% of total employment). This includes employment by hotels, travel agents, airlines and other passenger transportation services (excludingcommuter services). It also includes, for example, the activities of the restaurant and leisure industries directly supported by tourists.

Table1: Hotel/Restaurant Employees Who Are Women ByRegion (%)

Regional	Average
Latin America	58.5
Caribbean	55.4
Africa	47.0
Oceania	46.8
Asia	35.4
Average	48.62

Source: ILO Labors Database (2017)

HOTEL / RESTAURANT EMPLOYEES WHO ARE WOMEN BY REGION (%)

Asia , 35.4 , 15%
Oceania 46.8 19%
Latin America , 58.5 , 24%
Caribbean , 55.4, 23%
Africa , 47, 19%

Latin America   Caribbean   Africa   Oceania   Asia

Source: ILO Labors Database (2017)

Table 1 shows that women make up a large proportion of formal hospitality and restaurant industry employees, with an average of 49.5% Latin America and the Caribbean have the highest proportion of women in the tourism industry, followed by Africa. The low figure for Asia hides a wide disparity between Middle Eastern countries such as Saudi Arabia with 2% and Thailand with 65%. These high levels of participation demonstrate tourism's

potential contribution to income generation for women.

Tourism industry can also help poor women break the poverty cycle through formal and informal employment, entrepreneurship, training, and community betterment. Not all women are benefitting equally from tourism development, however. In some cases, lack of education and resources may prevent the poorest women from benefitting from tourism development. While in some regions tourism helps empower women, in other regions, tourism negatively affects the lives of women and perpetuates existing economic and gender inequalities. Industry can violate women's rights, but it can also be used to challenge traditional roles and to empower women, in economic, social, cultural and political terms mentioned tourism's low skilled jobs were viewed as good opportunities for women and ethnic minorities. The Universal Declaration of Human Rights (1948) and the United Nations Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW, 1979), and respective National legislation are the legal and policy basis of addressing human rights and women's rights issues in tourism.

According to the book Economic impact of Tourism, "Tourism as a source of employment is particularly important for areas with no alternative sources of employment, as is often the case in non-industrial areas deficient is natural resources other than scenic attractions and climate" (Keefe and Wheat, 1998). According to a study conducted by the Wharton "Econometric Forecasting Associates, travel and tourism is the largest industry in the world in terms of employment in almost every country of the world and travel and tourism employs more than 101 million people around the globe (Bhatia, 1994). Moreover, "proper cultivation of tourism is expected to contribute in

foreign links of mutual understanding and appreciation for a better world of tomorrow" Anand&Bajracharya1985). According to Jackson (1995), management jobs are now attracting graduates of the new hospitality and tourism related degree/diploma courses, and also graduates with other kinds of expertise relevant to the industry, such as accounting, marketing or fluency in foreign language. This means that a number of different career paths can be followed by a person keen to enter the travel or hospitality industries. Biswas &Cassell, 1996; Davies, Taylor &Savery (2001) point out that in hotels, women are recruited to do somewhat semi or unskilled, low-paid, gendered, operative and non-managerial jobs. Linehan& Scullion (2001) stated that women held low-skilled jobs and low-paid positions due to selection and recruitment processes as well as informal and formal policies and processes, and that the main barrier preventing them

from reaching senior managerial positions was the instilled negative perception in the organisation environment towards them. Li and Leung (2001) identified the main obstacles restricting female managers from moving up the hierarchical structure as cultural and social barriers, and argue that this has nothing to do with specific company policy or practices. Nevertheless, these wider cultural considerations no doubt have consequences for the prospects for female employees within a given company. Kattara, (2005) stated that females tend to be more attractive to customers, i.e. male customers, better at handling customers and more accepted than their male counterparts in people oriented positions such as room division and marketing departments. Additionally, she argues that owing to females' natural abilities and qualities, women are ideally and naturally suited to roles in human resource positions. Liu and Wilson

(2001), who have argued that females are far more determined than their male counterparts and tend to be more democratic in management, which encourages staff commitment.

The Government of TamilNadu has takenstep through Capacity building and human resource development for sustainable tourism and destination management through empowerment of women and Self -Help Groups in the following fields:

- Women Guides as skilled four guides forthe Hospitality Sector in Hotels
- Women and Self-Help Groups in RuralTourism and Eco-Tourism including
- Herbal Garden Maintenance
- Inclusion of Women and Self-Help Groupsin Tourist Security Organisation
- Women Participation in Festivals, Danceand Cultural Activities
- Women and Self-Help Groups inCleanliness Drive

The foregoing review of literature suggests that women's level of participation can best be examined using demographic and socio-economic factors such as age, marital status and educational level, prior family involvement, work environment, household headship, and social barriers as the predictors. Hence, in this study, the demographic and socio-economic variables are used to identify the correlates of women's managerial level participation in tourism industry. This study has specifically been focused on the women who are directly involved in tourism industry especially in hotels atOoty.

Objectives of the Study

Tourism industry in this study incorporates companies or organisations which supply, directly, goods or services to tourists at their destination. In this study hotels are

considered as the part of tourism industry sector. The objectives of the study are:

- To identify the different characteristics (namely demographic and socioeconomic) of women working in the tourism sector
- To assess the major factors that influence women's managerial level participation in tourism industry.
- To identify the levels of women's participation in tourism industry.

Hypotheses

- Demographic factors such as age and marital status is likely to affect the women's level of participation in tourism industry.
- Socioeconomic factors have impact on the level of women's participation in tourism industry.

Research Methods
Study Site

Ooty is a town, a municipality, and the district capital of the Nilgiris district in the Indian state of Tamil Nadu. It is located 80 km north of Coimbatore. It is a popular hill station located in the Nilgiri Hills. Originally occupied by the Todas, the area came under the rule of the East India Company at the end of the 18th century. Today, the town's economy is based on tourism and agriculture, along with manufacture of medicines and photographic film. The town is connected to the rest of India by road and rail, and its historic sites and natural beauty attract tourists. As of 2011, the town had a population of 88,430.

The Research Design

The census survey research design was employed to meet the study objectives. BetweenMay

andJune 2017, a census survey was conducted of all hotels inOoty.Each hotel was visited to determine eligibility of the respondents that is required for the study. Criteria included having female employees in the study area. InOoty ten hotels did not have female employees.At the 57 eligible hotels, 23 hotels had female supervisors/ managers and 18 hotels had junior female employees only. There were all together 101 female employees among 57 eligible hotels. 3 females have their own family run hotel business. Hence they were excluded in the study, leaving only 100 cases in the study.

Data Collection Procedures and Techniques

The scheduled questionnaire was used in the census survey in order to collect the primary data. Each interview lasted for 15 to 20 minutes. The questions were chosen that were appropriate for employees working at hotels in Ooty. The questionnaires were pre tested from 7 females employed outside the study area. Both closed and open ended questions with demographic and socioeconomic characteristics of the respondents were included in the questionnaire

Data Processing and Analysis

The data were checked for completeness and accuracy, and then coded for analysis.Each independent variable such as: demographic and socioeconomic have been cross tabulated with women's level of participation.

Results and Discussions
Demographic Characteristics of the Respondents

The main demographic factors as independent variables used in this study include age and marital status of the women. The age found vary from 18 years to 54 years (Table 2). Most of the women (38 %) were 20-24 aged, 26% were with age group of 25-29. Only 4% of women were under the higher age groups.

Table 2: Distribution of Respondents by Their Demographic Factors

Variables	Specifications	Categories	Number	%
Age	Ordinal variable indicating the age of the women	15-19	6	6%
		20-24	38	38%
		25-29	26	26%
		30-34	15	15%
		35-39	5	5%
		40-44	6	6%
		45-54	4	4%
Marital status	Dichotomous variable indicating whether the women are married or not	Unmarried	23	23%
		Married	77	77%
		Total	**100**	**100%**

Source: Primary Data

It shows that as age increases, the participation of women in tourism industry becomes lower. Similarly, the women under the lowest age group 15-19 have also very low participation (6%). It indicates that tourism sectors prefer women with maturity for employment. This revealed that both lower and higher age is not appropriate for the tourism employment. However, the lower age is found much preferable comparing to the higher one. With regard to the marital status, 77% of women were married. Generally it is seen that tourism industry prefers to employ unmarried women since an unmarried woman can give time for different working shifts compared to married one.

Socio Economic Factors of the Respondents

The socioeconomic factors included in this study are: education level, prior family involvement, work environment, household headship, and a common social concept about women's involvement in tourism industry as a barrier.

Table 3: Number and Percentage of Respondents by Educational Level

Variables	Specifications	Categories	Number	%
Educational level	Ordinal variable indicating the educational attainment level of the respondents	Primary	50	50%
		Lower secondary	18	18%
		High school	10	10%
		Above high school	22	22%
		Total	**100**	**100%**

Source: Primary Data

The table 3 shows number and percentage of respondents by educational level. With regard to the education level, it is found that most of the women (50%) involved in the tourism industry have only primary level. Similarly, 18% had middle level, 10% had high school level, and 22% had above high school level education.

Table 4: Number and Percentage of Respondents by Prior Family Involvement

Variables	Specifications	Categories	Number	%
Prior family involvement	Nominal variable indicating whether prior involvement of the family member/s as an employee and/or as an entrepreneur in the tourism industry	Involved	40	40%
		Not involved	60	60%
		Total	**100**	**100%**

Source: Primary Data

It is commonly believed that women's involvement outside employment is highly influenced by their family member/s prior

involvement in a specific sector. The positive influence of a family member's prior involved in a specific sector, and women's participation in the same sector is a common phenomenon. In this study, 40 of the respondents have found prior family involvement (Table 4).

Table 5: Number and Percentage of Respondents by Involvement Support

	Specifications	Categories	Number	%
Involvement support	Nominal variable indicating from whom the respondent get support for their involvement in tourism industry	Friend's help	44	44%
		Family help	40	40%
		Self-innovation	10	10%
		Other's help	6	6%
		Total	**100**	**100%**

Source: Primary Data

However, different factors such as: friend's help, family help, self-innovation, and others help are seen vital in women's involvement in the tourism industry.The study(table:5) showed that out of 40 women who have prior family involvement in the tourism sector, 44% were involved with the help of friend, 40% with the help of family, 10% with self-innovation and 6% with others help.

Table 6: Number and Percentage of Respondents by Work Environment

Variables	Specifications	Categories	Number	%
Work environment condition	Nominal variable indicating favorable or unfavorable work condition that satisfies the employee physically and mentally.	Favorable	87	87%
		Not favorable	13	13%
Satisfaction form work environment	Ordinal variable indicating satisfaction level from work environment in tourism industry	High	12	12%
		Medium	80	80%
		Low	8	8%
		Total	100	100%

Source: Primary Data

Work environment may have both aspects either favorable or unfavorable. Unfavorable work environment may ultimately lead an employee to quit the job. In this study the table: 6 shows only 13% has responded that she is unsatisfied with her work environment. Remaining all had responded that they have favorable work environment. If 87% employees are satisfied with their work environment it indicates that they have favorable work environment in terms of the both physical and mental aspects. 80% respondents responded the medium level of satisfaction, 12% responded the high level of satisfaction and only 8% responded the low level of satisfaction from their work environment.

Table 7: Number and Percentage of Respondents by Household Headship

Variables	Specifications	Categories	Number	%
Household headship	Nominal variable indicating the whether the household head is male or female of the respondents	Male	90	90%
		Female	10	10%
Support of household head	Nominal variable indicating whether the respondents get support from the household head	No response	8	8%
		Positive	90	90%
		Negative	2	2%
		Total	100	100%

Source: Primary Data

Household head is a decision maker for every decision to be made in the favor of a male or female household member. The society is dominant with the male household headship and most of the decisions are being made by the male. If a female wants to involve herself in an outside work, she needs to get the permission from the household head. So, household head's decision plays a vital role in women's participation in outside job. In this study, 90% respondents have found male household headship and only 10% have found female household headship which can be seen as a general trend in the society. However, out of the 90% respondents whose household head is male, only one has responded that she has no family support.

Being a social creature, human being always need social support in every aspects of their life. Without social support no one can be progressive. In another word, social support is just like other basic needs for human beings' welfare and prosperity. It is generally seen that if society does not support any activity that someone wants to perform, he or

she may not be able to go ahead with that wanted activity any more. In this context, in many aspects of life especially women are being victim of social restrictions and barriers. They are not always been allowed to involve outside employment and activities. There are always no direct social restrictions for women but our social structure has provided more roles to women that have to be performed at home. Not only this, in many aspects we can see the negative social concept about women's involvement in outside activities and job too. Such social concepts and barriers are preventing women to involve in outside employment. Literature review also indicates the same. Tourism industry is not the exception in this regard. Women who want to involve in tourism sector are also not been able due to such social barriers.

Table 8: Number and Percentage of Respondents by Social Barriers

Variables	Specifications	Categories	Number	%
Social Barriers	Nominal variable indicating the general social concept about women's involvement in the tourism industry that prevents women to participate in the tourism industry.	No response	4	4%
		Negative social thought	52	52%
		Lack of Wish	3	3%
		Negative male attitude	4	4%
		No favorable environment	3	3%
		Home involvement	7	7%
		Lack of awareness	18	18%

		Lack of education	9	9%
		Total	100	100%

Source: Primary Data

About the specific social barriers, 52% responded that women's participation is low because of negative social thought about hotel job, 18% responded that the reason is lack of awareness, 3% responded that there is no favorable work environment and the same percent responded that women do not have wish to work in tourism industry. So, the major social barrier in this study is seen the negative social thought that has been preventing women to participate in the tourism industry.

The dependent variable in this study is the level of women's participation in tourism industry. It is hypothesised that this dependent variable depends on the seven independent variables chosen for the study which include: age, marital status, educational level, prior family involvement, work environment, household headship, and social barriers that have been preventing women to participate in the tourism industry. These seven independent variables are categorised under the demographic and socio-economic factors. Women's participation in the tourism industry can be observed from many different aspects and there may be lots more reasons of low participation of this group comparing to their counterpart men's participation. However, this study only analysed the reasons and/or variables that have been chosen for the research.

Table 9: Number and Percentage of Respondents by Women's Participation Level

Variables	Specifications	Categories	Number	%
Women's participation level	Involvement of women in the tourism industry as managerial (Manager, Supervisor and Craft) and all others has been categorised as non-managerial participation	Managerial	20	20%
		Non-managerial	80	80%
	Total		100	100%

Source: Primary Data

The result shows that more eighty (80%) of the women were participated as non-managerial level whereas less number ofwomen (20%) were involved as managerial position.

Findings, Recommendations and Conclusions

Findings

- As most of the tourism industry sectors in Ooty area are running as a family business where hotels are not the exception in this regard. Not only women with the primary level of education but higher than that level too, it is found that most of them were working in the lower level positions. It is because of the lower level of education that they have.

- In the tourism industry too, it is found that if a family member is previously involved in this sector, women's involvement have found positively influenced.

- The study findings showed the positive correlation between prior family involvements and women's participation in the tourism industry.

- As being a service industry, tourism industry always provides a favorable work environment to its employees. This study also tries to reveal the satisfaction level from the work environment.
- The study showed that female household headship was more supportive to women comparing to male household headship.
- Level of Women's Participation and Demographic Factors
- Women's participation in the tourism industry has been seen highly influenced by the age of the women. It is found that higher the age of women and lower the level of participation. It shows that younger women are more likely to participate in higher level posts as compared to the older age group in tourism industry.
- Marital status of women has significant effect with their level of participation in tourism industry. Tourism industry sectors especially hotels prefer an unmarried women for the front positions that have to deal with the guests directly. Only not for this reason hotels prefer an unmarried women as an employee, they also want a woman who can give time even for the night shifts and early morning shifts which is a very difficult situation in practice for a married woman to manage. But for the higher positions, especially for the managerial positions, it is also seen that the tourism sectors prefer matured and experienced women who mostly are married. Similarly, for the backhouse positions and one time work hotels prefer married women also
- Level of Women's Participation and Socioeconomic Factors

- Education has always been an important aspect for employment. It is a common trend and practice that the higher employment positions need higher educational level.

- Likewise we can say that higher the women's educational level, higher would be their level of participation in the tourism industry. This study also revealed that women with higher educational level have higher number of participation in the higher level positions. Similarly, lower educational level women have found more operative level participation.

- Most of the tourism industry sectors around Ootyare operating as the family business. It is commonly found that the senior family members had initiated for the business and later other members of the family participated as the supporter and afterwards they run the business.

- The study showed that the women with managerial level participation have more family support to involve in the tourism sector.

- Work environment plays a very important role to a person's involvement in the outside employment. The work environment does not create an access to the employment but it encourages an employee for more output. If the work environment is favorable, an employee feels satisfaction and always tries for better outputs. Favorable work environment is necessary for the retention of an employee at an employment also. Work environment is not only internal, it is external too and both of these influence the employee's self-motivation. Hence, a positive correlation can be seen between the

favorable work environment and women's higher level participation in the tourism industry.

- Social barriers exist in the situation of strong cultural beliefs and superstitions that are deep routed in a society. Strong social barriers can be observed especially in the context of developing countries where rate of literacy is found low. The people of such society believe that these social barriers are in practice for their betterment and prosperity.

Recommendations and Conclusions

Women's managerial level participation in the tourism industry specifically in the hospitality industry has found very low (20%). However, their participation is seen in an increasing trend with very low pace. In conclusion the study revealed that demographic factors have no strong influence on women's level of participation in this sector. However, socioeconomic factors have found high influence on women's participation. In this regard education has seen a major influencing factor. The result showed that higher the educationlevel more the women's level of participation. At the same time other socioeconomic factors have also been influencing factors for women's level participation.

Based on the findings it is suggested to future researchers to include more demographic and socio-economic variables such as: family structure, family size, parity, and household economic status as independent variable to identify the more reliable results in this regard. Furthermore women should be given priority to participate in the higher level positions because skilled participation is required not an unskilled one. However, for enhancing women's participation in higher level posts; information, education and communication

programs should be launched by the government agencies and other concerned stakeholders.

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PUBLIC DEBT AND ECONOMIC GROWTH IN INDIA

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Abstract

This paper examines the effect of public debt on economic growth in India between 1980 and 2011. Using the autoregressive distributed lag ARDL model, the paper traces a long-run equilibrium relationship between public debt and economic growth. The error correction model (ECM) results show that central government debt, total factor productivity (TFP) growth, and debt-services are affecting the economic growth in the short-run, and that the results are consistent with our a priori expectation. It is recommended that the government should follow the objective of inter-generational equity in fiscal management over the long term in order to stabilize debt-GDP ratio, particularly, after the global financial crisis. This paper has important aims to discuss about Public debt and Economics growth in India.

Keywords: *World Debt, India Debt, Private and Public Debt, Risk, Effects, Functions of Debts.*

Introduction

The relationship between public debt expansion and economic growth has attracted interest in recent years, spurred by a sharp increase in government indebtedness in some advanced economies following the global financial crisis. Economists tend to agree that in the short run, an increase in public debt arising from fiscal expansion stimulates aggregate demand, which should help the economy grow. The longer-term economic impact of public debt accumulation, in contrast, is subject to a more expansive debate. Some argue there is a negative long-term relationship between debt and

economic growth, others doubt there is a long-term association between the two for low or moderate levels of public debt. Still others disregard any long-term association. A careful empirical examination of this relationship using a panel of 40 advanced and emerging economies and four decades of data indicates that a persistent accumulation of public debt over long periods is associated with a lower level of economic activity. Moreover, the evidence suggests that debt trajectory can have more important consequences for economic growth than the level of debt to gross domestic product (GDP). T Continuous debt accumulation can harm economic growth through several channels, such as "crowding out" private investment, higher long-term interest rates, more aggressive future taxation, and possibly weaker investor sentiment and greater uncertainty.

Meaning of Public Debt

Public debt is defined as the total outstanding borrowings of the central government exchequer. It represents the stock of borrowing, as opposed to the annual increase in total borrowing, represented by the government deficit. In a broader sense, all kinds of obligations of governments of governments (including the currency obligations) are included in public debt.

According to Philip E Taylor, public Debt is a debt in the form of promises by the Treasury to pay to the holders of these promises a principal sum and in most instances interest on that principal.

Debt world scenario

He world's debt load has ballooned to a record $164 trillion, a trend that could make it harder for countries to respond to the next recession and pay off debts if financing conditions tighten, the International Monetary Fund said. Global public and private debt

swelled to 225 percent of global gross domestic product in 2016, the last year for which the IMF provided figures, the fund said Wednesday in its semi-annual Fiscal Monitor report. The previous peak was in 2009, according to the Washington-based fund. "One hundred and sixty-four trillion is a huge number," Vitor Gaspar, head of the IMF's fiscal affairs department, said in an interview. "When we talk about the risks looming on the horizon, one of the risks has to do with the high level of public and private debt." The global debt burden clouded the IMF's otherwise upbeat outlook of the world economy, which is in its strongest upswing since 2011. The fund on Tuesday forecast expansion of 3.9 percent in 2018 and 2019, while saying in subsequent years the global economy could be impacted by tighter monetary policy and the fading effects of U.S. fiscal stimul

Table 1 National public debts greater than 0.5% of world public debt, 2012 estimates (CIA World Factbook 2013)

Country	Public Debt (billion USD)	% of GDP	Per Capita (USD)	% of World Public Debt
Argentina	323	42%	7,571	0.6%
Belgium	396	100%	37,948	0.7%
Brazil	1,324	55%	6,588	2.4%
Canada	1,206	84%	34,902	2.1%
China	3,894	32%	2,885	6.9%
Egypt	479	85%	5,610	0.9%
France	2,105	90%	31,915	3.7%
Germany	2,592	82%	31,945	4.6%
Greece	436	161%	40,486	0.8%

India	**995**	**52%**	**830**	**1.8%**
Indonesia	311	25%	1,240	0.6%
Italy	2,334	126%	37,956	4.1%
Japan	9,872	214%	77,577	17.5%
Mexico	629	35%	5,416	1.1%
Netherlands	488	69%	29,060	0.9%
Pakistan	283	50%	1,462	0.5%
Poland	434	54%	11,298	0.8%
Portugal	297	120%	27,531	0.5%
Russia	308	12%	2,159	0.6%
Singapore	370	111%	67,843	0.7%
South Korea	535	34%	10,919	1.0%
Spain	1,228	85%	25,931	2.2%
Taiwan	323	36%	13,860	0.6%
Thailand	292	43%	4,330	0.5%
Turkey	489	40%	6,060	0.9%
United Kingdom	2,064	89%	32,553	3.7%
United States*	17,607	74%	55,630	31.3%
World	**56,308**	**64%**	**7,936**	**100.0%**

Sources: https://en.wikipedia.org/wiki/Government_debt

Developed Countries

While the United States total public debt is indeed the largest in the world, a broader context shows that other countries face even more dire debt situations. One way to put debt in perspective is to compare it to gross domestic product, or GDP. The debt-to-GDP ratio is one primary indicator of a country's economic health; a lower ratio is generally seen as more favorable, as it shows that a country is producing enough to eventually be able to repay its debts. According to

figures from the International Monetary Fund, Japan has the largest debt-to-GDP ratio in the world, with government debt more than twice the size of its GDP. Also notable are Greece and Iceland, which have both suffered major recent financial crises and both have government debts that exceed their annual GDPs. The U.S. ratio of 92.7 percent is nearly 20 percentage points away from inclusion in the top 10 countries with the worst debt-to-GDP ratios, listed below;

Table 2 The 10 Countries With the Most Debt

Country	GDP (2010 est., USD)	Debt as percent of GDP (2010 est.)
United States	$14.6 trillion	92.7
China	$5.7 trillion	19.1
Japan	$5.4 trillion	225.9
Germany	$3.3 trillion	75.3
France	$2.6 trillion	84.2
United Kingdom	$2.3 trillion	76.7
Italy	$2.0 trillion	118.4
Brazil	$2.0 trillion	66.8
Canada	$1.6 trillion	81.7
Russia	$1.5 trillion	11.1

Sources: From Wikipedia, the Free Encyclopedia

Under developed countries

A **country** that is less developed economically than most others, with little industry and little money spent on education, health care, etc.: The money is earmarked for shares of companies in **underdeveloped countries**. The world´s most impoverished and vulnerable countries.

The Under developed countries (UDCs) are a group of countries that have been classified by the UN as "least developed" in terms of their low gross national income (GNI), their weak human assets and their high degree of economic vulnerability.

External Debt in India

The **external debt of India** is the total debt the country owes to foreign creditors, complemented by internal debt owed to domestic lenders. The debtors can be the Union government, state governments, corporations or citizens of India. The debt includes money owed to private commercial banks, foreign governments, or international financial institutions such as the International Monetary Fund (IMF) and World Bank.

India's external debt data is published quarterly, with a lag of one quarter. Statistics for the first two quarters of the calendar year are compiled and published by the Reserve Bank of India. Data for the last two quarters is compiled and published by the Ministry of Finance. The Government of India also publishes an annual status report on the debt which contains detailed statistical analysis of the country's external debt position.

Table 3 Long-Term Debt

S. No.	Component	External debt (US$)	% share
1	Multilateral	56,021 million	10.9%
2	Bilateral	23,371 million	4.6%
3	IMF loans	5,666 million	1.1%
4	Export credit	9,390 million	1.8%
5	Commercial borrowings	196,861 million	38.3%

6	NRI deposits	123,315 million	24.0%
7	Rupee debt	1,205 million	0.2%
	Long-term debt	*415,829 million*	*81.0%*
	Short-term debt	*97,609 million*	*19.0%*
Total		**513.4 billion**	**100%**

Sources: From Wikipedia, the Free Encyclopedia

The institution of Public debt was not known to ancient Indian rulers. Hindu and Mohammedan Kings sometimes borrowed money from their bankers either on their own credit or by pledging their crown jewels or by assigning specific revenues for the discharge of that debt. The British rulers did not follow the Indian precedent but imported the more recent European institution of a national debt.

India's Public Debt before Independence

The institution of Public debt was not known to ancient Indian rulers. Hindu and Mohammedan Kings sometimes borrowed money from their bankers either on their own credit or by pledging their crown jewels or by assigning specific revenues for the discharge of that debt. The British rulers did not follow the Indian precedent but imported the more recent European institution of a national debt.

Accordingly, the revenues of Bengal were pledged and with loans so raised, the territories of the Sultan of Mysore were partitioned, and with the help of the revenues of Mysore territories, the power of the Marathas was broken. R.C. Dutt rightly says that **"India paid for her own administration; paid also for the frequent wars of conquest and annexation in India."**

Not only that, the wars of England in all parts of Asia were carried on with the army and resources of India. Ceylon, Singapore,

Hong Kong, Aden, and Rangoon were all conquered by the same means.

The wars with China, Afghanistan, Burma, and Persia were provided chiefly from Indian resources, although they were fought, as Wingateexplains, "in pursuance of a British policy with which the interests of India were but remotely concerned."

In 1834, when the company lost its commercial character, the debt accumulated in this way amounted to Rs. 36.9 crores. To this, were added the debts and liabilities of the East India Company.

India's Public Debt after Independence

Planning was bound to strain the financial resources of our country. In fact, a measure of strain is implicit in any development plan for, by definition, "a plan is an attempt to raise the investment above what it would otherwise have been."It follows that correspondingly larger effort is necessary to secure the resources needed. It is from this point of view that the task of mobilising resources became both important as well as urgent with the advent of economic planning in India.

From now onwards, Public borrowing became an integral part of government's economic policy for raising revenues and also to **"convey to the people the larger purpose for which loans were being raised and to facilitate their participation in the development programme on the largest possible scale".**

Significantly, India's foreign debt rose even more rapidly —from Rs. 50 crores in 1951 to Rs 2629 crores in 1966 showing an increase of little less than 3 times in the first Plan, more than 6 times in the Second and 3 times in the Third Plan. Major portion of this debt-almost 1/2 —was held by the U.S.A. followed by the U.S.S.R., West Germany, the U.K., Japan and other countries.This phenomenal increase in India's public debt was the

subject of much adverse comment both inside and outside the Parliament. A belief was held in certain quarters that the Government was borrowing excessively, that the burden of the debt was increasing day by day and that, as C.H. Bhabha warned, " any false sense of complacency might lead us fast towards the much ─dreaded path of national bankruptcy."

Public Debt and Private Debt

There are similarities as well as dissimilarities between public debt and private debt.

Advantages Public debt and Private debt

- Like a private borrower, the government may also borrow either for consumptionor for investment purposes.
- Both have to pay interest on loans that they have taken.

- Private and public borrowings both imply diversion of funds form one use to another

Disadvantages Public debt and Private Debt

Following are the main differences between public debt and private debt.

- A private economic unit can repay its debt either out of its earnings or out of its accumulated assets or by borrowings from the other. On the other hand, the government is the creator of currency and can pay its debt straightway by creating more of it.
- Excessive debt may lead the individual borrower into a state of insolvency the same may not be true for the government

Different Forms of Public Debt

- Internal and External Debt
- Voluntary and Compulsory Debt
- Productive and Unproductive Debt
- Redeemable and Irredeemable Debt
- Funded and Unfunded Debts
- Marketable and Non-Marketable Debt
- Callable and Non-Callable Debt
- Short-Term, Medium-Term and Long-Term Debt

Main Function in Public Debt

- It will only have advisory functions to avoid conflict with statutory functions of the RBI.
- It will plan government borrowings as well as accomplish its responsibilities.
- It will further monitor cash balances & create an efficient market for government securities & advice government on matters related to investment, capital market operations, fixing interest rates on small savings etc.,
- It will develop an Integrated Debt Database System (IDMS) as a centralized database for all liabilities of government, on a near real-time basis & undertake necessary elementary work for PDMA.
- To cover Budget deficit
- To Finance war and natural calamities
- To finance development plans
- To finance external deficit

Structure and Risk of a Public Debt

Understanding the structure of public debt and analyzing its risk requires one to:

- Assess the expected value of any public asset being constructed, at least in future tax terms if not in direct revenues. A choice must be made about its status as a public good—some public "assets" end up as public bads, such as nuclear power plants which are extremely expensive to decommission—these costs must also be worked into asset values.

- Determine whether any public debt is being used to finance consumption, which includes all social assistance and all military spending.

- Determine whether triple bottom line issues are likely to lead to failure or defaults of governments—say due to being overthrown.

- Determine whether any of the debt being undertaken may be held to be odious debt, which might permit it to be disavowed without any effect on a country's credit status. This includes any loans to purchase "assets" such as leaders' palaces, or the people's suppression or extermination. International law does not permit people to be held responsible for such debts—as they did not benefit in any way from the spending and had no control over it.

- Determine if any future entitlements are being created by expenditures—financing a public swimming pool for instance may create some right to

recreation where it did not previously exist, by precedent and expectations.

Effects of Public Debt

A peculiar profile of public borrowing is its voluntary nature, as contrasted to the compulsory features of taxation. When the government offers its securities to the public, persons are free to purchase them. If they subscribe government bonds, they suffer no net diminution in their wealth, as occurs when they pay taxes. In exchange for liquid cash, they receive bonds or other securities which bear interest and which will ultimately be paid off. The government in turn receives money for meeting its expenditure, but incurs a liability for the payment of interest and the repayment of principal in the future. The economic effects of a government programme financed by borrowing are different from the effect of a similar programme financed by taxation. This

is partly because the lending of money to the government is purely voluntary and partly because the making of such loans does not reduce the personal wealth of the lenders but merely changes its form.

Effect of Borrowing upon Consumption

In the case of borrowing, curtailment of consumption spending is likely to be slight, except in wartime borrowing programmes in which substantial pressure is applied to individuals to reduce consumption and buy bonds. Hence compared with taxation, public debt do not have any serious effect on the level of current consumption. In the case of individuals, their consumption pattern is set by their current income. Loans are advanced out of saving, whereas taxes are paid out of income.

Effect of Borrowing on Saving and Investment

The floating of public debt influences saving and investment

through the interest rate mechanism. Floating of public debt will raise the rate of interest. Since savings are interest elastic, creation of public debt will raise savings.Investment expenditure of the bond holders are influenced through the claim effect on investment. That is through increase or decrease in interest rate. When bonds are issued, the ratio of money supply to debt supply will be reduced and as a result rate of interest will increase. As a result the effect of public debt will be, reduced investment expenditure. On the other hand when bonds are purchased by the government from the open market, or when government repay public debt, the ratio of money supply to debt supply increases and the rate of interest declines.

Effect of Borrowing on Production

In general, government borrowing results in enhancing the productive capacity of the economy. If the borrowed money is used by the government to finance developmental projects, it will generate income and employment opportunities. Such investments strengthen the capital base of the economy and help to increase the production of goods and services. Moreover, the government will be able to repay the debt and interest charges in future without much difficulty. Whereas, if the public purchases government bonds, by selling their shares or debentures, invested in private industrial concerns, it will create an adverse effect on private investment.

Effect of Public Debt on Distribution

Borrowing leads to transfer of resources from one section of the community to another section. If this transfer takes place from the rich to the poor, the inequality in the distribution of income and wealth would be reduced and as a result the economic welfare of the community will be enhanced. On the other hand if the transfer of wealth takes place

from the poor to the rich, the disparity in the income distribution will be aggravated. Usually, government bonds are subscribed by the richer income group. Whereas, the burden of taxation imposed for financing debt service and repayment of public debt, falls on the poor section. Therefore generally public debt has a tendency to increase economic inequality.

Other Effects of Public Debt

- Public debts in the form of government bonds are negotiable credit instruments. They are highly liquid form of assets. The investors can freely convert them into liquid cash at any time to meet their demand for money. Moreover, as far as financial institutions are concerned, it adds to the liquidity position of these institutions, because of its transparency in convertibility.

- During times of inflation, when the government borrows from the people, the purchasing power in the hands of the public will be reduced. As a result inflationary pressure in the economy will be reduced. On the contrary, during depression, when the borrowed funds are utilized for development projects, it will generate additional purchasing power, employment and income. Hence, during depression, public debt can be utilized as an effective instrument to curb deflationary fluctuations in economic activity.

Conclusion

Indian economy in recent years has seen significant improvement. Growth prospects are robust; inflationary outlook is benign; external sector is strong and resilient with large accretions to foreign exchange reserves mainly due to non-debt capital inflows and orderly management of the exchange rate. These positive factors have contributed to a softer interest rate regime. Notwithstanding these spectacular achievements, one of the major problems facing the Indian economy is large budget deficit and the resulting high national debt. The paper assessed the sustainability condition in terms of four different approaches:

a. Risk Public debt,

b. Public and Private Debt

c. Effect of Public debt

d. Function of Public debt.

The results under different approaches are set out below. The movements in the average interest rates nominal GDP growth reflect that the Domar stability condition has not been fulfilled for many of the years since 1991. In recent years, however, the rates on market related borrowings have come down and are lower than the nominal GDP growth rate.

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NEITHER BLACK NOR WHITE: A READING OF THE ANTI - DETECTIVE IN TAMIL CINEMA

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The genre of detective thriller, which revolves around a whodunit mystery followed by the detection process and solution has been in vogue since Biblical times, perhaps even earlier. In Sherlockian terms, 'the methods' are of primary importance in understanding mise en scenè. The classic detectives like Auguste Dupin, Sherlock Holmes, Hercule Poirot and Miss Marple use their minds as the major tool in detecting crimes and the process though differentiated as ratiocination, mind palace, order and methods or experience are mostly similar in nature as they involve tail job, enquiry and inquiry into human behaviour. With the advent of technology and the crime rate exceeding the accepted levels, a new genre named noir was created; this dark detective mystery always focused on the detectives' state of affairs as much as the criminal's psyche. In this genre both the detective and criminal were troubled souls, and the scale of divergence between them was analysed only through the lens of morality. The personality disorder between the protagonist and antagonist was measured with the greyness in their character. While classic detective focused more on eccentricities and

peculiarities, the noir defined the detective as a normal human being with problems and emotional instability. In simpler terms the noir genre bought the detectives down to earth. The television series *The Mentalist* can be considered the perfect example of representing the trauma of protagonist. The hero, Patrick Jane who himself is a conman and a fraudulent psychic changes overnight when his wife and daughter are killed by the serial killer named Red John. He makes it his life's ambition to find the serialist and kill him; in the mean while also solving other cases. In this scenario, the protagonist though a person fuelled by vendetta, is personally involved in solving mysteries which he does by using tricks, deceits, and cunning. This ambivalent representation of the protagonist as both good and evil, as a grey character is an experience of twentieth century mindset. The existential angst pushes the protagonist into constant inquiry of humanity. Nevertheless, in classic detective genre and in Noir there is an end or solution in the mystery. In recent times, there is a change in human mentality and the amplifier that segregates a detective and criminal has transgressed from immoral to amoral. The sleuth with postmodernist attitude neither cares about morality, nor worries about immorality. Both morality and immorality are considered métarécit in the postmodern world. This genre of detective narratives that end in unfinished cases, moral ambiguity, cynical approach and narcissistic tendency is termed anti - detective. The nomenclature may sound as an institution against detective genre, but it is both an extension and rejection of it. In metaphorical terms, anti - detective as a genre is a phoenix that has risen from the ashes of the dead detective genre. Anti - detective mentality is a child of contemporary times. It represents the social reality of our society in its natural shade.

Tamil cinema has undergone a systemic change in its attitude in the past two years, pertaining to thriller movies. Considering this transformation in a light of anti - detective mentality, zeitgeist and social reality few contemporary Tamil detective movies are introspected in this paper. The tradition of anti - detective in Tamil cinema begins with the movie *Papanasam (2015)* ; a remake of Malayalam movie *Drishyam (2013)*, it effectively communicates the new structural boundaries of a postmodern thriller. The protagonist despite committing a crime is both the detective and the criminal in the plot. He explores the possibility of ongoing detection by his acquired knowledge of police procedurals from world cinema, thus portraying a lot of intertextual references. He goes ahead of the actual detectives, and changes the alibi, thus creating a loop in time. The end of the movie is of utmost importance in analysing its anti - detective nature, since the official investigator never finds out the criminal or they are never able to retrieve the dead body. The story ends with the twist - revealing the dead body to be hidden in the foundation of the newly built police station. The end scene remains ironic since the body is hidden in a place of justice. Though this movie is considered the precursor, it cannot be taken as a full fledged anti - detective movie. It is D - 16, also known as *Dhuruvangal Pathinaru (2016)*, that bought in the complete change in Tamil detective genre by epitomising the Anti - detective mentality of contemporary Tamil cinema. While this process of sudden changes in the genre may seem surprising, it is important to understand the psychology behind the same. Hippolyte Taine, a French critic and historian uses the words "race, milieu et moment" in order to understand the collective consciousness of an age. The German philosopher Hegel uses the term "Zeitgeist" to represent the

same. Both these philosophers as opposed to the Great Man theory believe in the society's mindset of collectively working in a particular fashion. In scientific terms, the multiple individual discovery is carried through a process called Recombinant conceptualisation. Art is always seen as the representation of the society. The fragmentation of society and its rejection of reason inspired artists to create numerous narrative styles and visual techniques. The découpé technique of literature has been experimented in numerous world cinema from 39 steps (1935) to Kill Bill (2003), but this technique is new to Tamil audience which again though dabbled with by Kamal Hassan in Hey Ram (2000), was popularised in the movie 24 (2016) and now in Aruvi (2017). The major trait of any experimentation is its connection with society; so the decoupé technique is seen as representation of the fractured society and individuals. The Anti - detective

genre in Tamil cinema is the illustration of zeitgeist that denotes the people's way of thinking. Patricia Merivale in the essay, *Postmodern and Metaphysical Detective,* states the absence / perversion of the traditional solution as a major trait of contemporary Anti Detective works. The detective genre which was built on the foundation of closure, the end to crime or a purgation, is broken down by this new genre. In case of *Dhuruvangal Pathinaru*, there is no closure in the movie, since both detectives are dead and the criminal walks away free. Despite considering the death of detectives as closure, it remains unsatisfactory for the audience with numerous questions hanging unanswered. Similarly in *Vikram Vedha* (2017) the movie comes to end with an impasse as both the detective and the criminal reversed their roles and the climax sees them pointing guns at each other. Similarly in the movie *Mayavan (2017)* the movie comes to an end with the

transmigration of memories from the criminal to that of detective's wife. Thus instead of killing the criminal the detective ends up saving him to the longest period possible. These cliff - hangers, or twisted endings are the representation of a slice of life; rather than creating a complete picture in the mind of audience, the movie ends with no clear closure. Zygmunt Bauman in his essay, *Life in Fragments: Essays in Postmodern morality* states the contemporary age can be experienced only in fragments. Another major trait of Anti - detective genre explored in these movies is cynicism and narcissism portrayed by the protagonists. While the classic detectives believed in hyperbolic representations of their eccentricity, contemporary protagonists are self - reflexive and obsessive in nature. These obsessions cause their failure in numerous cases. Poirot's moustache or Holmes's pipe remained superficial while the new protagonists' self obsessions instead of distancing them

from the criminal ends up with establishing close attractions and connections. In case of *Vikram Vedha* (2017) instead of the character Vikram distancing himself, his constant obsession to prove his superiority leads to a connection with the criminal Vedha. The movie constantly explores the ambiguity between morality and amorality. A similar trend can be seen in *Dhuruvangal Pathinaru* and *Mayavan* where the constant need of the protagonists' to prove their self - righteousness leads them to the abyss created by the criminal or rather their own mind. In all these plots the modus operandi of the protagonists, despite being different, the mindset is to prove their superiority with a hint of cynicism. This leads to the muddling up between the good and bad. This exploration of ambiguity of good and evil, is the zeitgeist of contemporary society where there is no such boundary between moral and immoral, right and wrong, truth and

lie, rather the world is projected as an amalgamation of everything in its entirety. The tag line of Vikram Vedha states "When Bad meets Evil" representing the trajectory will lead only to darkness, since the zeitgeist is void of light.

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TRANSGENDER DYSPHORIA IN DAVID EBERSHOFF'S
THE DANISH GIRL

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Fine-tuning the society to unlearn something is like expecting the sun to rise in the west. It is easy for an individual to come up with a change irrespective of it being good or bad. But when the change is expected to become the possession of everyone in the society, the process is altered according to their preferences. Nathaniel Branden, a well renowned American-Canadian psychotherapist has quoted that, "The first step towards change is awareness. The Second step is acceptance" (Branden). With all due respect, acceptance was the heartfelt key to the novel, *The Danish Girl* by David Ebershoff. Finding a story is easy, but finding a legacy is one hell of a ride, but David Ebershoff had managed to pull it off.

The Danish Girl is a real-life story of a painter/artist who finds an unwilling, yet appealing truth about his self. Einar Wegener is known for his subtle interest in art. For a man of that capability, it must be a piece of cake to sort out the mental enigma of his life.

According to the research done by Kristina Olsen, a psychologist, it is believed that a visible and growing cohort of transgender children in North America lives according to their expressed gender rather than their natal sex, yet scientific research has largely ignored this Population. In

the current study, we adopted methodological advances from social-cognition research to investigate whether 5 to 12 year-old prepubescent transgender children, who were presenting themselves according to their gender identity in everyday life, showed patterns of gender cognition more consistent with their expressed gender or their natal sex, or instead appeared to be confused about their gender identity. Using implicit and explicit measures, we found that transgender children showed a clear pattern: They viewed themselves in terms of their expressed gender and showed preferences for their expressed gender, with response patterns mirroring those of two cisgender (no transgender) control groups. These results provide evidence that, early in development, transgender youth are statistically indistinguishable from cisgender children of the same gender identity.(467-474)

Even though he was old enough to get a grasp of his condition, he couldn't correlate his view and the default manifestation of the world towards being a transgender. But it always takes that one hard step to make an impact. At first as the man of his choice and owning his weakness, we see Einar confronting his issue with learned officials, which didn't go as well as expected. After all, he was accused of being in a confused state of masculinity in one hand. On the other hand, chemical imbalance paved way into this. As a result of infertility through six years of his marriage, he is now accused as an aberrant thinker and being in a delusion. But deep down his heart, he knew that Lili is inside him struggling her way out.

Hans Eysenck distinguished personality into two dimensions. An individual's personality can be analyzed and engineered using this branch of trait's theory, considering the fact that one should be stabilized under any one of the dimensions. But

we see Einar experiencing both the dimension simultaneously. If he had experienced the dimensions during two different times, then we can conclude the research by highlighting the fact that it could be a split-personality disorder indeed. We can clearly see that he is not schizophrenic either, to fluctuate between dimensions simultaneously. Now, how can a person stretch himself from one dimension, which is Extraversion and Introversion to the other dimension, which is Neurotic and stable? It was that one thing which kept him going, which is believing that he is a woman inside and his surprisingly supportive wife believing it too.

Eysenck's theory works this way; it is a continuum to derive a person. Using this theory he managed to find out people's extremes. Although Einar didn't reach the extremes in any dimensions, he managed to be in both the dimensions with stability. It is strongly believed that no two people can approach a similar situation alike, especially if it's a man and a woman, both would handle a particular situation differently. The transition underwent by the protagonist involves both the angle. He transformed from being a man to a woman. The transition can be made known in one line, but the road he traveled cannot be explained in words. That must be the part which this paper must ponder upon.

For the transition to be successful, Einar must manage to travel from being a man into a woman. During this transformation, he must hit the most painful part where he is neither a man nor a woman or both. During the transition, Lily wanted to be an extrovert. She needed the attention she deserved as a woman. She was ready to live her own life irrespective of being in Einar's body. Even though it sounds like two people having an extravagant possessiveness over one body, it is nothing but one person fighting two

identities. For a woman, Lily was way too conserved about herself, for she knew that Einar cannot come back. But Einar was more concerned about his identity; he didn't want anyone to know about Lily. Even though he allowed Lily to be an extrovert, he remained as an introvert and he didn't want anyone to find that he is Lily.

Lily was emotionally stable and always had a clear conscience. She tried to be calm during unexpected as well as planned events, but the problem Einar could face had always affected her in a wide range. Einar had responsibilities; he had a life, a job, and a beautiful and understanding wife Greda, with a promising and perfect life ahead. But Greda's painful travel through grief and a stranded acceptance kept Einar's transition in a running status. According to the Kubler-Ross model, denial is just one of the five stages of grief. We see Greda going through all the stages of grief, where she ends up accepting the whole idea of Lily and begin to support Einar is the transformation. This acceptance denotes a strong belief that what she loved is completely gone and she must be able to adapt to the permanent reality of the present situation. And she did it, which was the reason for Lily's accomplishment.

Above all, Einar attained an important phase before giving it completely in Lily's hand. His level of focus turned everyone down. People who cared for him, his self which gave him an identity, his accomplishment, his life and what not, everything mentioned above mirrored the society. He gave up on everything and everyone and gave importance only to the possibility of being whom he wants to be. His level of psychoticism hyped on knowing the enduring possibility of turning into a woman irrespective of the risk factor which can cause death.

The conception of going from one end of the continuum to the other

is the reason that Einar's mental ability is not scrambled, but he was clear in making his decisions for he knew that he was Lily and not Einar. When he was given a chance to pose as a lady for a portrait which was painted by his wife Greda, the Lily inside him took it as an open call to experience the woman inside him. Through the former part of the novel, we see that the Lily part of Einar is being triggered by Greda without knowing the consequences. And we also see that it is not a new feeling generated into Einar, but it was an identity which already dwelled inside him which longed for a jump start and fortunately got one.

The agreeableness that Lily shows as soon as she comes into action is way too perplexed. It seemed as though Lily was living way too longer than we could ever imagine. By Hans Eysenck's theory we find out that it is not an immorality taking place, but a just human behavior, which turns out to be completely normal with the abnormality explained in a proper context. It is a discovery of a human that, his/her self is not really what it physically is. Precisely it is a quest involving the search of one's own identity. Openness to experience, Conscientiousness, Extraversion, Agreeableness, and Neuroticism altogether act as five strong pillars in showing that the person who is undergoing is mentally normal and must have the equal consideration of being evaluated as a man or woman. Physically there might be abnormalities, but it cannot be taken into consideration as flesh cannot decide who can a person be? Or what can a person do? But it all lies inside the head. As long as the mental condition of the body is stable and can get through all the phases of the medium that trait theorists had listed above, he/she can be considered normal.

Life in material body with an intellectual ability and a possible

well-being must be valued till the very last breath. The human race has always believed in creation and evolution, but with believing in one hand, it has always disagreed with discovering, and the acceptance of discovery will always be put to stake till the normality of that particular discovery is identified and agreed. As the society profusely growing with strong confrontation towards gender discrimination, humanity has lost its humanness. The above confrontation is about neither old nor new cultural heritage, which is growing among us and about the acceptance of its existence. Nature in its vicinity has always agreed to variety, but society on the other hand never encouraged it. A transgender person is not frequently found, is not welcomed for a public gathering, is not given jobs with a normal target, is not served by a server in a small hotel, is not eligible to own a family and is not likely encouraged to exist. Above everything, a transgender person is not given an option to select his/her gender. Every transgender person is not assumably a person to be hated, but they are all different and unique in their own way. With proper treatment, importance and acknowledgment every soul can find its way towards better wellbeing. An individual choice to be whatever he/she can be cannot affect the society in any way, but the acceptance of such transformations lack credibility as it's not a new creation but a discovery of once own self. If given a chance to live a life with dignity and equal importance, anyone would focus towards a perfect target and a process towards achieving it. It is still the ruthless people, who couldn't accept the endurance of one's own success in finding out his/her identity, is being an obstacle in giving them their identity.

The society had made them believe that their place is on the dark side of the life from the beginning. And the abnormality which is

programmed in them had become the normality which they live in. They are provided with an ample number of facilities and opportunities to lay an identity with respect and dignity like everybody else, but still, they are treated as people in need and not like everybody else. As far as India is concerned, the pre-programmed class discrimination didn't affect the society alone, they also degrade the upcoming transgender society in a wide range. Transgender and gender-variant people have so many issues which can be met by psychologists and be attended with proper guidance and care, which includes understanding their gender identities, patterns of gender expressions and in addressing complex social and relational issues. Necessary assistance which will be helpful for a healthy outcome in their life must be encouraged by the society. They face stigmatization and discrimination on the basis of living in a gendered culture into which it seems hard for

them to fit in. They not only sense the devoid but also believe that the devoid is their home sweet home. Some of them proactively come out of their comfort zone to fight for their rights, which serves as an encouragement and dynamic example among them. Sun has started shining among them.

A similar situation took place in the United States of America centuries before: the racial discrimination of African Americans. The same issue but the problem was physical appearance alone. But here the problem is both physical and mental. If we consider them mentally and evaluate them on their ability to become us after the transition it will still be a new flower in the culture vase and bring beauty to humanity. To love our neighbor like we love ourselves, it starts with acceptance. A matured and a broad-minded human will always be humane and accept the normality of a discovery. Acceptance is not about being OK or being all

right; it is about understanding what is gone and accepting the reality and its permanent proximity.

To accept humanity is one as long as there is life in it, one must understand the creation in him. Without understanding the morality of life in which he/she had born to breathe every second, it is totally unacceptable to judge and mock another being. This thorough perspective is just a beginning of an era, with so much hope and endurance among the transgender community, if and only if they could acquire a way to understand their value and the reason of their birth and existence, they can seek redemption for their society and community. Above all transgender is not a person, it is a process. Enke writes, "I go there, braided and bearded, and am furious to discover the option" (73), as they long for the option the society is trying to give them, without knowing the very fact that they have the ability to choose,

acquire and to initiate living it. To diverge from the programmed lifestyle, which the society has given them as default and refresh this lifestyle to initiate the life where they can create their own future and follow their dreams is the beginning of courage. Transgender is not a person, it is a process.

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SOCIAL CONSCIOUSNESS IN DESI CHICK-LIT

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The institution of the Indian marriage is distinctive in its vagaries and quirks. Perhaps one of its most heinous subsidiaries is the dowry system. In no other society is it as prevalent as in India. In ancient times, dowry was considered as bride money, that is to say, a source of income, that can be used in times of distress. The customary notion of dowry was profitable to the bride than the spouse or in laws. The custom of marriage in India was such that with the marriage the bond between the girl's family and girl breaks. The right for property and possession was transferred to the male child of the family.

In the book *The Full Moon Bride*, during the bride - viewing session, she is recounting how the groom might be lured because of her rich father:

Initially, I believe what enticed the would - be - grooms and their families to come bride- seeking to our house was the Big Dowry sign around my neck - my father's flourishing medical practice. He owned three clinics around the New York City, where he performed his own brand of magic: cosmetic surgery. (FB, 17)

Initially, The dowry was a collected in the form of land, jewellery and / or cash. This could be used by the bride in case of financial crises or even the death of husband. In such a scenario the dowry was invested source of economic aid for the married woman and her children, with times the custom underwent a drastic change, wherein the dowry collected for son's bride was used as a source to pay the dowry of daughter. In became a barter system, wherein the property was collected from one party and paid to another party with a little bit of profit.

When confronted whether Raj, will marry Sharmila, without getting any dowry, he blames it on his mother stating, she needs money for his sister's marriage, in the passage from *Sharmila's book.*

"I never wanted a dowry. It's my mother. Her dream into have an elaborate wedding for Neelu, she needs money for it." (SB, 268)

Eventually this dowry system lost its essence when the bride price was restricted from the bride herself. The money / property was never of any use to her, and it was seen more as a symbol of status. From its origin as a gift money it got converted to a compulsory payment, depending on the educational qualification, the income and even the position of the groom in society. Paradoxically, the payment of dowry also elevated the position of groom in society. The very fabric of marriage, transformed from familial tie-up to that of a business venture. Ergo, the more exorbitant the dowry better the chances of marriage. This had its pitfalls; the demand did not stop with the dowry rather it continued with more favours expected in the course of time. Thus in society the stature of Men's family accumulated more prestige and power over Women's family, making the conception that begetting the girl child was considered a burden and boy child a blessing.

This situation deteriorated further in the later part 20th century, when the daughter in law was also expected to become a working woman. The financial aid in the form of salary rather than elevating the status of woman and her family pulled them down further when the salary was expected to be handed over to the in - laws. The myth of independent professional wife, only helped in perpetuating her subservience to the in - laws. The girl's family had work harder to make her competent for job market and marriage market. The financial duress became harder in case of poor family. The girl with no dowry was considered a burden and in many cases was subjected to hardships and violence even to the point of death.

I remember being fascinated by my mother's dowry box when I was seven. Made of teakwood, it was a foot square and eight inches high with hammered brass hinges. I remember the click as Mother turned a small, recessed wooden lever and it popped open, exposing an empty interior. So were was the dowry? Noting my surprise, she explained that when she brought the box with her as a bride, it was cramped with rupee notes equal in value to her father's yearly income. After protracted negotiations, acceptance, my grandfather had given Dad's family two hectares of land, generating resentment among his own sons. Heartbroken, my grandfather died within months of his daughter's wedding. As my mother looked down at her dowry box, her voice caught and she turned away in tears. The remainder of the day I was sad and angry at having seen my mother cry. (Sharmila's book, 36)

In most cases, despite the women and her families having suffered a lot because of this dowry, the women themselves encourage the practise of dowry. When Sharmila at first suspects her mother and father of giving dowry, she thinks about the

pain her mother would have undergone when she got married.

So a dowry is one aspect of a traditional Indian wedding I'm determined to avoid at all costs. To me it's synonymous with humiliation. Why should a man demand money or goods to marry a woman? Why should a woman permit money to measure her worth, especially when the money goes entirely to her husband's family, without a paise for her? I made that clear to my parents when I agreed to marry Raj. Now I wonder if Dad, despite his promise, is staying on Mrs. Khosla's good side by giving her a dowry. And, Mom though she may not have forgotten her old tears, will go along with the custom as well. (Sharmila's book, 36)

Hence the practice of romantic marriage was never encouraged because only the system of arranged marriages could bring in the dowry. In *Sharmila's Book*, the protagonist Sharmila is born to rich parents,. When she comes to marry Raj, an entrepreneur in India, she is bestowed with gifts like silk sarees and jewels from her future mother in law, in return for the dowry her father has agreed to pay. However, the same mother in law, in case of Raj's first wife had treated her with disdain because she had bought in nothing. The constant subjugation and torture leads her to commit suicide which is masked as an accidental death, so that there is no complication in arranging a more successful marriage with large sum of dowry.

That single cell of unease divides again, about to multiply into an embryo of suspicion. Has my father made a secret arrangement with Mrs. Khosla? Taking the exchange rate into consideration, American dollars covert to much bigger rupees numbers. […] Yet there are millions of Indian women who face a situation far worse than mine. Unwelcome at birth because of their sex, growing up with sorrow, seeing their all too poor parents scrimp for

their wedding, then once married, facing beatings by in laws, or even the prospect of having a fatal "accident". I feel a deep sympathy for those wretched souls. Truly we are sisters and our hearts cry as one. (SB, 128)

The dowry system is subjected to much discussion in Indo - American Chick- lit, since it is a prevalent practise among Indians and Indo - Americans. But the modern woman, who are educated and urbane, find the system of dowry repulsive. The women are not cattle to be sold in market, they have self respect and find it annoying when their parents has to pay huge amount demanded in avarice by the groom and its family. The Chick - lit, the literature of young woman is the space where absurd social norms can be discussed hence the topic of dowry is recurring in nature. Then dowry is seen in multiple folds among the characters in Chick -lit.

In the novel *The Full Moon Bride*, in the first meeting Roger has with the female protagonist, during their walk alone, he blurts out that he is looking for a rich girl for marriage so the in- laws can produce the movie he is planning to screen. Siya is immediately disappointed, she understands that all Roger wants his a settlement in life through his marriage and does not find a companion or lover in Siya. This disgusts her from beginning and she starts having doubts about him. However the family finally convinces her to marry Roger, by stating that it is normal among Indians to give bride - price. She accepts the marriage whole heartedly after Roger proposes to return back the money given by her father.

"None of those", he replied quietly. "What I need is a rich wife." (FB, 39)

Despite him being honest about the need for dowry, Siya is tempted as it is mere tradition to pay off dowry. When Roger doesn't

contact her she is wondering whether she is rejected already.

I was wondering why the expected rejection call hadn't come yet. Their son might be a hippie with empty pockets, but that didn't mean they were going to settle for me, especially since it was I who made it clear to Roger that marriage wasn't in our immediate future. That meant Roger, who was hungry for instant funding for his project, would be looking elsewhere for a rich bride. (FB, 70 - 71)

In the novel, *Sharmila's Book,* Sharmila confronts her father about the dowry they provide for her marriage; she is disappointed and saddened when she comes to know that Raj and his family had asked for a huge amount as dowry. Again the father explains the logic of dowry to her but she refuses to understand it.

How could my parents pay a dowry knowing how I feel about that custom? It's as though I have been lashed three times.. this story of earlier sacrifices of my parents, the substantial amounts they have saved, the very fact that there is dowry. Even after living in the States for all these years, they can't let go of the old customs. They would like to mould my needs and wants to the expectations of what to me is an antiquated, unfamiliar culture. Really, how much they love me! But I can't live a life based on a system that is unacceptable to me. Sadness and bitterness creep into my voice. "So my price is fifty thousand dollars?". (SB, 243).

She finally cancels the marriage, when she understands that the marriage was arranged for dowry than for love.

In the novel *The Village Bride of Beverly Hills,* the dowry that Priya's family gives for marrying her off is saved for the future marriage of her sister - in - law. The plight of parents and young woman is explained further through these passages.

Two days prior to the wedding, when we were out […], Sanjay announced that he had to get home early because he had promised his mother. And that whole week long, she would call and extra additions to the dowry, the supplying of which had taxed my parents enough.

I should have taken that as my cue to end things.

But I couldn't.

My family had already been enough with so many unmarried daughters, and I was not about to bring more shame on their heads. (VB, 57)

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A STUDY ON RELATIONSHIP BETWEEN NSE & SGX NIFTY

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Abstract

A descriptive study aimed to measure relationship between the movement of NSE and SGX Nifty by finding out correlation among the data obtained using secondary data resources for measuring correlation among the 6 parameters, i.e., Opening Price, High, Low, Closing Price, Volume and Percentage change. Study reveals that all the parameters except volume are highly and strongly correlated. Author acknowledges the contribution made by research students Raj Sarraf and team for helping in data collection.

Introduction

Established as the first demutualized electronic exchange in the country (1992), the National Stock Exchange of India Ltd (NSE) is the leading stock exchange of India located at Mumbai. With a market capitalization of more than US$1.41 trillion, it is the world's 10th largest stock Exchange. Its flagship index NIFTY 50, commonly known as Nifty, is extensively used by investors in India and around the globe as a barometer of the Indian Stock Markets.

Singapore Exchange Limited (SGX) is an investment holding company located at Singapore and provides different services related to securities and derivatives trading and others. SGX is a member of the World Federation of Exchanges and the Asian and Oceanian Stock Exchanges Federation.SGX was formed on 1 December 1999 as a holding company. The share capital of some former exchange companies, namely Stock Exchange of Singapore (SES), Singapore International Monetary Exchange (Simex) and Securities Clearing and Computer Services Pte

Ltd (SCCS) was cancelled and new shares issued in these companies were fully paid up by SGX. In this way, all assets previously owned by these three companies were transferred to SGX. The shareholders previously holding shares in SES, Simex and SCCS received newly issued SGX shares.

The NIFTY 50 index is National Stock Exchange of India's benchmark broad based stock market index for the Indian equity market. It represents the weighted average of 50 Indian company stocks in 12 sectors and is one of the two main stock indices used in India, the other being the BSE Sensex. Nifty is owned and managed by India Index Services and Products (IISL), which is a wholly owned subsidiary of the NSE Strategic Investment Corporation Limited. IISL had marketing and licensing agreement with Standard & Poor's for co-branding equity indices until 2013. NIFTY 50 Index has shaped up as a largest single financial product in India, with an ecosystem comprising: exchange traded funds (onshore and offshore), exchange-traded futures and options (at NSE in India and at SGX and CME {Chicago Mercantile Exchange and Chicago Board of trade} abroad), other index funds and OTC (Over the Counter) derivatives (mostly offshore). NIFTY 50 is the world's most actively traded contract. World Federation of Exchanges, InternationalOptions Market Association and Futures Industry Association surveys endorse NSE's leadership position.

Theoretical Framework: Conceptual Roots

- **What is Correlation?**
  Correlation may be referred to any class of statistical relationships involving dependence, though in common usage it most often refers to how close two variables are to having a linear relationship with each other.

- **What is opening Price?**

  It is price at beginning (start) of a trading session, i.e. the price at which first trade of a period is executed. This period may be day, week, month and so on.

- **What is Closing Price?**

  Similar to the opening price, only difference being the price considered here is the one at the end, i.e. the price at which the last trade is executed.

- **What is High?**

  It is the price which is the highest/maximum among the prices of all the trades executed during a trading session/period.

- **What is Low?**

  It is the price which is the lowest/minimum among the prices of all the trades executed during a trading session/period.

- **What is Volume?**

  It is the sum of the quantity of shares or scrip traded during a trading period.

- **What is percentage change?**

  It is the percentage of difference among the closing price of the trade session/period which is being referred to(current) with respect to the closing price of the immediately preceding(previous) trade session/period.

$$\%\Delta = \frac{(Current\,closing\,price - previous\,closing\,price)}{Previous\,closing\,price} \times 100$$

Literature Review

Sanjay Sehgal (2016) examined information linkages between NSE Nifty Index Spot and futures in India and Nifty futures traded on international platforms between August 2008 and March 2015 and found that at domestic level, Nifty spot leads futures in price discovery process. It further confirms that NSE is the dominant platform for Nifty trading and others act as satellites. No significant long term volatility spillover were observed except for bilateral information transmission between NSE and SGX.

Alex Frino (2013) examined relationship between satellite and home market volumes using structural equation systems estimation based on daily turnover and observed that a 10% increase in the turnover of the SGX traded Nikkei 225 leads to an increase of 6.6% for the Nikkei 225 traded on the OSE. He Further examined of the cross-listed Nifty and the MSCI-Taiwan Index futures that provided similar evidence of a positive and significant relationship.

Kiran Kumar (2016) conducted a study to examine the dynamic linkages of Nifty stock index and Nifty index futures contract traded on the home market, National Stock Exchange (NSE) and on the off-shore market, Singapore Stock Exchange (SGX) using daily closing prices of the Nifty index and the Nifty futures contract traded on both the exchanges for the period July 15, 2010 to July 15, 2016. The study found a causality running from the returns of the spot market to the returns from the Nifty futures market in both the exchanges, NSE and SGX.

Research Methodology
Problem Statement

To clarify that there is direct relationship with equal magnitude and direction between SGX and NSE Nifty.

Rationale behind Research

Why do advisors and hosts on CNBC Awaaz track SGX Nifty Early morning at 0800 hrs before market opening?As we have been seeing it regularly that NSE nifty follows SGX one daily, so it must have a correlation coefficient of approximately equal to 1. We will check it.

Is the correlation between the following parameters of the 2 exchanges almost equal to 1 :

- Opening Price
- Closing Price
- High
- Low

- Volume
- % Change

Objectives of Study

To clarify if correlation coefficient between NSE Nifty And SGX Nifty on the following parameters is equal to 1:

1. Opening Price
2. High
3. Low
4. Closing Price
5. Volume
6. Percentage Change in Prices

Research Design

Descriptive Research design has been adopted to determine the relationship between the desired aspects of both exchange's Indices.

Sampling Design
Sampling Frame

Data from NSE and SGX has been analyzed for deriving the relationship between certain desired aspects of both indices.

Sampling Technique

A convenience sampling which is the type of non random sampling used to elicit the necessary information.

Sample Size Determination

Sample size has been decided as per convenience, monthly data has been used for the period of years beginning from January, 2013 and ending at December, 2017.

Data Collection, Preparation and Analysis

Secondary sources of data, i.e., websites and online research reports have been used to collect data.
Raw data has been tabulated and analyzed using Microsoft Excel.

Characteristics of Sample

The sample comprised of 5 years Monthly data as described in literature.

Table 1

Parameter	Exchange	No. of Months (n)
OPENING PRICE	NSE	60
	SGX	60
CLOSING PRICE	NSE	60
	SGX	60
HIGH	NSE	60
	SGX	60
LOW	NSE	60
	SGX	60
VOLUME	NSE	60
	SGX	60
% of Change	NSE	60
	SGX	60

So, the sample consists of data considering entire month as a single unit/trading session for 5 consecutive calendar years beginning from 2013 and ending at 2017. Hence the total data set consists of 60 samples (5 years X 12 months a year) per exchange per parameter.

Statistical Analysis

Correlation Coefficient denoted as r.

$$r = \frac{n \sum xy - \sum x \sum y}{\sqrt{[(n \sum x^2) - (\sum x)^2][(n \sum y^2) - (\sum y)^2]}}$$

Table 1

Opening Price			Closing Price		
Month/year	NSE Nifty	SGX Nifty	Month/year	NSE Nifty	SGX Nifty
Dec-17	10,263.70	10,281.00	Dec-17	10,263.70	10,281.00
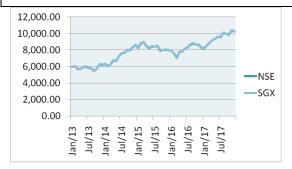
Nov-17	10,390.35	10,372.00	Nov-17	10,390.35	10,372.00
Oct-17	9,893.30	9,806.00	Oct-17	9,893.30	9,806.00
Sep-17	9,937.65	9,927.00	Sep-17	9,937.65	9,927.00
Aug-17	10,101.05	10,098.00	Aug-17	10,101.05	10,098.00
Jul-17	9,587.95	9,519.00	Jul-17	9,587.95	9,519.00
Jun-17	9,603.55	9,639.50	Jun-17	9,603.55	9,639.50
May-17	9,339.85	9,343.00	May-17	9,339.85	9,343.00
Apr-17	9,220.60	9,192.50	Apr-17	9,220.60	9,192.50
Mar-17	8,904.40	8,909.50	Mar-17	8,904.40	8,909.50
Feb-17	8,570.35	8,576.00	Feb-17	8,570.35	8,576.00
Jan-17	8,210.10	8,185.00	Jan-17	8,210.10	8,185.00
Dec-16	8,244.00	8,235.50	Dec-16	8,244.00	8,235.50
Nov-16	8,653.15	8,605.50	Nov-16	8,653.15	8,605.50
Oct-16	8,666.15	8,652.00	Oct-16	8,666.15	8,652.00
Sep-16	8,793.60	8,844.50	Sep-16	8,793.60	8,844.50
Aug-16	8,654.30	8,690.00	Aug-16	8,654.30	8,690.00
Jul-16	8,313.05	8,330.00	Jul-16	8,313.05	8,330.00
Jun-16	8,179.20	8,188.00	Jun-16	8,179.20	8,188.00
May-16	7,822.70	7,876.50	May-16	7,822.70	7,876.50
Apr-16	7,718.05	7,795.00	Apr-16	7,718.05	7,795.00
Mar-16	7,038.25	7,011.00	Mar-16	7,038.25	7,011.00
Feb-16	7,589.50	7,548.00	Feb-16	7,589.50	7,548.00
Jan-16	7,938.45	7,948.00	Jan-16	7,938.45	7,948.00
Dec-15	7,958.15	7,985.00	Dec-15	7,958.15	7,985.00
Nov-15	8,054.55	8,073.00	Nov-15	8,054.55	8,073.00
Oct-15	7,992.05	7,980.50	Oct-15	7,992.05	7,980.50

Sep-15	7,907.95	8,002.00	Sep-15	7,907.95	8,002.00
Aug-15	8,510.65	8,576.50	Aug-15	8,510.65	8,576.50
Jul-15	8,376.25	8,383.00	Jul-15	8,376.25	8,383.00
Jun-15	8,417.25	8,475.00	Jun-15	8,417.25	8,475.00
May-15	8,230.05	8,253.00	May-15	8,230.05	8,253.00
Apr-15	8,483.70	8,519.00	Apr-15	8,483.70	8,519.00
Mar-15	8,953.85	8,895.50	Mar-15	8,953.85	8,895.50
Feb-15	8,802.50	8,879.50	Feb-15	8,802.50	8,879.50
Jan-15	8,272.80	8,282.00	Jan-15	8,272.80	8,282.00
Dec-14	8,605.10	8,637.50	Dec-14	8,605.10	8,637.50
Nov-14	8,348.15	8,360.00	Nov-14	8,348.15	8,360.00
Oct-14	7,960.50	7,983.50	Oct-14	7,960.50	7,983.50
Sep-14	7,990.35	8,031.50	Sep-14	7,990.35	8,031.50
Aug-14	7,662.50	7,679.50	Aug-14	7,662.50	7,679.50
Jul-14	7,629.00	7,612.00	Jul-14	7,629.00	7,612.00
Jun-14	7,264.05	7,230.50	Jun-14	7,264.05	7,230.50
May-14	6,709.95	6,730.00	May-14	6,709.95	6,730.00
Apr-14	6,729.50	6,750.00	Apr-14	6,729.50	6,750.00
Mar-14	6,264.35	6,281.00	Mar-14	6,264.35	6,281.00
Feb-14	6,058.80	6,101.50	Feb-14	6,058.80	6,101.50
Jan-14	6,323.80	6,360.00	Jan-14	6,323.80	6,360.00
Dec-13	6,171.15	6,219.00	Dec-13	6,171.15	6,219.00
Nov-13	6,289.75	6,337.00	Nov-13	6,289.75	6,337.00
Oct-13	5,756.10	5,765.00	Oct-13	5,756.10	5,765.00
Sep-13	5,480.25	5,454.00	Sep-13	5,480.25	5,454.00
Aug-13	5,776.90	5,773.00	Aug-13	5,776.90	5,773.00

Jul-13	5,834.10	5,829.00	Jul-13	5,834.10	5,829.00
Jun-13	5,997.35	5,992.00	Jun-13	5,997.35	5,992.00
May-13	5,911.40	5,926.50	May-13	5,911.40	5,926.50
Apr-13	5,697.35	5,726.00	Apr-13	5,697.35	5,726.00
Mar-13	5,702.45	5,745.00	Mar-13	5,702.45	5,745.00
Feb-13	6,040.95	6,070.50	Feb-13	6,040.95	6,070.50
Jan-13	5,937.65	5,990.00	Jan-13	5,937.65	5,990.00
$r = 0.999656$			$r = 0.999846$		

Graph 1: Opening Price ($r = 0.999656$)
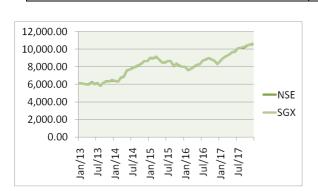
Graph 2: Closing Price ($r = 0.999846$)

Table 2
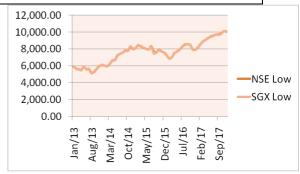
HIGH			LOW		
Month/year	NSE Nifty	SGX Nifty	Month/year	NSE Nifty	SGX Nifty
Dec-17	10,552.40	10,650.00	Dec-17	10,033.35	10,041.00
Nov-17	10,490.45	10,537.00	Nov-17	10,094.00	10,112.00
Oct-17	10,384.50	10,428.00	Oct-17	9,831.05	9,792.00
Sep-17	10,178.95	10,243.00	Sep-17	9,687.55	9,678.00
Aug-17	10,137.85	10,163.00	Aug-17	9,685.55	9,707.50
Jul-17	10,114.85	10,118.50	Jul-17	9,543.55	9,503.50
Jun-17	9,709.30	9,716.00	Jun-17	9,448.75	9,446.50
May-17	9,649.60	9,650.50	May-17	9,269.90	9,284.50
Apr-17	9,367.15	9,375.00	Apr-17	9,075.15	9,082.00
Mar-17	9,218.40	9,233.00	Mar-17	8,860.10	8,870.00
Feb-17	8,982.15	8,991.00	Feb-17	8,537.50	8,551.50

Jan-17	8,672.70	8,699.50	Jan-17	8,133.80	8,157.50
Dec-16	8,274.95	8,310.50	Dec-16	7,893.80	7,896.00
Nov-16	8,669.60	8,697.50	Nov-16	7,916.40	7,919.50
Oct-16	8,806.95	8,840.50	Oct-16	8,506.15	8,504.00
Sep-16	8,968.70	8,994.00	Sep-16	8,555.20	8,559.50
Aug-16	8,819.20	8,866.50	Aug-16	8,518.15	8,546.50
Jul-16	8,674.70	8,717.50	Jul-16	8,287.55	8,270.50
Jun-16	8,308.15	8,321.00	Jun-16	7,927.05	7,922.00
May-16	8,213.60	8,228.50	May-16	7,678.35	7,692.00
Apr-16	7,992.00	8,034.00	Apr-16	7,516.85	7,526.50
Mar-16	7,777.60	7,780.00	Mar-16	7,035.10	7,008.50
Feb-16	7,600.45	7,609.00	Feb-16	6,825.80	6,831.00
Jan-16	7,972.55	7,990.00	Jan-16	7,241.50	7,227.50
Dec-15	7,979.30	8,013.50	Dec-15	7,551.05	7,546.00
Nov-15	8,116.10	8,168.00	Nov-15	7,714.15	7,705.50
Oct-15	8,336.30	8,376.50	Oct-15	7,930.65	7,881.00
Sep-15	8,055.00	8,058.00	Sep-15	7,539.50	7,556.50
Aug-15	8,621.55	8,673.50	Aug-15	7,667.25	7,441.00
Jul-15	8,654.75	8,666.00	Jul-15	8,315.40	8,292.00
Jun-15	8,467.15	8,517.00	Jun-15	7,940.30	7,919.00
May-15	8,489.55	8,490.00	May-15	7,997.15	8,011.50
Apr-15	8,844.80	8,880.00	Apr-15	8,144.75	8,138.50
Mar-15	9,119.20	9,186.00	Mar-15	8,269.15	8,325.50
Feb-15	8,941.10	8,998.50	Feb-15	8,470.50	8,462.00
Jan-15	8,996.60	9,057.50	Jan-15	8,065.45	8,065.50
Dec-14	8,626.95	8,656.50	Dec-14	7,961.35	8,004.50
Nov-14	8,617.00	8,677.00	Nov-14	8,290.25	8,330.00
Oct-14	8,330.75	8,365.00	Oct-14	7,723.85	7,726.00
Sep-14	8,180.20	8,210.00	Sep-14	7,841.80	7,872.00
Aug-14	7,968.25	8,043.50	Aug-14	7,540.10	7,555.00
Jul-14	7,840.95	7,843.00	Jul-14	7,422.15	7,430.00
Jun-14	7,700.05	7,716.00	Jun-14	7,239.50	7,210.00
May-14	7,563.50	7,620.00	May-14	6,638.55	6,654.00

Apr-14	6,869.85	6,909.50	Apr-14	6,650.40	6,681.50
Mar-14	6,730.05	6,788.50	Mar-14	6,212.25	6,191.00
Feb-14	6,282.70	6,322.00	Feb-14	5,933.30	5,946.50
Jan-14	6,358.30	6,411.00	Jan-14	6,027.25	6,009.50
Dec-13	6,415.25	6,535.50	Dec-13	6,129.95	6,139.00
Nov-13	6,342.95	6,379.00	Nov-13	5,972.45	5,983.00
Oct-13	6,309.05	6,304.50	Oct-13	5,700.95	5,715.50
Sep-13	6,142.50	6,175.00	Sep-13	5,318.90	5,315.00
Aug-13	5,808.50	5,840.50	Aug-13	5,118.85	5,109.50
Jul-13	6,093.35	6,108.50	Jul-13	5,675.75	5,709.50
Jun-13	6,011.00	6,021.50	Jun-13	5,566.25	5,551.00
May-13	6,229.45	6,241.50	May-13	5,910.95	5,920.00
Apr-13	5,962.30	5,978.50	Apr-13	5,477.20	5,480.00
Mar-13	5,971.20	5,997.00	Mar-13	5,604.85	5,598.00
Feb-13	6,052.95	6,090.00	Feb-13	5,671.90	5,675.00
Jan-13	6,111.80	6,119.00	Jan-13	5,935.20	5,945.00
$r = 0.999831$			$r = 0.999632$		

Graph 3: High ($r = 0.999831$)

Graph 4: Low ($r = 0.999632$)

Table 3

Volume (in Millions)			% Change		
Month/year	NSE Nifty	SGX Nifty	Month/year	NSE Nifty	SGX Nifty
Dec-17	3610	1.09	Dec-17	2.97	3.26
Nov-17	4790	1.09	Nov-17	-1.05	-1.48
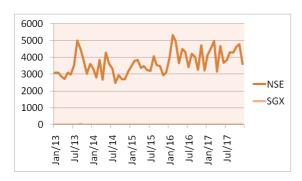
Oct-17	4640	1.04	Oct-17	5.59	5.88
Sep-17	4290	1.01	Sep-17	-1.3	-1.16
Aug-17	4300	1.03	Aug-17	-1.58	-1.86
Jul-17	3850	1.03	Jul-17	5.84	6.17
Jun-17	3670	0.96077	Jun-17	-1.04	-1.23
May-17	4680	1.05	May-17	3.41	3.25
Apr-17	3150	0.88918	Apr-17	1.42	1.48
Mar-17	4980	1.1	Mar-17	3.31	3.21
Feb-17	4530	0.83417	Feb-17	3.72	3.91
Jan-17	4130	0.80828	Jan-17	4.59	4.78
Dec-16	3220	0.93516	Dec-16	-0.47	-0.67
Nov-16	4730	1.34	Nov-16	-4.65	-4.23
Oct-16	3260	0.97913	Oct-16	0.17	-0.54
Sep-16	4020	1.11	Sep-16	-1.99	-2.19
Aug-16	4220	1.13	Aug-16	1.71	1.81
Jul-16	3420	0.93463	Jul-16	4.23	4.82
Jun-16	4320	1.2	Jun-16	1.56	1.22
May-16	4500	1.33	May-16	3.95	3.75
Apr-16	3650	1.07	Apr-16	1.44	1.99
Mar-16	4960	1.09	Mar-16	10.75	10.43
Feb-16	5330	1.16	Feb-16	-7.62	-7.2
Jan-16	3960	1.12	Jan-16	-4.82	-4.97
Dec-15	3120	0.98007	Dec-15	0.14	-0.42
Nov-15	2930	0.88899	Nov-15	-1.62	-1.21
Oct-15	3470	1.04	Oct-15	1.47	1.27
Sep-15	3540	1.21	Sep-15	-0.28	-0.3
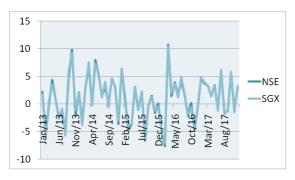
Aug-15	4060	1.36	Aug-15	-6.58	-6.68
Jul-15	3190	1.09	Jul-15	1.96	2.25
Jun-15	3250	1.17	Jun-15	-0.77	-1.11
May-15	3490	1.16	May-15	3.08	3.03
Apr-15	3370	1.09	Apr-15	-3.65	-3.62
Mar-15	3840	1.19	Mar-15	-4.62	-3.99
Feb-15	3780	1.05	Feb-15	1.06	0.17
Jan-15	3490	1.28	Jan-15	6.35	6.22
Dec-14	3150	1.09	Dec-14	-3.56	-3.09
Nov-14	2700	0.78962	Nov-14	3.2	3.17
Oct-14	2700	0.9359	Oct-14	4.49	4.66
Sep-14	2930	0.95051	Sep-14	0.13	-0.55
Aug-14	2480	0.83669	Aug-14	3.02	4.03
Jul-14	3320	0.99899	Jul-14	1.44	1.24
Jun-14	3620	0.92305	Jun-14	5.28	5.54
May-14	4280	1.12	May-14	7.97	7.31
Apr-14	2670	0.80427	Apr-14	-0.12	-0.3
Mar-14	3860	0.88654	Mar-14	6.81	7.54
Feb-14	2800	0.67459	Feb-14	3.08	2.91
Jan-14	3350	0.82001	Jan-14	-3.4	-3.9
Dec-13	3620	0.72746	Dec-13	2.07	1.97
Nov-13	3020	0.65553	Nov-13	-1.95	-1.14
Oct-13	3840	0.80366	Oct-13	9.83	9.26
Sep-13	4490	1	Sep-13	4.82	5.89
Aug-13	5010	0.95733	Aug-13	-4.71	-5.75
Jul-13	3520	0.79268	Jul-13	-1.72	-0.86

Jun-13	2980	0.92629	Jun-13	-2.4	-2.7
May-13	3080	0.86286	May-13	0.94	1.1
Apr-13	2730	0.81998	Apr-13	4.36	3.56
Mar-13	2880	0.73565	Mar-13	-0.18	0.46
Feb-13	3080	0.68179	Feb-13	-5.66	-6.02
Jan-13	3080	0.67295	Jan-13	2.2	1.78
$r = 0.507545$			$r = 0.992862$		

Graph 5: Volume ($r = 0.507545$)

Graph 6: % Change ($r = 0.992862$)

Findings

- Opening Price, r=0.999656
- Closing Price, r=0.999846
- High, r=0.999831
- Low, r=0.999632
- Volume, r=0.507545
- % Change, r=0.992862

Conclusion

- There exist a strong positive and equi-magnitudinal correlation between the price movement of NSE Nifty and SGX Nifty
- The other parameter Volume doesn't show such a correlation, hence the stated correlation(r=1) is applicable only to the price and its movements.

Limitations

- Study and conformity by way of various other tests and statistical instruments along

with non quantifiable cause and effect relationships is needed.

- The conceptual understanding of this study is limited to correlation and the external look of the indices, its constituents, effects among them and cause and effect relationship among these constituents needs to be studied to ensure the applicability of the results.

Scope for Future Researchers

- The causes behind non-correlation of volumes can be studied.
- As none of the correlation is exactly equal to 1 but precisely 1, hence this minor difference can be explored to develop an effective hedging strategy and take benefit from the same.

STRUGGLE OF WOMAN IN SHOBHA DE'S *STARRY NIGHTS*

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Abstract

Shobha De has often been described as a novelist of romance and realism. Her novels mostly deal with the basic and important aspects of existence and survival in the high-class society of India. Her works have no essential and psychological bearing, as they are closely acquainted with the Bombay cinema and the world of modeling.

Shobha has beautifully mirrored the shattering human values of the glittering high-class society. The main themes of her novels include over-domineering materialism, lack of spiritually leading to the inner conflict and the deteriorating moral values. Her women characters are the prototypes of modern women who are not polite, but remain meek angels in the business of making themselves freely available to the wishes of their counterparts.

The purpose of this paper is to focus on the character of Aasha Rani, the central character of the novel taking into account the factors that lead to her explorations vis-a-vis her sexploitations in a male-dominated society.

Aasha Rani, the unrivalled, ravishing beauty of Bombay stardom, is a woman with an insatiable libido, thus susceptible to indiscriminate sex with the film people-producers, directors, heroes, cameramen, high society celebrities, sheaths and other non-filmi people who are otherwise famous in the society, but soiled and exploited.

Aasha Rani's first lesson in exploitation begins with her scheming mother who, for the sake of money,

uses her fifteen-year-old daughter and forces her to be the bed-mate of the producers and distributors. She also thrusts Aasha Rani into the orgy of blue films. For the hungry people of the film world, it is the forty inch bust of this fifteen-year-old girl which becomes the centre of attraction.

Aasha Rani's irresistible sexual desire is not inherent but the manifestation of a suppressed sense of vengeance of the male world which has its roots in the ill-treatment of her Amma by her Appa, or it is because of her own exploitation by the male world since her childhood:

Perhaps it had something to do with appa and the way he'd mis-treated her mother. Or maybe she felt soiled, used, exploited by them-she often told him bitterly: All of you are just the same, but wait, I will show you. I will do to men what they try to do to me. I will screw you all-beat you at your own game. (8)

This hatred has even a deeper root. Aasha Rani recollects the nightmarish experience of her childhood when she was sexually assaulted by her uncle:

She remembered queuing up outside the enormous tent with this man holding her hand. Soon her hand had been slyly slipped into his mundu. And his hand had been replaced by what fell like a firm hard stick. Aasha Rani wanted to scream. But she was terrified. . . . Finally, he had turned limp and she had felt her small hand go damp with something sticky and smelly. (196)

An incomplete childhood with a single parent, poverty, starvation, her mother's cruel dream to make her a film star, the devilish attitude of the people of the stardom to bruise and batter her femininity, the jealousy and unkindness of her sister Sudha, the collapse of her marital life and separation from her own childhood-she stoically endures a series of shocks one after another.

Viji was given the new name Aasha Rani and was given the first

break by Kishen bhai. It was he who taught her for the first time how to "part her legs." During the first sexual intercourse she looked at Kishen bhai with the innocent eyes of a child sleeping on the impersonal bed in the hotel:

"Are n't you afraid?" he'd asked. . . .

"No, not at all. Why? should I be?"

Those eyes had regarded him coolly and he'd wondered briefly if she was as innocent as she looked.

Thus the long agonizing story of Aasha Rani begins. Her physical exploitation starts with Kishen bhai, but her mental agony has a regressive link with her past-the innocent days of her childhood. When her amma was facing a lot of hardship to rear up her children, as her appa never turned to look at them, those days passed in utter deprivation. When Kishen bhai wonders to see her fetish for toys, she reveals a part of the sad story:

"You don't know about my childhood," she'd tell him hugging a doll. "I never had anything to play with-no toys nothing." He'd heard the story before. The father ???

After Jay's departure, Aasha Rani tries for roles in films but to her disappointment, she is offered role of a\ mother in which she is not interested. She comes in contact with Jojo and the unhappy incidents that take place one after another breaking her down completely. The most shocking of it all is Akshay's death. Sasha tfeMs??? her crying over the telephone that she misses her mother as her father'spends ??? most of his time with Nanny. Aasha Rani decides to go to New Zealand. Her trip to New Zealand lands her in further remotes. The birthday party of Sasha where she wears a saree which her daughter does not like and screams and clings to Nanny: "Don't touch me, l\m not your daughter. I don't want to be your daughter." (207) (sentence construction ???) Then Vay

returns and tells Aasha Rani about his affair with Alice:

I love the girl. She loves me. And she loves Sasha. Things just worked out that way. I hadn't planned it. I love you

Shobha De's days as a journalist in stardust made her come chosen??? to Bolloywood. She had watched the film industry and its functioning very closely for a decade or so. These experiences and memories paved way to her novel Starry Night Shobha has authentitially??? portrayed the connection of Hollywood and the politics. She also brings to surface the existence of the dirty seths and under world done??? presence in the industry Shobha De is a writer who portrays the events and characters time to reality.

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TEACHING ENGLISH LANGUAGE THROUGH LITERATURE

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Abstract

This paper highlights the need to incorporate literature into the teaching of English language, especially in relation to the language skills: listening, speaking, reading, and writing. It highlights the relevance of literature and literature genres to English teaching and learning. It also discusses the benefits that students could derive by paying attention to literature genres, (drama, prose, and poetry), in the English language classroom. In this era of swift industrialization and technological enlargement, language has fashioned the premise of progress, of survival, of career advancement, of communication. Literature in a language classroom provides enough space for the learners to comment, justify and mirror themselves. Teaching English language through literature has become the fashionable phenomenon and it is particularly a good source for developing students 'abilities to infer meaning and to make interpretations. . Literature is undoubtly one of the main resources used as an effective means of language teaching. Particularly, literature was regarded as the most important part of foreign or second language teaching. Literature will increase all language skills because it will extend linguistic knowledge by giving evidence of extensive and subtle vocabulary usage.

Keyword: Vocabulary, Language skills, Technology, Linguistics.

Introduction

Literature is, first of all, to be skilled, to be enjoyed, to be prized, and to be treasured. Each reader, in the process of experiencing a literary work, both brings meaning to and takes meaning from that work. The role of literature in the language classroom was interrogated during the period 1960 – 1980. Literature is undoubtly one of the main resources used as an effective means of language teaching. Teaching English through literature has become the fashionable phenomenon.

Literature plays an important role in teaching four skills like Listening, Speaking, Reading and Writing. Literature in the language classroom as it provides valuable authentic material develops personal

involvement and help contribute to readers' cultural as well as language enrichment.

Teaching language through literature help teachers first to explain them with language use to develop their own competence and understand language as a social phenomenon, and not as an exclusive branch of learning. And another thing is that it transforms the classrooms as the stage in which there is real practice of communicative language. It also helps teachers to consider language as entailing social acceptability in other words; they can look to classroom language as carrying resemblance with the outside language. And As a result, this would raise communication to the level of a social responsibility. It is important that the learners develop their linguistic competence by learning how to express meanings in English, but also that they develop their communicative competence, that will allow them to transmit messages, to use the language to interact, to communicate with other people, which is, in the end, the basic function of language.

What is Literature?

Literature is like umbrella term giving information. Therefore literature, for being interested in every kinds of written and spoken business, can be termed as expressing a specific subject e.g. literature for construction, literature for medicine, literature for child raising, literature for construction, literature for medicine, texts may express the author's style. Literature from the Language Teaching point of view is that the literature is the use of language effectively in suitablefor the contexts of the events.

Uses of Literature in Language Classroom

The purpose of using literature in a language classroom is to make the classroom interactive and it can be stated that an interactive class can obviously improve communicative competence of the learners and keep a lasting impact on their mind. Such a

class can enhance the critical thinking abilities of the learners and at the same time maintain a learner centre environment. Literary texts are a rich source of classroom activities and can surely prove to be very motivating for learners. No wonder the use of literary pieces play a significant role in English Language Teaching. Literature opens a new world to the students. It cultivates the critical abilities of the students.

The use of literature is to focus on the positive contributions of a literary text as it exposes the learner to different registers, types of language use. An attractive and enjoyable short story that conveys our feeling or emotion can touch the learners' heart instantly. Consequently, the language class becomes not only exciting but also it reciprocates with impulsiveness and interest.. Such learning drives away the monotony of traditional language classes. Thus, it gives the teacher an opportunity to open a broad context of language use for the students.

Literature helps students to do the following

- Acquire a native-like competence in English;
- Express their ideas in good English;
- Learn the features of modern English;
- Learn how the English linguistic system is used for communication;
- See how idiomatic expressions are used;
- Speak clearly, precisely and concisely;
- Become more proficient in English; and
- Become creative, critical, and analytical learners.

Importance of Using Literary Texts in Language Teaching

Literature provides authentic material. The learners are exposed to actual language samples from real life and literature acts as a beneficial complement to such materials.

Literature helps students to develop interpretative abilities. Literature is a particularly good source for developing students' abilities to infer meaning and to make interpretations. Literature enables students to get familiar with universal issues and thereby motivates them into reading. Though the world of literature is a created one; it depicts contextually vivid characters from varied social backgrounds. A reader can discover their thoughts, feelings, customs, possessions; what they buy, believes in, fear, enjoy; how they speak and behave behind closed doors. This vivid imagined world can quickly give the foreign reader a feel for the codes and preoccupations that structure a real society.

Poems in English Language Teaching

The success of poetry lessons depends upon on the teacher's level of creativity, enthusiasm, reading aloud with tone variation. It should be learner-centered so the teachers should make in a way so that they come to know. Poetry can pave the way for the learning and teaching of basic language skills. Most poetry consciously or unconsciously makes use of metaphor as one of its primary methods and it serves as a great source for the students to understand the author's interpretation.The teacher when reading the poem aloud with tone variation, she/he can reach the students.

Benefits of Poetry

- provides readers with a different viewpoint towards language use
- known usages and rules of grammar, syntax and vocabulary,
- evokes feelings and thoughts in heart and in mind, Poetry is an outlet of emotions. At this stage, it can be stated that students become familiar with different aspects of the target language, such as stress, pitch, intonation by studying poetry. Moreover, poetry employs language to

evoke the qualities of life. Poetry is one of the most effective and powerful transmitters of culture. All of these group activities develop the speaking abilities of the students, give importance to pronunciation practice and enhances their creative and knowledge skill. Teachers could indicate their errors in their act or in their pronunciation in a positive manner.

Role of Short Stories in Language Teaching

Short fiction is a supreme resource for observing not only language but life itself. In short fiction, characters act out all the real and symbolic acts people carry out in daily lives, and so in a variety of registers and tones.

Benefits of Short Stories

- makes the students' reading task easier as it is simple and short when compared with the other literary genres,

- Illuminates the students to write short stories.

The use of a short story seems to be a very helpful technique in today's foreign language classes. As it is short, it makes the students' reading task easier. To put it differently, students all over the world have experienced stories and can relate to them. Moreover, short fiction, like all other types of literature, makes contribution to the development of cognitive analytical abilities by bringing the whole self to bear on a compressed account of a situation in a single place and moment.

Role of Dramas in Language Teaching

Using drama in a language classroom is a good resource for language teaching. It is through the use of drama that learners become familiar with grammatical structures in contexts and also learn about how to use the language to express, control and inform. The use of drama raises the students' awareness towards the target language and culture. In this context, the use of drama as a tool rather than an end gains

importance in teaching a foreign language. Learners should make use of drama to promote their comprehension of life experiences, reflect on particular circumstances and make sense of their extra linguistic world in a deeper way.

Benefits of Drama

- stimulates the imagination and promotes creative thinking.
- develops critical thinking skills.
- promotes language development.
- heightens effective listening skills.
- increases empathy and awareness of others.
- fosters peer respect and group cooperation.
- reinforces positive self-concept
- provides teachers with a fresh perspective on teaching.
- transforms the classroom strict atmosphere into a humorous atmosphere.

In other words, the use of drama seems to be an effective technique. Particularly, teachers, who wish to make language learning more colourful, motivating and interesting, can make use of drama in their language classes.

Language Skills

There are four major language skills that are used for communication. They are: listening, speaking, reading and writing. These skills are interrelated in various ways. For example, listening and speaking use the oral medium but reading and writing use the visual medium. Again, listening and reading are receptive skills but speaking and writing are productive skills.

Using Literature to Teach Language Skills

Literature plays an important role in teaching the four basic language skills, (listening, speaking, reading and writing). However, when using literature in the English language classroom, language skills should never be taught in isolation but in an integrated way. It is advocated that teachers should try to teach basic language skills as an integral part of

oral and written language use; as part of the means for creating both referential and interactional meaning, not merely as an aspect of the oral and written production of words, phrases and sentences.

Teaching Listening Skills Through Literature

The use of literature in a language classroom can play a meaningful role in teaching listening. Language teachers can make listening comprehension and pronunciation interesting, motivating and contextualized at the upper levels by playing a recording or video of a literary work or by reading literature aloud themselves. Having students read literature aloud contributes to the development of the listening ability.

Teaching Speaking Skills Through Literature

Literature texts help in improving pronunciation ability of students. Pronunciation may be the focus before, during, and after a reading

comprehension exercise. At elementary levels for example, pupils should be given simplified short stories. At the advanced levels, students should be given literary texts, so that they can develop their literary competence in English language. This will enable the students to learn practically, the figurative and conventional use of the English language that occur in the literary texts and also encounter different genres of literature (e.g. poems, short stories, plays etc.). Observing how characters in a play or a short story use figures of speech, such as smile, metaphor and metonymy, in expressing their communicative intentions will eventually leads to fluent usage of the language.

Teaching the Reading Skill Through Literature

In a reading lesson, the teacher should begin discussion at the literal level with specific indication to the text. When the students master literal understanding, they can progress to the

inferential level, where they must make speculations and interpretations concerning the characters, setting, and theme, and also identify the author's point of view. After comprehending a literary text, at the literal and inferential levels, students will be ready to do a collaborative work. That is to say that they should share their personal evaluation of the work and their personal reactions to it: its characters, themes and the author's point of view. This is also the suitable time for them to share their reactions to the cultural issues and themes in the work. Personal evaluation of the text stimulates students to think imaginatively about the work and provokes their problem-solving abilities. Discussion deriving from such questions can be the foundation for oral and writing activities.

Teaching Writing Skills Through Literature

Literature can be a powerful and motivating source for teaching writing in the English language classroom, both as a model and a subject matter. When students use a literary text as a model, they try to imitate the author of the text in content, theme, organization, and style. However, when students use literature as a subject matter, their writings exhibit original thinking, interpretation and analysis. Literature houses an immense variety of themes for students to write on.

The Benefits of Using Literature to Teach the Language Skills

Literature is a great tool to approach English language teaching and learning. However, there are students and teachers who consider it to be abstract or boring. The benefits of using literature to teach the four language skills can be seen in the following aspects:

- Students can learn about allusions and different aspects of the English culture.

- They can also learn the context and meaning of famous quotes and phrases.
- Students can increase vocabulary and also decode expressions that can be used for specific purposes.
- Through literature, students learn about their creativity and imagination, interacting
- with the text themselves and playing different literary roles. By reading new words and new phrases, students' lexicons are increased.

Suggested Activities

There might be a variety of activities exploited from literary texts.

1) Strong lines

Students are required to read a short story beforehand. In the class, however, they are not allowed to look at the story when following this activity.

In the class, teacher asks students to have a quick look at the whole story and underline a strong line that is the words and expressions that they like or that disturb them.

Divide the class into groups of three or four and ask students to share the strong lines with other members in their group.

a) Storytelling - Students are required to read the short story beforehand. - The teacher picks up 10-15 words from the passage. Write the words (in the sequence of Occurrence in the text) on the board.

b) Gap filling – Students are required to read the story beforehand. In the class, however, they are not allowed to look at the story when following this activity. - Teacher prepares another copy of the text in which there are some gaps for the students to fill in. The gaps can be passive vocabulary, adjective vocabulary, etc so that students will have a chance to revise the lexis later. - Ask students to fill in the gaps, exchange the answers in pair/group. - Remind them of the related grammatical focus. - Give them a

chance to drill in the language/grammar if possible.

c) Visual pictures - Various pictures and can trigger the imagination of the learners. An easy beginning is to show them the cover design of the book and ask them to say what they feel about it. Several other specific questions can be asked to bring out particular answers related to the society, people, class, country or other information.

d) Key Words - The teacher can mention some words and phrases from the text and ask the students to think about them and tell their denotative meanings. The deeper connotative meaning of the words in relation to the text is uncovered and the students can be taught from it. This explains the use of words in different contexts. Gradually they can relate the words with the story itself

e) Listing words - Different ways of listing, for example, using separate colors for nouns or verbs, or circling the verbs and writing them, make the students concentrate more on the words. The teacher writes a word on the board and asks the students to give similar or opposite words. Listing words according to the grammatical class of words may also help the students.

f) Story telling with objects - Any simple object like a fork or a cup can trigger stories. Provide an example story with the objects—a spoon, a girl, a banana, a car and a monkey. It says that a girl had a spoon and a banana in her hands. A fast car passed by her. She was scared. She dropped the spoon and the banana. When she came back she found a monkey eating the banana with a spoon. She laughed at the monkey. This impromptu simple story helps the students feel confident that they can make stories too. So, the students can be divided into groups of four or five and made to make stories with objects.

g) Reading the story aloud - Reading the text aloud helps the students to work on their pronunciation. Some sections of the Story was read aloud by the teachers or students.

Conclusion

Literature provides students with an incomparably rich source of authentic materials over a wide range of registers. If students can have access to sufficient variety of literary materials, then they can effectively master English language at a high level. . Literature is not only a tool for developing the listening, speaking, reading, and writing skills of the students in English language but also a window opening into the English culture and helps to build up cultural competence in students. All students can benefit from the exposure to the Literature-based approach to teaching and learning English language. It is an excellent way of increasing students' academic achievements in English language.

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THE NEED TO IMPART LIFE SKILLS IN THE DIGITAL LEARNING ERA

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Abstract

Digital literacy is one component of being a digital citizen - a person who is responsible for how they utilize technology to interact with the world around them. Digital technology allows people to interact and communicate with family and friends on a regular basis due to the busy constraints of today's digital era. Digital literacy in the present has the potential to deliver immense moral values. Our online world also comes with inherent risks; particularly for children. The truth is, while younger generations are being labelled as digital natives when it comes to safety, they are no more literate than their parents. Digital platforms make children vulnerable to criminals and bullies. They can cause students to compare their existence to the often fabricated online lives of others; leading to feelings of inadequacy, detachment, isolation, and even the development of mental health issues. They can also leave pupils open to misinformation, manipulation, and fake news. Traits such as grit, tenacity, perseverance, and resilience; alongside a desire to make learning an integral part of living in the digital era. Lessons about online responsibilities, risks, and acceptable behaviour should now be imparted in the curriculum.

Keywords:*digital citizen, communicate, moral values, mental health, integral.*

Introduction

The digital world is increasingly penetrating the education and skills domain, with technology gradually being used to deliver education, knowledge and skills in new and innovative ways. Everywhere, education is seen as the main way of enabling individuals andnations alike to meet the ever increasing economic, technological, social and personalchallenges. We expect education to prepare young people for the world of work and foreconomic

independence; to enable them to live constructively in responsiblecommunities; and to enable them to live in a tolerant, culturally diverse and rapidlychanging society. Perhaps above all, we expect education to help young people tobuild lives that have meaning and purpose in a future we can scarcely predict.This has lead to re-organizing of the education systems all over the world so thatthey provide not only high standards of academic qualifications, including literacy andinnumeracy but also inculcate skills such as creativity, communication, empathy, adaptability, and social skills, all of which are being increasingly emphasized byemployers and others in the global society.

Life skills include things like social, emotional, and thinking skills — such as self-awareness, empathy, critical thinking, decision-making, and coping with stress.Life skills "can help people to make informed decisions, communicate effectively and develop coping and self-management skills that may help an individual to lead a healthy and productive life."These skills should be taught to adolescents, as they can help them successfully transition "from childhood to adulthood by healthy development of social and emotional skills."

Life skills based Education can

1. Help in the development of social competence and problem solving skills, which in turn help adolescents to form their own identity.

2. Promote positive social norms that have an impact on the adolescent's health services, schools, and family.

3. Help adolescents to differentiate between hearing and listening, thus ensuring less development misconceptions or miscommunications regarding issues such as drugs, alcoholism, etc.

4. Delay the onset of the abuse of tobacco, alcohol, etc.

5. Promote the development of positive self-esteemand anger control.

Today's students are active learners rather than spectators. They view themselves as participants in creating information and new ideas (Leadbeater, 2008). To cope with the increasing pace and change of modern life, students need new life skills such as the ability to deal with stress and frustration. Today's students will have many new jobs over the course of their lives, with associated pressures and the need for flexibility. As medical science advances, homelife and the community will place additional demands on future generations. Those who are 'youngsters' today will be called on to care for more elderly citizens. Kindness, compassion, and care giving skills will be in demand. As mobility increases, society will be more and more hetrogeneous, so tolerance and diversity skills also will be at a premium.

The way in which the digital learners learn, provides valuable insights into the ways different pedagogies support learners in mastering twenty-first century skills and competencies, and how best to engage and prepare them for a complex and ever-changing future. Saavedra and Opfer (2012, p. 1)Participatory learning is neither unusual nor new to today's learners, but instead a familiar way for them to socialize and learn. Youth and adults entering educational systems already participate with peers in identifying new developments occurring in and impacting their social networks and personal lives.

Gone are the days when people learned and worked in isolation. Today, people regularly take part in online communities where they share opinions, critique ideas, swap insights and comment on each other's plans and aspirations (Davidson and Goldberg et al., 2009). Social media have transformed teaching and learning environments. Cameraphones make sharing experiences with others in virtual spacealmost instantaneous. With

the advent of Instagram, Flickrand Twitter, reports on learners' latest experiences are uploaded and remain open for public comment.

A relevant and proper implementation of life skill education is a need of an hour, for today's society. Imparting life skills education to the students, can be helpful as it specifically addresses the needs of children, helps in motivating, providing practical, cognitive, emotional, social and self-management skills for life adjustments. On the whole, life skills education, have found to be an effective psychosocial intervention strategy for promoting positive social, and mental health of adolescents which plays an important role in all aspects such as strengthening coping strategies and developing self-confidence and emotional intelligence, as well as enhancing critical thinking, problem solving and decision making skills. Thus, there is, significance and importance of life skills education to be integrated into the regular school curriculum and given on a daily basis

by a life skills trainer/ teacher/counsellor to enhance the mental health of students, equip them with better adapted skills to face the challenges of changing life situations and empower them to become fully functioning contributors to the host society in particular and the world in general.

Life skills education is an effective mode of education, which does enhance social, emotional and thinking skills, and helps the 21st - century youngsters to achieve their goals, by strengthening their abilities to meet the needs and demands of the present society and be successful in life

Democracies need active, informed and responsible citizens, who are willing and able to take responsibility for themselves and their communities and contribute to the political process. Democracies depend upon citizens who, among other things, are:

- aware of their rights and responsibilities as citizens

- informed about social and political issues
- concerned about the welfare of others
- able to clearly articulate their opinions and arguments
- capable of having an influence on the world.

Life skills need to be imparted in education, it is also the focus of discussion across a range of industries around the world. Helping students to gain life skills therefore isn't about developing a new curriculum, it's about teaching the same content but structuring and incorporating opportunities for students to develop life skills into the organization of the class. There is a greater need for the learners to access and analyze information, solve problems and make decisions. Those who are able to use their initiative, have integrity, show good judgement, fairness, understanding and cooperation will find these skills also recognized by many employers. Equally, as adults, the learners seek to develop themselves personally by recognizing their own strengths and building on these and by understanding their weaknesses and how theyhandle them.

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INNOVATIVE METHODS OF TEACHING AND LEARNING IN ENGLISH

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Abstract

Teaching and learning are the two way process. Learning is a progressive process that we start learning from our mother's womb. The first and foremost process in learning is teaching. Basically teaching shouldconsist of two mainmechanism sending and receiving information. In order to motivate students to focus and partake in the class, teachers need to be creative and innovative. Every innovative thinkingbringing us an innovative method to learn this language by the English teachers have done a lot to all the learners of language. English teachers have done a lot to all the learners of this language. A wide variety of resources and techniques of teaching should be exploredto the students. Teaching the second language is a difficult task for the teachers. This paper aims various innovative methods of Teaching and Learning in English.

Keywords: *Teaching and learning, innovative method, second language.*

Introduction

Education is a luminosity that shows the mankind the right direction to flow. The purpose of education is not just making a student knowledgeable but adds basis thinking, understandingability and self competence.

Innovative teaching is a practical approach to amalgamate new

teaching tactics and methods into a classroom. Innovative teachers execute new methods before they appeal to conventional educators.Technology plays a vital role in innovative teaching and

learning. Innovative teachers use new technology to develop or enlarge upon the student practice. The conversion from traditional blackboard and overhead projector instruction into computer-aided presentations was innovative. Innovative teachers include tools like tablet, computers and mobile devices to bid students a more interactive practice.A majoridea of innovative teaching is cheering students to engage more in the learning process. When students interact with teachers and peers, they gain more practical training and gathered more information from a class.

1. Learning through Argumentation

Students can precede their understanding of science and mathematics by arguing in ways alike to expert scientists and mathematicians. Argumentation aids students focus to distinctthoughts, which can deepen their learning. It makes technical reasoning public, for all to learn. It also permits students to improve ideas with others, so they learn how scientists work collectively to establish claims.

2. Incidental Learning

Incidental learning is unexpected or accidental learning. It may happen while carrying out amovement that is apparently unrelated to what is learned. It deals with how people learn in their daily routines at their workplaces. For many people, mobile devices have been incorporated into their everyday lives, providing much opportunity for technology-supported incidental learning.

3. Context-Based Learning

Contexts allow us to learn from practice. By understanding new information in the context of where and when it happens and connecting it to what we already know, we come to comprehend its significance and meaning. In a classroom or lecture theater, the context is usuallylimited to a fixed space and limited occasion.

Beyond the classroom, learning can come from an enhanced context such as visiting a custom site or being immersed in a good book.

We have opportunities to create context, by interacting with our environments,sharing conversations, making notes, and changing nearby things. We can also come to recognize context by exploring the world around us, sustained by guides and measuring instruments. It tracks that to aim effective sites for learning, at schools, museums and websites, requires a deep understanding of how context shapes and is shaped by the process of learning.

4. Adaptive Teaching

Adaptive teaching methods suggested the best places to start new substance and when to review old substance. They also offerdifferent tools for scrutinizing one's improvement. They make on longstanding learning practices, such as textbook reading, and add a layer of computer-guided support.

5. Teaching Aids

Teaching aids strengthen the spoken or written words with existing images and thus offer rich perceptual images which are the basisof learning. When these materials are used in an interconnected way, they make learning everlasting. They afford for a great variety of methods. They bring the outside world into the classroom and make us teach efficiently. In order to derive the compensation of using teaching aids, a teacher needs the acquaintance of different types of teaching aids obtainable, their place in the teaching-learning process and the methods of their evaluation. Teaching aids supplement the efforts of the teacher and they do not supplant him.

Advantages of Using Teaching Aids

Adds interest, involvement and brings the world into the classroom;

- Makes learning eternal;
- expands greater understanding;

- motivates self-activity;
- promotes continuity of thought;
- Makes teaching efficient;
- Helps in overcoming language obstacles;
- offers a great variety of methods.

All teaching aids can be classified as under:

- Audio-Visual Aids: Language Laboratory, Smart Board, Television, LCD Projector, Sound Motion Picture, Record Player, Tape Recorder, Compact Disc Player.
- Visual-Activity Aids: Pictures, Photographs, Flash Cards, Poster, Charts, Diagrams, Graphs, Maps, Cartoons, Demonstration Programs.

Audio-Visual Aids

In modern teaching inclinations, it is desirable for every school to have audio-visual aids at secondary and higher secondary level for teaching and learning. It consist of language lab and smart board with a variety of audio and video materials.

The Language Laboratory

Technological assists in language teaching are foremost forces today, and among these aids, the language laboratory engages the most famous place. The language laboratory is very useful for evaluating students' speech. It gives students with the technical tools to acquire the best samples of pronunciation of the language

Using YouTube

YouTube videos can be used in an ELT classroom for differentfeatures of English as to enhance vocabulary, accents, pronunciations, voice modulation and many more. The genuine advantage of using YouTube in teaching English is that it provides authentic examples of every day. The teacher can utilize it as a tool for improving their Listening

and Speaking, Reading and Writing skills.

Skype

Skype affords boundless possibilities for the teachers and students to cooperate with each other anywhere in the world. It gives enormous opportunities for the students in a foreign language class to connect with classes in other countries to experience their languageskills.Through Skype the teachers can give mentoring or homework or assignment to the learners.

Twitter

Twitter, a gift of Technology, is a public networking application that could help in developing students' English to a higher level. As an online education technology tool, twitter's impact onattractive students in learning concepts is infinite The teacher can use a dozen activities for using an online education technology tool to keep students in classroom activities to improve a better understanding of concepts.

Mobile Phones

The use of mobile phones as a learning tool has a wide variety of applications. The teacher can ask the students to make a photo documentary using the camera function on their mobile phones.

Conclusion

As English has curved into a worldwide language, its existence and worth in the world has stretcheda lot in the past decades. But if languageteachers teach as they taught earlier, then the required goals of learning English Language may not be achieved in the present global scenario. In the past, no dynamic, artistic and productive activity was given to the learners to develop the four language skills. Technology is developing day-by-day. We are living in the 21st century and it is the age of technological advancement. Thus the recent trend in teaching English is the

use of modern technological tools as English language teaching has been affected a lot with the availability of these tools.

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THE ROLE OF 'UGC' AND 'NAAC' IN HIGHER EDUCATIONAL INSTITUTIONS

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Introduction

Quality is an accident; it is always the result of intelligent effort- John Ruskin.

Quality in higher education has become the prime agenda of countries worldwide. In the changing context marked by expansion of higher education and globalization of economic activities, education has become a national concern with an international dimension. To cope up with this changing context, countries have been pressurized to ensüre and assure quality of higher education af a nationally comparable and internationally acceptable standard. Consequently many countries initiated national quality assurance mechanisms and many more are in the process of evolving a suitable strategy. It is the quality of higher education that decides the quality of human resources in a country. Higher education as we see today is a complex system facilitating teaching, extension and international cooperation and understanding.

In order to maintain the quality in Higher Education the government of India has founded the **University Grants Commission (UGC):** which came into existence on 28 December 1953 became a statutory organisation by an Act of Parliament in 1956 It is a national body for the coordination, determination and maintenance of standards of university education. It serves as a coordinating body between the Union and State Governntents and the institutions of higher learning. It also acts as an advisory body to these Governments and institutions on issues relating to higher education.

In Post independence, the of India thought that education must be given the maximum importance from the elementary education to the highest levels of education such as the PhD degree This is exactly why they wanted to come up with a body that will ensure that the education in India meets a certain standard. In 1957 almost all the universities came under the control of the UGC. It is the only grant giving institute in the country. It provides funds and it also arranges for the coordination and maintenance of the universities in India. The UGC controls the following in India:

1. Maintaining the standard of research, teaching and examination in the universities
2. Promoting university education
3. Making regulations to maintain the minimum standard of education in the country
4. It is a link between the union government and the institutes of higher education
5. It also advises the government about the steps to be taken in order to improve the education system.

You can make out from the list above that UGC plays a vital role in the education of the country. It has ensured that a system it followed in higher education. UGC also ensures that the education in all these top universities is of the same standard so that the students passing out of these colleges can be considered equal. India is a vast country as a result there are thousands of colleges offering differentcourses. It is impossible to ensure that a common standard is maintained. However, UGC indeed makes this impossible task possible.

It has been successfully doing its role for almost half a century and will continue to do so even in the future. One of the best ways to ensure that the education in all these universities is at par is to ensure that the teachers are equally good. This is exactly why the final approval of the UGC is required before a lecturer is appointed in any of these colleges.

We hope that by now you have got a fair idea of what the UGC is and the role that it plays in the education system. The UGC also conducts the NET, which is the name of a qualification that is essential for a person to teach in the graduation and post graduation colleges.

Higher education is a powerful tool to build knowledge for an information based society. Universities thus in twenty first century have to serve a multiple role, produce new knowledge; acquire capability to decipher; adapt knowledge produced elsewhere; and create an intelligent human power, at all levels through challenging teaching and research activities which would balance both need (quality) and demand (quantity). Higher education is the backbone of any society.

There has been a dramatic progress in establishment of Higher Education Institutes (HEIs) both under the public and private sectors. Higher Education Institutes offers variety of programmes through on and off campuses, adopt different strategies of teaching and learning, enrole heterogeneous groups of learners in diverse discipline and engage themselves in multifarious activities of teaching, research and extension services. The concern for quality assurance has therefore acquired paramount significance.

Accordingly, the colleges and universities were encouraged to make a self assessment of their performance, on the basis of the self-assessment. This led to the establishment of NAAC in 1994, with its headquarters at Bangalore and its major function includes

- To acts as a catalytic agent to motivate Higher Education Institutes to achieve excellence in all spheres of academic activity
- To promote the idea of accountability among the academies.

Since its establishment, the Council has made significant headway in evolving the procedures and criteria for assessment and accreditation of universities and colleges. It is

mandatory for such institutions to undergo the process of accreditation.

NAAC has identified the following seven criteria to serve as the basis of its assessment procedures:

- Curricular aspect
- Teaching-learning and evaluation
- Research consultancy and extension
- Infrastructure and learning resources
- Student support and progression
- Governance, leadership and management
- Innovations and best practices

Role of Internal Quality Assurance Cell (IQAC)

For performance evaluation, assessment and accreditation and quality up-gradation of institutions of higher education, the National Assessment and Accreditation Council (NAAC). Bangalore proposes that every accredited institution should establish an Internal Quality Assurance Cell (IQAC) as a post-accreditation quality sustenance measure. Since quality enhancement is a continuous process, the IQAC will become a part of the institution's system and work towards the realization of the goals of quality enhancement and sustenance. The prime task of IQAC is to develop a system for conscious, consistent and catalytic improvement in the overall performance of institutions For this, during the post accreditation period, it will channelize all efforts and measures of the institution towards promoting its holistic academic excellence.

The work of IQAC is the first step towards internalization and institutionalization of quality enhancement initiatives. Its success depends upon the sense of belongingness and participation it can inculcate in all the constituents of the institution

Objectives of the IQAC

- To ensure continuous improvement in the entire academic process of the University

- To ensure stakeholders with higher Education, namely parents, teachers, staff, would employers, funding agencies and society in general, of its own quality and probability.

Function of the IQAC

- Development and application of quality benchmark/parameters in various activities of the institution.
- Acting as a nodal agency of the institution for quality-related activities.
- Preparation of the Annual Quality Assurance Report and such reports as many be decided from time to time.
- Dissemination of information on quality aspects.
- Organization of discussions, workshops, seminars and promotion of quality circles.
- Recording and monitoring quality measures of the institution.

- Development and application of quality benchmarks/parameters for the various academic and administrative activities of the HEI
- Facilitating the creation of a learner-centric environment conducive for quality education and faculty maturation to adopt the required knowledge and technology for participatory teaching and learning process.
- Arrangement for feedback responses from students, parents and other stakeholders on quality- related institutional processes; Dissemination of information on the various quality parameters of higher education.
- Organization of inter and intra institutional workshops, seminars on quality related themes and promotion of quality circles.
- Documentation of the various programmes/activities of the

HEI, Icading to Quality improvement.

- Interaction with SQACs in the pre and post accreditation quality assessment, sustenance and enhancement endeavors.

- Acting as a nodal agency of the HEI for coordinating quality-related activities, including adoption and dissemination of good practices.

- Development and maintenance of Institutional database through MIS for the purpose of maintaining/enhancing the institutional quality.

- Development of Quality Culture in HEI.

In Conclusion, in spite of having made significant development in terms of quality in Higher Education by UGC and NAAC still there are some problems which needs to be addressed immediately by following suggestions viz.

- To stop fake Universities and degrees immediately

- To enhance the quality of teaching in Higher Education by appointing qualified and experiencedteacher

- To maintain transparency in appointments.

- To encourage Research activities

- To encourage for universalization of computer literacy.

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