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## EDITORIAL

After this hot summer along with the ups and downs by the UGC, we are here to welcome the monsoon, the time of rain, time of greenery, time of satisfaction and peace. I am pleased to present this issue of Voice of Research in green with the feel of prosperity all around. This spirit insists me to ask the authors to conduct some research on the norms related to education, the API score, work load of teachers and the different advertisements for the appointment of vacant positions and thus enable the society to be aware of the facts for the deterioration in education. After more than sixty years of independence, if still, we have to talk of caste, colour, creed, system, reservations I think we certainly need to conduct rigorous research to find the problems and its solution because development cannot be possible on the basis of these differences which works as a barrier for the national ethos amongst the nationals creating the disturbance in the peace and harmony. Well, seasons change but the season of research is all time and thus we adhere to the belief of researchers - *All time is to sow and then harvest at appropriate time*. With this adherence on the pathway of the research movement, we are here with this issue with the positive attitude and commitment of the potential researchers. The current issue highlights topics related to ICT for quality teaching, teachers' attitude towards inclusive education, reforms for children, information search pattern for e-resources, personality traits, adjustment pattern, effect of yoga therapy on chronic constipation, consumer behaviour towards private label brands, consumer satisfaction, SHGs, contract farming, ICT and sustainable development, factors for gold prices, and investment potential to cover the problems related to the students, professionals, parents, family, society as well nation.

To add to education Srivastava talks of ICT– as a tool for quality teaching, Rajnikumari studies of teachers' attitude towards inclusive education, Jha and Jose acknowledges about the education and reforms for street children whereas Patel and Dave discuss difficulties faced during information search pattern for e-resources. To add to psychology Verma and Jawaid focus on personality traits of college going students, Ghosh relates perceived adjustment pattern between housewives and married working women, Jayanti et al. checks the effect of integrated approach of yoga therapy on chronic constipation, Mehta comes up with consumer behaviour towards private label brands with respect to groceries, Vanara evaluates consumer satisfaction with regards to BSNL broadband connectivity whereas Pandey describes SHGS as an agent of change for women of rural areas. To add to management and technology Kaur and Singla discuss about contract farming in India, Punia reviews ICT for sustainable development, Chainani analyses the factors influencing gold prices, Khashimova and Khusanjanova describes the investment potential whereas Venkatesh and Balani talks about successful project management.

On the whole this green issue of Voice of Research presents the recent trends and issues by addressing the problems and presenting the solution to the issues of students, teachers, professionals, investors, parents, family, society as well nation. I am sure, this issue will add to the enthusiastic readers and researchers and Voice of Research is able to draw the necessary attention of the concerned people, authorities and departments on the related issue.

**Regards,**  
**Avdhesh S. Jha**  
**Chief Editor**

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## ICT–A TOOL FOR QUALITY TEACHING IN B.ED. PROGRAMME

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### Abstract

*In teaching B.Ed .trainees use teaching aids, like, charts, models – static & working, specimen, slides, because teachers are given training both in preparation and use of Audio-visual Aids. It is a known fact that majority of schools do not have appropriate teaching aids related to the school content. So teachers have no facility to use A – V Aids during teaching. The use of A – V Aids get further restricted due to unmotivated persons becoming teachers. Central Government realized the need of improving quality of education through the use of ICT. This helped in improving the quality of teaching in schools having no teacher to teach the subject, less competent teacher, schools having poor or no facility of teaching aids, The use of ICT in education lends itself to more student centered learning settings and often this creates some tensions for some teachers and students. But with the world moving rapidly into digital media and information, the role of ICT in education is becoming More and more important and this importance will continue to grow and develop in the 21st century. . To keep pace with the changing world, teachers must have current knowledge and skills of educational technology.. The growing use of ICT as an instructional medium is changing and will likely continue to change many of the strategies employed by both teachers and students in the learning process. This paper highlights-ICT–A Tool for quality teaching in B.Ed. Programme. The paper the population for the study consisted of all the 200 B.Ed. Students studying in the S.S.khanna Girls Degree Colleges of in the academic year 2014 and 2015 at Meerapur in Allahabad.*

**Keywords:** *Ict, Teaching, B.Ed.*

Education is a unique investment in the present and future. Governments are adopting different policies and strategies for integrating ICT into education systems (Kozma, 2008). However, the potential of ICT in education is not yet been clearly realized (Moonen, 2008).. The use of ICT in education lends itself to more student centered learning settings and often this creates some tensions for some teachers and students. But with the world moving rapidly into digital media and information, the role of ICT in education is becoming More and more important and this importance will continue to grow and develop in the 21st century. To keep pace with the changing world, teachers must have current knowledge and skills of educational technology.. The growing use of ICT as an instructional medium is changing and will likely continue to change many of the strategies employed by both teachers and students in the learning process. This paper highlight-.ICT–A Tool for quality teaching in B.Ed. Programme The paper the population for the study consisted of all the 200 B.Ed. Students studying in the S.S.khanna Girls Degree Colleges of in the academic year 2014 and 2015 at Meerapur in Allahabad.

Education brings all round and harmonious development of the personality of an individual such as physical, intellectual, aesthetic, social, economic, religious, cultural, spiritual and through such development of individual social needs can be realized. A man without education is equal to animal. Education is a unique investment in the present and future. Governments are adopting different policies and strategies for integrating ICT into education systems (Kozma, 2008). However, the potential of ICT in education is not yet been clearly realised (Moonen, 2008). One reason for this is that teaching professionals are often not adequately prepared for teaching with ICT (McDougall, 2008). Little focus is given to teacher education programmes, and preparing teacher educators. Consequently this remains an under-researched area (Koster, Brekelmans, Korthagen, & Wubbels, 2005 O.Sullivan, 2010). This is also true in regard to research about integrating

ICT in education. A considerable number of studies can be found that focus on school teachers. Perspectives and classroom practice of using ICT in schools (Ertmer & Ottenbreit-Leftwich, 2010), but relatively few studies are found that focus on the teacher educators. Perspectives of using ICT in teacher education programs (Peeraer & Petegem, 2011), particularly in the context of a developing country (Shohel & Power, 2010).

To enhance the quality, some teachers use teaching aids, like, charts, models – static & working, specimen, slides, etc. because teachers are given training both in preparation and use of Audio-visual Aids. It is a known fact that majority of schools do not have appropriate teaching aids related to the school content. So teachers have no facility to use A – V Aids during teaching. The use of A – V Aids get further restricted due to unmotivated persons becoming teachers. Central Government realized the need of improving quality of education through the use of Television wherein most competent teacher teaches the topic with the help of most appropriate teaching aids. This helped in improving the quality of teaching in schools having no teacher to teach the subject, less competent teacher, schools having poor or no facility of teaching aids, etc. Programmes offered through television were produced by different State Institute of Educational Technology (SIET) in different languages. Even the Video Instructional Materials were produced and made available to teachers; still majority of schools did not make use of them. Some of the reasons were no facility of TV and VCR, no electricity, TV and VCR not in working condition, not incorporated in the time table, lack of initiation on the part of teacher and Principal, etc. Along with A – V Aids, the print media has to go a long way in improving the quality of teaching and learning. Format in which the textbooks were written was not beneficial for teachers and students. Researchers started thinking and using different Theories of Learning for developing Instructional Material. This gives birth to Programmed Learning Material based on Operant Conditioning Theory of Learning. Programmed



Learning Materials were compared with that of Lecture Method or Conventional Method. Programmed Learning Material alone as well as in combination with other methods for teaching different subjects was found to be effective in terms of achievement of students PLM was found to be as effective as Structured Lecture Method in terms of achievement of students (Chandrakala, 1976; Govinda, 1976). Lecture Method was found more effective than Demonstration Method and Programmed Learning Method (Ghetiya, 1999).

### Information and Communication Technology

IT was limited only to the textual mode of transmission of information with ease and fast. But the information not only in textual form but in audio, video or any other media is also to be transmitted to the users. Thus, the ICT = IT + Other media. It has opened new avenues, like, Online learning, e-learning, Virtual University, e-coaching, e-education, e-journal, etc. Third Generation Mobiles are also part of ICT. Mobile is being used in imparting information fast and cost effective. It provides e-mail facility also. One can access it anywhere. It will be cost effective. The ICT brings more rich material in the classrooms and libraries for the teachers and students. It has provided opportunity for the learner to use maximum senses to get the information. It has broken the monotony and provided variety in the teaching – learning situation. The ICT being latest, it can be used both at school and higher education levels.

### Changing Teaching Through ICT

Teachers could give many different and specific examples of how technology had changed their work. A number of things were being done with Web sites, from giving students notes which one teacher described as a “low end thing,” to getting students to create their own Web pages. One teacher was using a Web site to enhance an actual field trip. The Web site introduces students to the animals and tells them what they are going to be doing while on the field trip. It shows them techniques they can use to analyze the ecosystem and record the data. The prior preparation through the Web site helps students benefit from the actual field trip.

Several teachers mentioned that they used Power Point and other computer programs to improve their presentation of material to class. Teachers explained that technology enabled teachers to deliver more material to students and it also eliminated several basic problems such as; poor hand writing, poor artistic skill, contrast, lighting, and visibility. Another teacher makes extensive use of software programs to help teach physics. The students go into the laboratory and collect their data using the computer. Then they use word processing programs along with Excel to do graphs and presentations. The software allows the students to collect different kinds of data using various attachments that are plugged into the computer. Using computer technology, students have more time to explore beyond the mechanics of counting dots and setting up the experiment. It actually lets them look at it and understand the concepts better. Another teacher made the point that resource-based teaching or resource-based learning is almost becoming “seamless, almost natural” in everything

that teachers do because information is becoming easier to access.

### Enhance the Quality of Teaching Through ICT

There is some improvement in teaching through ICT in B.Ed. programme: Developing understanding and application of the concepts; Developing expression power; Developing reasoning and thinking power; Development of judgment and decision making ability; Improving comprehension, speed and vocabulary; Developing self-concept and value clarification; Developing proper study habits; Developing tolerance and ambiguity, risk taking capacity, scientific temper.

### Objectives of the Study

To enhance the quality of teaching through ICT in B.Ed. programme.

### Method of Study

Normative Survey method has been adopted in this study.

### Sample

Random sampling technique was adopted for the study. The investigators have taken the sample as 100 B.Ed. students studying in B.Ed. colleges situated in Allahabad S. S. khanna girl's degree college, Allahabad India.

### Tools Used in the Study

The investigators have used Self constructed tool for ICT awareness (computer awareness) of B.Ed. Students in B.Ed. programme.

### Statistical Techniques Used in the Study

Percentage Analysis were used for this study.

### Analysis and Interpretation of the Data

Item	Percentage (%) yes	No
1	64.28	35.72
2	68.9	31.1
3	53.5	46.5
4	45.3	54.7
5	70.3	29.7
6	60.5	39.5
7	77.5	22.5
8	69.0	31.0
9	57.1	42.9
10	40.2	59.8
11	66.0	34.0
12	70.2	29.8
13	79.5	20.5
14	81.7	18.3

### Result

For item 1 Table shows that 64.28% B.Ed. students have their e-mail id.

For item 2 table shows that 68.9% B.Ed. students have use internet.

For item 3 table shows that 53.2% B.Ed. students have known the operation of MS-WORD.

For item 4 table shows that 45.0% B.Ed. trainees have known the operation of MS-EXCEL.

For item 5 table shows that 70.3% B.Ed. trainees have heard





about Google search engine.

For item 6 table shows that 60.5% B.Ed. trainees can make presentation on power point.

For item 7 table shows that 77.5% B.Ed. trainees can send their e-mail id.

For item 8 table shows that 69% B.Ed. trainees can open a website.

For item 9 table shows that 57.1% B.Ed. trainees can download their files from web.

For item 10 table shows that 40.0% B.Ed. trainee can install software on the computer.

For item 11 table shows that 66.0% B.Ed. trainee can operate CD on a computer.

For item 12 table shows that 70.2% B.Ed. trainees can operate a pen-drive on the computer.

For item 13 table shows that 79.5% B.Ed. trainees have use internet on their mobile phone.

For item 14 table shows that 81.7% B.Ed. trainees have ready to learn computer if opportunity were given

#### **Recommendation to Educational Administrator**

There is some recommendation given to educational administrators:

Special care and extra coaching can be provided to the B.Ed. trainees regarding the awareness of ICT.

Better attitude towards teaching profession may be developed among the B.Ed. trainees through guidance and counseling.

Necessary physical facilities and infrastructure facilities may be created in B.Ed. colleges to

Strengthen the ICT literacy of the B.Ed. trainees.

Training and development opportunities should be flexible by allowing choice and guidance

which are appropriate to the B.Ed. trainees who are at different stages of ICT literacy, and who are at different stages in their own career progression.

Provision should be given to the B.Ed. trainees in processing the resources such as internet, E-mail and video conferencing in education.

The teacher educators may advise the student-teachers to participate in co-curricular activities such as games, sports, and cultural events like music, dance, drama, art, painting, and clay modelling. These co-curricular activities have their own influence on the self-esteem of the student teachers.

Teacher trainees may be encouraged to become digitally fluent rather than digitally literate.

Provide an environment that will offer an excellent opportunity to improve self confidence and self-esteem of young people.

Allow the teaching community to update its knowledge based on the development of advancements in information technology. Thus will lead to the benefit of increased self-esteem and confidence in the teacher trainees and will help them in gaining better information about handling skills.

#### **Conclusion**

The use of ICT is changing teaching in several ways. . With ICT, teachers are able to create their own material and thus have more control over the material used in the classroom than they have had in the past. Rather than deskilling teachers as some scholars claim, it seems that technology is requiring teachers to be more creative in customizing their own material. From the investigation we know that most of the B.Ed. trainees are in the average level in the knowledge of ICT. To change this status, the knowledge of computers should be important among the children from the grass root level. Hence the curriculum developers and educational planners can take full effort in providing ICT knowledge to the students. In order to implement these institutions can also give their support and suggestions. Theoretical as well as practical knowledge should be provided to the trainees. This will be done with the help of well trained and experts in the technology subject especially in the computer field. From the analysis of the level of the present study, it is inferred that most of the B.Ed. students having the average ICT awareness. To improve their level of awareness' parents and teachers can take necessary steps. Our present Indian education system more weightage is given to the percentage of marks obtained. But we have given the importance and much more weightage to students' interest towards life. oriented education and providing a proper learning environment for construct a bright full nation.

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## PREVALENCE OF TEACHERS' ATTITUDE TOWARDS INCLUSIVE EDUCATION WITH REGARDS TO SOME DEMOGRAPHIC VARIABLES

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### Abstract

Teachers' judgements about children with disabilities could have a significant influence on children's emotional, social and intellectual development. To make inclusion a successful practice, the inculcation of positive attitudes among regular teachers toward students with disabilities is a chief aspect. In the present study, researcher attempted to study the prevalence of attitude of regular teachers towards inclusive education with regards to some demographic variables namely gender, additional in-service training, presence of CWSN in classrooms, designation and age of teachers. A survey was conducted on 739 teachers designated as Primary Teachers (PRTs), Trained Graduate Teachers (TGTs) and Post Graduate Teachers (PGTs) in government school of Union Territory of Delhi, India, by using SACIE-R, developed by Forlin, C., Earle, C., Loreman, T. & Sharma, U. Forlin, C. (2011). In the light of objectives of the study, data were statistically analyzed for Mean, Standard Deviation and critical ratio. Results of the study implicated that for the thriving inclusion of CWSN in regular schools, we need to make teachers' attitude more positive in India.

**Keywords:** Inclusive Education, Attitude and CWSN

Inclusion of children with disabilities is now a world-wide philosophy. Attitudes of teachers are a critical component to the inclusion of students with disabilities. Attitudes are a factor in one's daily living and therefore, play an important role in an educator's daily interactions with students. Teachers' judgements about children with disabilities could have a significant influence on children's emotional, social and intellectual development. To make inclusion a successful practice, the inculcation of positive attitudes among regular teachers toward students with disabilities is a chief aspect. It is the responsibility of government and teacher training institutes to ensure that teachers possess a professional and accepting attitude toward inclusion of students with special needs (CWSN) in an inclusive classroom by accepting the presence of such children in the regular classroom with a great responsibility. Teachers' attitude is one of the most important variables in the education of children with disabilities (Smith, 2000). Literature on inclusive education has lay emphasis on the importance of positive attitudes of educators toward inclusion. In the present study, researcher attempted to study the prevalence of attitude of regular teachers towards inclusive education with regards to some demographic variables namely gender, additional in-service training, presence of CWSN in classrooms, designation and age of teachers.

### Objectives

To determine teachers' attitude towards inclusive education

To compare the teachers' attitude towards inclusive education with regards to their gender

To compare the teachers' attitude towards inclusive education with regards to the additional in-service training

To compare the teachers' attitude towards inclusive education with regards to the presence of CWSN in classroom

To compare the teachers' attitude towards inclusive education with regards to their designation

To compare the teachers' attitude towards inclusive education with regards to their age

### Methodology

A survey was conducted on 739 teachers designated as Primary Teachers (PRTs), Trained Graduate Teachers (TGTs) and Post Graduate Teachers (PGTs) in government school of Union Territory of Delhi, India, by using Sentiments, Attitude and Concerns about Inclusive Education Revised Scale (SACIE-R) (developed by Forlin, C., Earle, C., Loreman, T. & Sharma, U. Forlin, C., 2011). In the light of objectives of the study, data were statistically analyzed for Mean, Standard Deviation and critical ratio.

### Results

#### Prevalence of Teachers' Attitude Towards Inclusive Education

As presented in Table-1, in dimension wise analysis, it was found that a total of 47.361 percent teacher showed highly positive sentiments, 46.414 percent teachers were having neutral sentiments and 6.225 percent teachers were found with less positive sentiments towards inclusive education. A total of 38.971 percent teachers were having highly positive attitude, 52.639 percent teachers were having neutral attitude and 8.390 percent teachers had less positive attitude towards inclusive education.

**Table 1 - Teachers' Attitude towards Inclusive Education (N=739)**

Variable	Level	Range	N	Percentage (%)
Sentiments	Highly Positive	20-15	350	47.361
	Neutral	14-11	343	46.414
	Less Positive	10-6	46	6.225
Attitude	Highly Positive	20-15	288	38.971
	Neutral	14-11	389	52.639
	Less Positive	10-5	62	8.390
Concerns	Highly Positive	20-15	259	35.047
	Neutral	14-10	433	58.593
	Less Positive	9-5	47	6.360
Overall Attitude	Highly Positive	60-45	213	28.823
	Neutral	44-36	438	59.269
	Less Positive	35-21	88	11.908



A total of 35.047 percent teachers had highly positive concern about inclusive education, 58.593 percent teachers had neutral concerns towards inclusive education and 6.360 percent teachers were having less positive concerns towards inclusive education. Sentiments, Attitude and Concerns collectively measured overall attitude of teachers towards inclusive education, sentiments, attitude and concerns collectively measured the overall attitude of teachers towards inclusive education, therefore, a total of 28.823 percent (213 out of 739) regular teachers were having highly positive attitude (overall) towards inclusive education, 59.269 percent (438 out of 739) teachers

showed neutral attitude towards inclusive education and 11.908 percent (88 out of 739) teachers found with less positive attitude towards inclusive education.

**Comparison of Mean Scores of Teachers' Attitude Towards Inclusive Education on the Basis of Gender**

It is perused from Table-2 that mean scores of male and female teachers (overall group) were 14.20 & 14.43 (t=1.191, p=.234) on sentiments, 14.06 & 13.63 (t=2.510, p=.012) on attitude facet of overall attitude, 13.75 & 13.14 (t=3.117, p=.002) on concern and 42.01 & 41.19 (t=2.130, p=.034) on overall attitude.

Table-2: Significance of difference between the mean scores of teachers' attitude towards inclusive education of male teachers and female teachers

Group	Variable	Male			Female			SEd	t-Ratio	Significance
		N	Mean	SD	N	Mean	SD			
Overall	Sentiments	339	14.20	2.607	400	14.43	2.560	.191	1.191	.234
	Attitude	339	14.06	2.378	400	13.63	2.286	.172	2.510*	.012
	Concern	339	13.75	2.838	400	13.14	2.497	.196	3.117**	.002
	Overall Attitude	339	42.01	5.554	400	41.19	4.865	.383	2.130*	.034

On sentiments, attitude facet of overall attitude and overall attitude male teachers had scores significantly higher than the female teachers. After measuring gender difference on teachers' attitude towards inclusive education on total sample, H<sub>1</sub> retained against H<sub>0</sub>.

**H<sub>0</sub> - Gender does not result in a difference in teachers' attitude towards inclusive education**  
**H<sub>1</sub> - Gender results in a difference in teachers' attitude towards inclusive education**

**Comparison of Mean Scores of Teachers' Attitude Towards Inclusive Education on the Basis of Additional In-service Training**

The t-ratios were computed between two groups, one of teachers having additional in-service training of dealing CWSN in regular classrooms and second of teachers having no such

in-service training, on total 26 variables considered in the study. The difference between two groups was not found to be statistically significant in 25 variables out of total 26 variables (Table-3). A significant difference (t=2.065, p=.039) was exhibited by the Concern facet of overall attitude towards inclusive education in which teachers having additional in-service training (M=12.78) were found less concern about disabilities than those teachers not having additional in-service training (M=13.48).

**H<sub>0</sub> - Additional in-service training does not result in a difference in teachers' attitude towards inclusive education teachers**  
**H<sub>2</sub> - Additional in-service training results in a difference in teachers' attitude towards inclusive education teachers**

Table 3 - Significance of difference between the mean scores of teachers' attitude towards inclusive education on the basis of additional in-service training

Variable	Teachers have Additional Training			Teachers don't have Additional Training			SEd	t-Ratio	Significance
	N	Mean	SD	N	Mean	SD			
Sentiments	67	14.52	2.344	672	14.30	2.606	.331	.661	.509
Attitude	67	14.10	2.223	672	13.80	2.348	.299	1.025	.306
Concern	67	12.78	2.341	672	13.48	2.698	.342	2.065*	.039
Overall Attitude	67	41.40	5.003	672	41.58	5.227	.667	.270	.787

Results revealed that no significant differences were found on teachers' attitude towards inclusive education, efficacy, stress, stress coping strategies and level of confidence to teach in

inclusive classroom due to additional in-service training provided to teachers. Thus, results directed to accept H<sub>0</sub> and reject H<sub>2</sub>

**Comparison of Mean Scores of Teachers' Attitude Towards Inclusive Education on The Basis of Presence of Children With Special Needs in Classroom**

Table 4 - Significance of difference between the mean scores of teachers' attitude towards inclusive education on the basis of presence of children with special needs in classroom

Variable	Have CWSN in Classroom			Don't have CWSN in Classroom			SEd	t-Ratio	Significance
	N	Mean	SD	N	Mean	SD			
Sentiments	217	14.12	2.766	522	14.41	2.499	.208	1.383	.167
Attitude	217	13.71	2.536	522	13.87	2.250	.189	.868	.386
Concern	217	12.96	2.873	522	13.61	2.566	.215	3.029**	.003
Overall Attitude	217	40.79	5.555	522	41.89	5.021	.419	2.634**	.009



It is interpreted by Table-4 that teachers, who were not having CWSN in their classroom (M=13.61) have showed more concern for CWSN than the teachers who were not having CWSN in their classroom (M=12.96) with a significant ( $p=.003$ ) t-ratio i.e. 3.029. A significant difference ( $t=2.634, p=.009$ ) on overall attitude was exhibited between teachers having CWSN in their classroom (M=40.79) and teachers not having CWSN in their classroom

**H<sub>0</sub>- Presence of CWSN in classroom does not result in a difference in teachers' attitude towards inclusive education**  
**H<sub>3</sub>- Presence of CWSN in classroom results in a difference in teachers' attitude towards inclusive education**

(M=41.89). Thus, H<sub>0</sub> was rejected in case of overall attitude of teachers towards inclusive education H<sub>3</sub> was recognized.

**Comparison of Mean Scores of Teachers' Attitude Towards Inclusive Education on the Basis of Designation**

It is revealed from Table-5 that on teachers' attitude towards inclusive education scale, primary teachers (N=128), trained graduate teachers (N=395) and post graduate teachers (N=216) have scored more or less the same.

**H<sub>0</sub>- Designation does not result in a difference in teachers' attitude towards inclusive education**  
**H<sub>4</sub>- Designation results in a difference in teachers' attitude towards inclusive education**

Table 5 - Significance of difference between the mean scores of teachers' attitude towards inclusive education of primary teachers (N=128), trained graduate teachers (N=395) and post graduate teachers (N=216)

	Sum of Squares			Mean Square		F	Sig.
	Between Groups (Df=2)	Within Groups (Df=736)	Total (Df=738)	Between Groups	Within Groups		
				Sentiments	14.065		
Attitude	10.060	4020.422	4030.482	5.030	5.463	.921	.399
Concern	12.380	5265.417	5277.797	6.190	7.154	.865	.421
Overall Attitude	86.043	19903.391	19989.434	43.021	27.043	1.591	.204

Thus, no significance difference was exhibited and H<sub>0</sub> was accepted and H<sub>4</sub> was not retained.

**Comparison of Mean Scores of Teachers' Attitude Towards Inclusive Education on the Basis of Age**

As indicated in Table-6, sentiments (F=3.669,  $p=.12$ ) and concerns (F=2.725,  $p=.043$ ) revealed a significant difference

among teachers due to their age. Teachers from the age group of 31-40 years (M=13.92) were having less sentiments for children with disabilities than the teachers from the age group of 41-50 years (M=14.71).

**H<sub>0</sub>- Age does not result in a difference in teachers' attitude towards inclusive education teachers**  
**H<sub>5</sub>- Age results in a difference in teachers' attitude towards inclusive education teachers**

Table-6: Significance of difference between the mean scores teachers' attitude towards inclusive education of teachers of age group of <30 (N=132), 31-40 (N=249), 41-50 (N=203) and 51< (N=155)

	Sum of Squares			Mean Square		F	Sig.
	Between Groups (Df=3)	Within Groups (Df=735)	Total (Df=738)	Between Groups (Df=3)	Within Groups (Df=735)		
				Sentiments	72.590		
Attitude	41.444	3989.037	4030.482	13.815	5.427	2.545	.055
Concern	58.054	5219.743	5277.797	19.351	7.102	2.725*	.043
Overall Attitude	117.507	19871.928	19989.434	39.169	27.037	1.449	.227

The significant difference in concerns was between teachers less than 30 years (13.89) and teachers from 31-40 years (M=13.10). Overall attitude and its facet attitude did not reveal any statistical difference among teachers due to their age (Table-6). Therefore, H<sub>0</sub> was preserved by rejecting H<sub>5</sub> for overall attitude. But, in case of sentiments and concerns H<sub>5</sub> retained.

**Conclusion**

On the basis of research studies, it can be contended that the effects of teachers' positive attitude regarding admission of CWSN in regular school can be a milestone in the path of success of inclusion in India. Presents study revealed that only 28.823 percent teachers divulge high positive attitude towards inclusive education where, 11.908 percent teachers came out with less positive attitude towards inclusive education. Male teachers revealed higher attitude towards inclusive education than the female teachers. Teachers who were not having CWSN in their classroom showed high positive attitude than the teachers who were having CWSN in their respective regular classroom. Sentiments and concerns revealed a significant difference among teachers due to their age. Teachers from the

age group of 31-40 years were having fewer sentiments for children with disabilities than the teachers from the age group of 41-50 years. The significant difference in concerns was between teachers less than 30 years and teachers from 31-40 years. Teachers from the age group of 30 years & less were more concerned about CWSN than the teachers of age group of 31-40 years. Additional in-service training and designation of teachers did not result in the attitude of teachers towards inclusive education. Results of the study implicated that for the thriving inclusion of CWSN in regular schools, we need to make teachers' attitude more positive in India. Additionally, female teachers, teachers having CWSN in their classrooms and teachers from the age group of 31-40 years would be the priority groups in the task of inculcating more positive attitude towards inclusive education.

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## STREET CHILDREN: EDUCATION &amp; REFORMS

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**Abstract**

*The word 'Children' seems to be equal to 'joyful'. We bear in mind so many smiling faces of young beautiful kids. But the term street children give an opposite impression. A street child is a term for children experiencing homelessness who live on the streets of a city, town or village. Other words a street child is someone for whom the street has become his or her habitual abode and or source of livelihood, and who is inadequately protected, supervised, or directed by responsible adults. Homeless youth are often called street kids and street youth. Some street children, notably in more developed nations are part of a subcategory called thrown away children who are children that have been forced to leave home. Thrown away children are more likely to come from single-parent homes. Street children are often subject to abuse, neglect, exploitation, or in extreme cases, murder by clean-up squads that have been hired by local businesses or police. In western societies, such children are sometimes treated as homeless children rather than criminals or beggars. It is estimated that more than 400000 street children in India exist. Mainly because of family conflict, they come to live on the streets and take on the full responsibilities of caring for themselves, including working to provide for the protecting themselves. Boys and girls of all ages are found living and working in public spaces, and are visible in the great majority of the world's urban centres. Though street children do sometimes band together for greater security, they are often exploited by employers and the police.*

**Keywords:** Children, Education, Reforms

Category among street children

UNICEF has defined Street children into three types.

Street Living Children: Children who have run away from their families and live alone on the streets.

Street Working Children: Children who spend most of the time on the streets, fending for themselves, but returning home on a regular basis.

Children from Street Families: Children who live on the streets with their families.

Apart from these, Children who are open to street life includes those who have been abandoned by their families or sent into cities because of a family's intense poverty, often with hopes that a child will be able to earn money for the family and send it home. Children who run away from home or children's institutions frequently end up on the street since they rarely return home due to dysfunctional families, or physical, mental and or sexual abuse. In several areas of the world, disabled children are commonly abandoned, particularly in developing countries. In addition, refugee children from armed conflict areas, children separated from their families for long periods of time and AIDS orphans, repeatedly find nowhere to go but the streets.

How does a child become Street Child?

Street never gives birth to a child. As per UNICEF, 2010 Survey, it is estimated 100 million children living in the streets in the world. It is the condition focuses the child to be a street child. These are the few causes

Poverty; Armed conflict; Natural and man-made disasters; Famine; Physical and sexual abuse; Exploitation by adults; Disinheritance or being disowned; Dislocation through migration; Family Breakdown; Freedom from childhood itself.

Apart from these issues, so many other reasons make the

child to be part of the avenue. Children suffer more severely than adults from these upheavals, and many lack the adequate institutional support to address their special needs. Eventually, they end up on the streets. Many studies have determined that street children are most often boys and aged ten to 14. Many girls live on the streets as well, although smaller numbers are reported due to their being more useful in the home, taking care of younger siblings and cooking. Girls also have a greater vulnerability to trafficking for commercial sexual exploitation or other forms of child labour. It is often believed that street children are only seen in undeveloped and developing countries but almost all countries, rich or poor, having young people living on the street.

My observation on nature of street children at Chennai City

During my stay at Chennai City, I got opportunity to observe the street children especially on their daily routine. A study conducted in 1996 identified as many as 75000 street children in Chennai city. But this number presently is not the same but possibilities and indications are to have increased. I mainly focused on Kodungaiyur, Perungudi and Todiarpeta areas where you can find so many rag-pickers in the dump yards. It was very difficult for me to get an idea about their day to day life since they keep on moving from one area to other areas. So I need to attract them with food article and financial aid. At last I was able to reach out 40 to 50 children

Mostly street children (boys) have no fixed and permanent place to live and sleep. They congregate wherever there is a possibility to find money and food. During day time the used to move from here to there and take rest at market places, road side and other places. They mainly sleep in the areas like footpaths, public parks etc. under and over the over-bridges.

I could find many girls live in the slum with their parents and



relatives. They frequently change their living places. Chennai city faces lot of drinking water problems these days due to recent flood. In slum areas they have to face a lot of difficulties for collecting drinking water. Street children have to use the dirty water from the ponds and unrepaired public bore wells even for drinking. Being the bank of sea, they often take shower in the sea. Street children to whom I had talked never used the toilet to answer the nature calls. They use the common grounds, public roads, railway tracks or sea beach. I could find few common toilets in the slums of Kodungaiyur and Perungudi.

I have seen so many street children eating from the garbage mainly from big hotel wastes. They use their personal income which they get it from different sources like begging, stealing or even selling the waste goods to purchase tea, dosa etc. It was found that many of them are able to find a source for their daily income. Many of them are suffering from different internal diseases like skin diseases, wound on the body etc. They are not all aware about any external diseases. They don't mind of having cold, fever, sneezing, Dysentery, headache etc. The use of drugs by street children is common in Chennai city. Many of them have smoking habits and they use drugs which are cheaper and easily available.

#### Educational status and awareness

Educational status and awareness of these children were very poor even their parents. I could not find a single person who is literate. They are not interested to be part of education since their ultimate aim is earn their livelihood. They might be interested to part of school if someone helps them for their living. I feel, it was condition and awareness lacking in their life. Many parents of the slum wished to send their children to schools if they get adequate financial support because they themselves don't have the work and children themselves had to earn for their living. Other issue they feel about clothing. Most of the children have torn shirt and pant that they wear and walk bare foot.

Many NGOs and Govt Organizations have been working for the development of Street children of Chennai City. Chennai Corporation launched a project to provide education and night shelter for street children in 2009. The project would also motivate such students to join school to make education more inclusive. The beginning stage, the civic body identifies 824 child labourers and admitted them in various corporation schools. Most of them were in the 5- 17 age group and engaged in some kind of economic activity including rag-picking. Their parents were imparted training for proper employment and loans have given to improve their economic conditions.

Smile Foundation, inspired by Senge's philosophy, a group of young corporate professionals was setup in 2002 to work

for the underprivileged children, youth and women through relevant education, innovative healthcare and market-focused livelihood programmes. It has done so many work for the development of street children in Chennai city itself. It has implemented 13 welfare projects for street children out of 158 in Chennai itself so far.

Karunalaya Social Service Society, a non profit voluntary organisation registered in the year 1995 was started as a grass roots organisation for the welfare and rehabilitation of street and working children of Chennai city. It also focuses attention towards the protection of the girl children in the community and their counselling, shelter home care, food, clothing, health care, formal and non formal education, vocational training in tailoring and family reintegration. It creates a secure place for the children of those parents who go to work and regular school going children. One teacher and one helper have been appointed in each centre. The children are given opportunity to develop their skills in observation, motor development and provided space to play. Children are trained in good health habits to maintain personal and environmental hygiene.

#### Recommendation on Education & Welfare for Street Children

Education is both the means as well as the end to a better life: the means because it empowers an individual to earn his/her livelihood and the end because it increase one's awareness on a range of issues – from healthcare to appropriate social behaviour to understanding one's rights- and in the process help him/her evolve as a better citizen. Lot of work have been done by different Government and Non Government organization for the welfare of street children and their educational reforms. Now on seeing status of street children, I am sure that it was not sufficient for their development. If you take the example of Chennai more than 262 Organizations have worked for the (As per Survey on 2010) benefit of this group. But number has not come down, but yet it has gone up only. So there should be unified and systematic system should be there.

Government should set up a separate department for the welfare of Street Children in each state with a headquarter as well as district sub quarters. This department should take open day care centre as per requirement. Employers who will be appointed in these offices should be capable and able to work with dedication. All the organization working on this area should come under this department. There should be proper coordination among the NGOs and other organization. State headquarter should monitor all their work and allot the area in which they should focus. Proper survey should be done on their number and frequent place of visit every year. It will help us to about their area where we can provide the shelter, rehabilitation and then comes the education.



Government should avoid completion rather it should be attraction. How can we attract them? First foremost employment opportunity should be given to the parents. Through them these children will be attracted. It is the livelihood that can attract orphan and destitute children to day care centre. Here comes the education. Few organizations are running their own schools. They work among these children under the street children Education Project with support of international volunteers. They provide them with free education, educational materials, uniforms and play materials. The volunteers are mainly focusing on the ways needed for the development of these children. They are taught general knowledge, etiquette/ norms and manners while talking, sitting, moving, eating, reading, speaking etc. They accomplish this with the help of the class teacher and the volunteers. Sports and games are conducted to develop their physical stamina. But these were not sufficient meet day to day needs. There should be adequate day care centres in each areas and coordination among these centres is necessary for their rehabilitation. If the children happen to leave one centre, there should be provision for the other centres to adopt them. All the centres should follow single curriculum and children should be make into different categories as per their level not by the age. They can be given the basic lessons of all the main subjects. They can focus on hygiene awareness, developing other skills, creativity exercise like drawing, painting, music and dance. Apart from this physical excessive is must. Once they learn basic lessons, we can think about inclusive education. They will have the capability to adjust with normal children. But here does not end the work. There should be proper follow up about these children. Otherwise these should be change that they may go back to their past life.

### Conclusion

Homelessness and street life have extremely detrimental effects on children. Their unstable lifestyles, lack of medical care, and inadequate living conditions increase young people's susceptibility to chronic illnesses such as respiratory or eat, some scavenge or find exploitative physical work. Drug use by children on the streets in common as they look for means to numb the pain with deal with hardships associated with street life. Studies have found that up to 90 per cent of street children use psychoactive substance, including medicines, alcohol, cigarettes, heroin, cannabis, and readily available industrial products, such as shoe glue. Today, 8 million children in India are out of school – surrounded by poverty, illness and despair; they are fighting a daily battle for their survival. Together, we can bring hope in their lives. Together, we can bring change and make it last.

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## A STUDY OF DIFFICULTIES FACED DURING INFORMATION SEARCH PATTERN FOR E-RESOURCES AMONG STUDENTS OF MANAGEMENT

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### Abstract

*In recent times, the Libraries are transforming from just storehouses of collection of documents to vibrant service centers containing E-resources; rapidly moving towards digital libraries, e-libraries and virtual libraries. Information available in digital form demands latest methods for its handling for both the library professionals as well as users. Hence, there is a steady need for librarians and the students to learn the new skills to cope with the situation. There are several issues pertaining to the awareness and guidance among contemporary students regarding the methods, techniques and mannerisms of using the digital or E resources. The researcher, hereby, aims to study the difficulties that the management students face in various areas like awareness of library services, availability of abstract search, prominently display of e-database in library, technical support, time factor, scattered information and issues related to power supply and backup.*

**Keywords:** Library, E-resources, Information Science, Search Pattern, Awareness, Library Facilities

Information Search in library science or information management area pertains to the process where the identification of information needs may be expressed as an input-process-output model as promulgated by H Girja Kumar (1980)<sup>1</sup>. It propagates three things:

1) Problem (existing situation or the task assigned); 2) Problem

Solving (process to solve the process or to complete the task), and 3) Solution (final conclusion leading to know why the information was needed)

Herein, the problem is analysed to decide the information needs. It is inclusively indicative of the state of uncertainty in knowledge.

The model is as given below:



Figure 1.1: Input – Process – Output Model

### Levels of Information Needs

In recent times, in Library and Information Science, the need for information has acquired completely different proportions delineating its vast scope. In the context of the present study, the need of an individual for information has been taken into consideration. Studies have shown that knowing the levels of information need has not been a matter of library science but an issue, area or an aspect of psychology and human behaviour. However, most common needs are felt at the following levels:

1) Visceral Needs : An actual but unexpressed need for information; 2) Conscious Needs : An ill-defined area of decision; 3) Formal Need : An area of doubt which is expressed in concrete terms; 4) Compromised Need : A need translated into what the resources can deliver (Taylor, 1968)<sup>2</sup>

### Types of Information Needs

Information needs for students of higher education like management discipline range from personal to task completion, from social to academic or educational or research. Hence, based upon the purpose of the person and their specific needs for the information, researchers have classified needs in to two sets. They are as follows:

Set 1 : 1) Social or Pragmatic Information Needs; 2) Recreational Information Needs; 3) Professional Information Needs; 4) Educational Information Needs Tague (1976)<sup>3</sup>

Set 2 : 1) Kinetic Needs : Satisfying a special problem, diagnosed

and immediate; 2) Potential Needs : Satisfying unconscious hidden problem under layers of attitude, Impulses and values Childers (1975)<sup>4</sup>

### Information Search and its Patterns

#### Concept and Meaning of Information Search

Information is searched by individuals at individual levels. However, at the organizational level, there are set patterns of information search. When one needs information, he / she knows it well that in all probability the information cannot be obtained without searching process. So, one needs to be in search of information. It is called the seeking phase in research. This is how, when a person applies some patterns, strategies or processes to search information in order to satisfy his / her information needs, Information Search Patterns come into existence. Information Search Patterns are basically the ways and means used by the individual to satisfy his / her information need. It is all about the decisions the person takes in the process of collecting and receiving information through reading published or online materials, discussing with colleagues, etc.

1) According to Ching-Chih-Chen,<sup>5</sup> “Information seeking (search) patterns are the paths pursued by the individual in the attempt to resolve a need.” (Krishna Kumar, 1990)<sup>6</sup>

2) According to Giraj Kumar (1990) information seeking behavior (search pattern) is mainly concerned with who needs





what kinds of information for what reasons, how information is found, evaluated and used.

3) According to Wilson (1999)<sup>7</sup> considers "Information behaviours (patterns) are those activities a person may engage in when identifying his or her own needs for information, searching for such information in any way and using or transferring that information."

### Review of Literature

Chaya Devi (1997)<sup>8</sup> assessed the attitudes users of the National Ship Design Research Center (NSDRC) towards online information search and retrieval. The researcher was intended to find out: the pattern of access to information (manual/online); whether online retrieval method is preferable over the manual method and knowledge of any difficulties with online search; formulation of search tactic; use of databases and types of databases used. The questionnaire was used for data collection, which were distributed to 40 employees of NSDRC, India. The results of the study were: 1. Majority of the end users preferred to search the information through online than that of manual method due to the reasons of immediate and worldwide accessibility to information. 2. Most of the end users had the earlier experience in the use of online technology. 3. The end users prefer to search the information by subject, keywords and natural language search was preferred more than restricted vocabulary. 4. Most of the respondents opined that bibliographic databases were most suitable source to access to information and. 5. Majority of the end users agree that the experience with the time made them expert in getting access to information through online. The investigator satisfied the study with the suggestion that the end users should be trained the search pattern and the use of restricted vocabulary to make the online search process easier.

The use of Internet resources and services in Gulbarga town was studied by Maheswarappa and Ebmazar (2003).<sup>9</sup> The objectives of the study were to identify the: 1. Demographic background of Internet users such as environment, occupation, educational qualifications, age and gender. 2. Computer background of Internet users such as knowledge of computers, place of access to computers, type of computers that they were using, operating system and the software's that they were familiar with and the purposes of using computers. 3. Use of Internet resources and services in Gulbarga city, specifically to know: since how long they place's of accessing Internet and how often they access; the time spend, the purpose, the frequency of use of resources and tools and places of access; the subjects on which they search websites and the web pages/home pages created by them (if any) the search engines most often used and the steps taken after accessing and retrieving Information; the opinion about Internet facility and the extent of its usefulness as a tool communication and as a source of information; and the difficulties in accessing and using the internet. Data were collected through questionnaire from one hundred and twenty three internet users in private and public sectors covering forty seven users from cyber cafes and seventy six users from university and college environment. The results of the study were: 1. Most of the respondents used computers at work place, nearly all using Pentium systems and familiar with windows 98 and MS office. 2. Majority using internet since last six months and half of them have an average ability. 3. Ninety

three percent of the respondents were using internet for sending e-mails followed by visit to websites (78.1 percent). 4. Most frequently used resources and tools of internet were e-mail (55.3 percent), web browser (22.8 percent) and search engines (10.6percent). 5. Majority of the respondent was frequently using document file formats. 6. The subject areas of web sites visited are diverse. 7. WWW.Yahoo.Com, WWW.Rediff.com, WWW.Use.Com and WWW.Hotmail.Com is the most used websites. 8. Most frequently used search engines are Yahoo, reify, msn and Lycos. 9. Majority of the respondents prefers to read instantly on the monitor and search the internet on their own. 10. Seventy percent of the respondents have not received any instructions in the use of internet and felt the need for training. 11. A large majority (69.9percent) was not satisfied with the facilities available for surfing internet in Gulbarga city and 12. Slow accessibility, getting connectivity and lack of training were the main difficulties faced in the use of internet.

Kumbar and Shirur (2003)<sup>10</sup> conducted a study to draw opinions from the users of Seer Jayachamarajendra College of Engineering (SJCE) to find out: the purposes for which the academic community in SJCE was using the internet; the relation between prior computer experience and the use of internet in SJCE; how far internet services has been utilized; from which channels users were getting latest information about websites /search engines; most used internet services; the problems faced by the users using various internet services; the satisfaction level of users regarding working hours, infrastructure facilities etc. The data were collected through questionnaire method, which were distributed among 100 internet users of SJCE, Mysore out of which 79 members have responded. The study reveals that: 1. Most of respondents had started using internet for more than one year. 2. Thirty percent of academic community used the internet 2-3 times in a week (students 33.33 percent, researchers 20.83 percent and faculty members 45.83 percent). 3. Most of the users (39.24 percent) learned internet through the assistance of colleagues and friends. 4. Ninety seven percent internet users indicated that they were using internet for e-mail service, while 55.7 percent used obtain copies of articles. 5. Out of seventy- nine respondents' 44.3 percent of users acquainted with the search engines through colleagues and friends followed by 17.7 percent through professional books and journals. 6. Fifty three percent users have got sufficient results at the time of searching the information on internet. 7. Thirty nine percent of the respondents indicated that they were facing difficulties in browsing the internet, and thirty six percent of the respondents indicated that they were not facing any problems in internet use.

### Objectives of the Study

To identify difficulties faced by management students during information search; To study difficulties faced by students based on their graduation and demographic variables like age, qualification, etc.

### Research Methodology

Type of Research: Descriptive research design was used for the study of current research.

Sources of Data: The secondary data was collected for generating list of management institutions and reviewing the literature.



Magazines, journals, books, internet and newspapers among many were formed part of the same. The primary data was collected and used for analyzing the difficulties faced by management students during information search. .

Data Collection Method: Questionnaire was used to collect the primary data.

*Sampling Plan:* A total of 567 respondents finally considered during the research. Originally the questionnaire was circulated to the 630 respondents. However, 63 were rejected on account of various types of errors and omission encountered. It was administered at nine different management institutions to management students.

**Data Analysis**

For data analysis Ms-Excel and SPSS Software 16.0 were used.

**Table 1.1 – Frequency Distribution – Demographic Variables**

Gender	Age Group	Qualification
<i>Male</i>	<i>20-25yrs.</i>	<i>BBA</i>
308 (54.3%)	526(92.8%)	236 (41.6%)
<i>Female</i>	<i>26-35yrs</i>	<i>B.Com</i>
259 (45.7%)	41 (7.2%)	136 (24.0%)
		<i>BCA</i>
		20 (3.5%)
		<i>B.Sc</i>
		66 (11.6%)
		<i>B. Tech</i>
		95 (16.8%)
		<i>B. Pharm</i>
		14 (2.5%)

**Table 1.3 – Frequency Distribution – Difficulties Faced by Management Students Having Commerce and Science Graduation / Qualifications**

Difficulties Faced by Student During Search		Commerce/Management Students (372)					Science Students (195)				
Statements I face difficulty in/because of		Least Difficult	Less Difficult	Neutral	More Difficult	Highest Difficult	Least Difficult	Less Difficult	Neutral	More Difficult	Highest Difficult
Library/General/Technical	Use of Computers	335	13	24	0	0	195	0	0	0	0
	Use of Internet	330	18	24	0	0	194	1	0	0	0
	Use of Intranet	257	79	36	0	0	194	1	0	0	0
	Downloading Article	211	76	85	0	0	148	47	0	0	0
	Searching through OPAC	253	95	24	0	0	123	102	0	0	0
	Using Search Engines	258	101	13	0	0	99	66	0	0	0
	Lack of Training	127	181	64	0	0	72	113	10	0	0
	Lack of awareness of Library Services	62	198	112	0	0	93	79	23	0	0
	Abstract search are not Available	29	153	142	48	0	87	34	74	0	0
	E-Database not prominently displayed	41	132	136	63	0	83	60	23	29	0
	Lack of Technical Support	102	162	81	27	0	48	50	68	29	0
	Unwilling to provide information	115	159	62	36	0	97	72	14	12	0
	Lack of time	24	172	149	15	12	57	26	59	53	0
	Information is too scattered	24	158	136	54	0	47	45	40	63	0
	Power supply and backup	48	267	45	12	0	47	36	100	12	0
	Language barriers	24	302	46	0	0	47	85	39	24	0
	Information explosion	97	212	49	14	0	51	46	20	78	0
Barcode Reader	152	196	24	0	0	107	56	22	10	0	
Speed of Access	163	197	0	0	12	106	69	20	0	0	

From the Tables 1.2 and 1.3, it is clearly visible that students face difficulties while searching for information about E-Resources. Students are not having difficulties in areas such as use of computer, use of internet, use of intranet, downloading articles, searching through OPAC, using search engines. Students are having difficulties in various areas as the respondents have rated for neutral, more difficult or highest difficult. Areas in which students face difficulties while information search are lack of awareness of library service

From the above table it can be inferred that male and female students comprised of the 54.3% and 45.7% respectively. As evident, 92.8% of respondents are in the age group of 20-25 years with some 7.2% exceptions recorded in favor of higher age group.

**Table 1.2 – Frequency Distribution – Difficulties Faced by Management Students**

Difficulties faced by students	Least Difficult	Less Difficult	Neutral	More Difficult	Highest Difficult
Use of Computers	530	13	24	0	0
Use of Internet	524	19	24	0	0
Use of Intranet	451	80	36	0	0
Downloading Article	359	123	85	0	0
Searching through OPAC	346	197	24	0	0
Using Search Engines	387	167	13	0	0
Lack of Training	199	294	74	0	0
Lack of awareness of Library Services	155	277	135	0	0
Abstract search are not Available	116	187	216	48	0
E-Database not prominently displayed	124	192	159	92	0
Lack of Technical Support	150	212	149	56	0
Unwilling to provide information	212	231	76	48	0
Lack of time	81	198	208	68	12
Information is too scattered	71	203	176	117	0
Power supply and backup	95	303	145	24	0
Language barriers	71	387	85	24	0
Information explosion	148	258	69	92	0
Barcode Reader	259	252	46	10	0
Speed of Access	269	266	20	0	12

(24%), abstract search are not available (47%), E-Database are not prominently display in library (45%), Lack of technical support (36%), Lack of time (51%), information is too scattered (52%) and Power supply and backup (30%).

It is clearly visible from above table that science students face less difficulties in most of the area compare to commerce/management students. However for power supply and backup, language barriers, information explosion, barcode reader and



speed of access, science students face more difficulties than commerce/management students. Data also indicates that there is vast difference for difficulties faced by students for downloading articles, lack of training, lack of awareness of library services, abstract search are not available, E-Database are not prominently display in library. Clearly, the data indicates that science students do not face difficulties in general area compare to commerce / management students.

**Hypothesis Testing**

Hypothesis 1 - H1: There is a significant relationship between age and difficulties faced by management students during using information search

**Table 1.4 – (a) Cross Tabulation between Age Groups and Difficulties Faced by Students**

AGE Group	In Year		Use of search engines			Total
			1	2	3	
			20-25	Count	351	
	Expected Count	359.0	154.9	12.10	526.0	
26-35	Count	36.00	5.00	0.00	41.00	
	Expected Count	28.00	12.10	0.90	41.00	
Total	Count	387.0	167.0	13.00	567.0	
	Expected Count	387.0	167.0	13.00	567.0	

**Table 1.4 – (b) Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	7.958	2	0.019
Likelihood Ratio	9.888	2	0.007
Linear-by-Linear Association	7.786	1	0.005
N of Valid Cases	567		

The P value for the chi-square test is 0.019 which is less than 0.05. So, it can be inferred that there is a significant relationship between age group of students and difficulties faced by them for information searches.

Hypothesis 2 - H1: There is a significant relationship between qualifications i.e. background of UG Programme) and difficulties faced by management students for information search.

**Table – 1.5 (a) Cross Tabulation between Graduation Degree / Qualification and Difficulties Faced by Students**

Crosstab						
Qualification	Programme		Use of Computer			Total
			1	2	3	
			BBA	Count	212	
Expected Count	220.6	5.4		10.0	236.0	
B Com	Count	123	13	0	136	
	Expected Count	127.1	3.1	5.8	136.0	
BCA	Count	20	0	0	20	
	Expected Count	18.7	.5	.8	20.0	
B Sc	Count	66	0	0	66	
	Expected Count	61.7	1.5	2.8	66.0	
B Tech	Count	95	0	0	95	
	Expected Count	88.8	2.2	4.0	95.0	
B Pharm	Count	14	0	0	14	
	Expected Count	13.1	.3	.6	14.0	
Total	Count	530	13	24	567	
	Expected Count	530.0	13.0	24.0	567.0	

**Table 1.5 (b) – Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	76.217	10	.000
Likelihood Ratio	80.537	10	.000
Linear-by-Linear Association	21.329	1	.000
N of Valid Cases	567		

The P value for the chi-square test is 0.000 which is less than 0.05. So, it can be inferred that there is a significant relationship between Qualification (UG Programme) and difficulties faced during information searches.

**Conclusion**

The study clearly shows that students do face difficulties in various areas like awareness of library services, availability of abstract search, prominently display of e-database in library, technical support, time factor, scattered information and issues related to power supply and backup.

Institute should focus on these areas for more improvement. Especially institutes/university can focus more on commerce / management graduates as they are facing more difficulties compared to science graduates. The research also reveals that age of the students has significant impact on difficulty face by students while using search engine for information searches. Also qualification of the students has significant impact on difficulty face by students while using computer for information searches.

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## PERSONALITY TRAITS OF COLLEGE GOING STUDENTS OF KASHMIR DIVISION: A CASTE BASED DYNAMICS

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### Abstract

*Caste system may have origins in experiences derived from, what is known in analytical psychology as, "the personal and collective unconscious." India is said to be home of social stratification which is found in the form of caste, based on the birth of the individual in a particular caste/family. In spite of strict religious prohibition of caste system, yet social stratification and caste like features has crept in some Muslim societies and Kashmiri society is no exception. Although, caste system in Kashmir is not so rigid and complex but we can't deny the fact the Kashmiri society is not caste free society (Irsbad, Abrah and Zubar, 2013). The present study attempts to study the personality traits of college students of Kashmir division belonging to two dominant upper caste (Syeds and Khan) and five under-privileged lower caste (Hajam, Kumar, Gurjar, Lohar and Teeli,) will be taken into consideration. For this study a sample of 800 was drawn by using cluster sampling technique.*

**Keywords:** *Crept, dominant, under-privileged, cluster*

A fleeting look at human societies will at once divulge that Human societies are not only divided into groups but there is clear cut inequality and disparity among groups. Though the phenomenon or social stratification is ubiquitous or universal it varies from society to society. As Sorokin observes, "Social stratification means the differentiation of a given population into hierarchically superposed classes. It is manifested in the existence of upper and lower layers. Its basis and very essence consist in an unequal distribution of rights and privileges, duties and responsibilities, social values and privations, social power and influences among the members of a society" (Sookin, 1959).

India is said to be home of social stratification which is found in the form of caste, based on the birth of the individual in a particular caste/family. Caste is an endogamous group or a collection of groups having a common name, common origin, possessing a traditional occupation, having the same deity. One of the most important facts is that membership into a caste is only by birth and one remains so till death. Each caste stands for a way of life. Each caste has a set of rules pertaining to endogamy, commensality and social interactions with other caste groups (Srinivas, 1957).

Caste system may have origins in experiences derived from, what is known in analytical psychology as, "the personal and collective unconscious." The personal unconscious arises from the lifetime experiences of the individual. This is distinct from the "collective unconscious", which is described to represent a form of the unconscious common to mankind as a whole and originating in the inherited structure of the brain. This contains inherited primitive cultural, traditional and racial elements. Both the personal and collective unconscious, made from our individual and ancestral experiences respectively, may account for the manifestation of caste system in our society today. Discrimination against members of a social group may persist because of its deep entrenchment within our society by

the personal and collective unconscious that has become the automatic response even when no conscious intent is present.

### Definition of Caste

There is no universal definition of caste as literature is loaded with plethora of definitions given by noted sociologist and anthropologists. Risley (1908) an eminent scholar of Indian Castes and Tribes defines 'caste' as

*a collection of families or group of families bearing a common name; claiming a common descent from a mythical ancestor, human or divine; professing to follow the same hereditary calling; and regarded by those who are competent to give an opinion as forming a single homogeneous community*

### Castes in Kashmir Valley

In actually, (Dabla, 2012) the Kashmir Muslim society (KMS) maintains caste as a social system but not as a set of traits of stratification. The structure and function of caste in Kashmir is different from its ideal Hindu traits. It has been observed that Kashmir Muslim society compose of following castes:

I. Sayyed Castes; II. Khan Castes; III. Occupational Castes; IV. Service Castes

First, the Sayyeds, as they claim are the descendents of the family of the Prophet Mohammad (PBUH), have converted locals to Islam and consider themselves as custodian of religion. Second, the Khans composed of nobility and their descendents who feel themselves as superior for their foreign origin. Third, the occupational castes composed of different occupational communities- groups dealing with trade and commerce. Fourth, the service castes stand at the lower strata of society which compose groups providing basic and menial jobs to the society. They also include Hanjis and Gujjars.

### Significance of the study

The notion of man being a cultural being held by many anthropological studies shows existence of intimate relation



between personality and culture. In every culture, there is a basic personality type which is an outcome of cultural influences on the individual. For Example, In Alores of Indonesia, the basic personality types are doubtful, quarrelling, cowardly and parasitic which are contrary to ours (Kardiner, 1891- 1981). Human infants went through a stage in which they learnt what they exhibited later in the childhood (1856-1939, Freud's well known hypothesis "critical period hypothesis"). (Kardiner, 1891- 1981) formulated basic personality structure theory which meant a collection of fundamental traits shared by the members of a society acquired by adapting to a particular culture. (Kardiner, 1891- 1981) further argues that basic personality exists in context of cultural institutions or patterned ways of doing things. Mead in her book "Coming of Age in Samoa" (1929/1961) which is based on her nine months fieldwork compares Samoan with American adolescent girls, hypothesized that stresses related to puberty in girls were culturally and not biologically determined.

In the light of social psychology, the caste in which an individual is born and reared has a significant effect on the personality of that individual (Linton, 1936). The child from an upper and dominant caste functions in an atmosphere of positive social acceptance and expectation whereas a child from under-privileged caste is subjected to rejection and operates under a pall of negative social expectations (Hansen et al., 1969; Alden et al., 1970). Such an atmosphere moulds the mental structure of an individual or group of persons so severely that they turn out to be criminals or oblige them to revolt against the society (Stiles and Beverly, 2000). The psychological consequences of this type of life style are a sense of powerlessness, insecurity, socio-cultural exclusion and lack of hope for the better future (Creed and Reynolds, 2001).

In order to face the challenge of diversity, there are no simple recipes and the complexity becomes more severe when the challenge involves meeting of culture. Intercultural activity demands some degree of mediation and negotiation – and classroom learning is, of course, no exception. We may see learning in intercultural classes as simply a collection of compromises – but I think there could be a much more challenging view - to see an intercultural class as an example of a new culture, a salad bowl which retains the individual flavours but also takes on a distinctively new taste. To provide each and every student a barrier free education, teachers should be well versed in culturally relevant pedagogy, which means a pedagogy which makes modifications in instructional materials to account for diversity.

### Personality Traits

Literature is witness to the fact that various psychologists have tried to define personality in the different ways. No definition can claim to be perfect description of personality. Although there is disagreement in defining personality, but there is

consensus on what people do is influenced by their characteristics, that is, their personality. Personality traits refer to characteristics of an individual that are stable over time and determine the behaviour of an individual. Traits reflect who we are and determine affective, cognitive and behavioural style.

### Objectives of the study

1) To study effect of Caste on personality traits viz.

1.1) Activity- Passivity; 1.2) Enthusiastic- Non- Enthusiastic; 1.3) Assertive- Submissive; 1.4) Suspicious- Trusting; 1.5) Depressive- Non- Depressive; 1.6) Emotional Instability- Emotional Stability

2) To study effect of income category on personality traits viz.

2.1) Activity- Passivity; 2.2) Enthusiastic- Non- Enthusiastic; 2.3) Assertive- Submissive; 2.4) Suspicious- Trusting; 2.5) Depressive- Non- Depressive; 2.6) Emotional Instability- Emotional Stability

3) To study interactional effect of Caste and income category on personality traits viz.

3.1) Activity- Passivity; 3.2) Enthusiastic- Non- Enthusiastic; 3.3) Assertive- Submissive; 3.4) Suspicious- Trusting; 3.5) Depressive- Non- Depressive; 3.6) Emotional Instability- Emotional Stability

### Hypotheses of the study

H1) There will be no significant effect of Caste on personality traits viz.

H1.1) Activity- Passivity; H1.2) Enthusiastic- Non- Enthusiastic; H1.3) Assertive- Submissive; H1.4) Suspicious- Trusting; H1.5) Depressive- Non- Depressive; H1.6) Emotional Instability- Emotional Stability;

H2) There will be no significant effect of income category on personality traits viz.

H2.1) Activity- Passivity; H2.2) Enthusiastic- Non- Enthusiastic; H2.3) Assertive- Submissive; H2.4) Suspicious- Trusting; H2.5) Depressive- Non- Depressive; H2.6) Emotional Instability- Emotional Stability

H3) There will be no significant interactional effect of Caste and income category on personality traits viz.

H3.1) Activity- Passivity; H3.2) Enthusiastic- Non- Enthusiastic; H3.3) Assertive- Submissive; H3.4) Suspicious- Trusting; H3.5) Depressive- Non- Depressive; H3.6) Emotional Instability- Emotional Stability

### Sample

At first all the degree colleges of Kashmir division were listed (46). Out of the listed colleges, only one college from each district was selected through randomization. From the selected colleges, all the Students belonging to two dominant upper castes (Syeds and Khan) and five under- privileged lower castes (Hajam, Kumar, Gurjar, Lohar and Teeli,) were taken into

consideration in drawing a sample of 800. The technique that was used for drawing the requisite sample was cluster sampling technique.

Table 1 showing sample size drawn from each caste

S.NO	Caste	Sample Size
1	Kumar	73
2	Teeli	70
3	Hajam	83
4	Gurjar	88
5	Lohar	69
6	Syed	235
7	Khan	181
Total	Lower caste = 383	800
	Upper caste = 417	

Tool used

Dimensional personality Inventory by Mahesh Bhargava

**Analysis and interpretation of data**

The data collected was subjected to analysis by using Multivariate Analysis technique (MANOVA)

Table 2 - showing Effect of Caste on Personality traits of college students of Kashmir division belonging to various castes viz. Kumar, Teeli, Hajam, Lohar, Gurjar, Syed and Khan

Source	Dependent Variable	Type III Sum of Squares	Df	Mean Square	F	p value
Caste	Activity-passivity	.202	1	.202	.215	.643
	Enthusiastic-non-enthusiastic	1.058	1	1.058	1.161	.282
	Assertive-submissive	2.553	1	2.553	2.720	.100
	Suspicious-trusting	.746	1	.746	.788	.375
	Depressive-non-depressive	6.245	1	6.245	7.594	.006*
	Emotional instability-emotional stability	.028	1	.028	.032	.857

\*Significant at .05 level

Table 3 - showing individual Mean differences along with level of significance of Personality traits with respect to Caste (lower caste= 1, Upper caste= 2)

Dependent Variable	caste	Mean	p value
Activity- passivity	1	2.166	.643
	2	2.200	
Enthusiastic- Non- enthusiastic	1	2.355	.282
	2	2.279	
Assertive- submissive	1	2.652	.100
	2	2.770	
Suspicious- trusting	1	2.494	.375
	2	2.431	
Depressive- Non- depressive	1	2.169	.006
	2	1.984	
Emotional instability- Emotional stability	1	1.916	.857
	2	1.929	

Perusal of table 2 shows that the value of F ratio for personality traits viz. Activity- Passivity, Enthusiastic- Non-Enthusiastic, Assertive- Submissive, Suspicious- Trusting and Emotional Instability- Emotional stability are .215, 1.161, 2.720, .788 and .032 respectively which are insignificant at .05 level (p value> .05). Hence, it can be inferred that there is no significant effect of caste on personality traits -Activity- Passivity, Enthusiastic-Non-Enthusiastic, Assertive- Submissive, Suspicious- Trusting and Emotional Instability- Emotional stability. Therefore, the hypothesis H1 that there will be no significant effect of caste on personality traits Activity- Passivity, Enthusiastic- Non-Enthusiastic, Assertive- Submissive, Suspicious- Trusting and Emotional Instability- Emotional stability (H1.1, H1.2, H1.3, H1.4 and H1.6) is accepted. However, the value of F ratio for personality trait- Depressive and Non- Depressive was found to be 7.594 which is significant at .05 level (p <.05). Hence, it can be inferred that there is significant effect of caste on Depressive and Non- Depressive personality trait. Therefore, the hypothesis H1.5 that there will be no significant effect of caste on personality trait Depressive and Non- Depressive is not accepted. A clear review of table 3 shows that the for Depressive and Non- Depressive personality trait, mean value of students belonging to lower caste was found to be 2.169 which is higher than the mean score of students belong to higher caste (1.984) which indicates that students belonging to lower castes are more depressive as compared to students belonging to upper castes.

Table 4 - showing Effect of Income category on Personality traits of college students of Kashmir division belonging to various castes viz. Kumar, Teeli, Hajam, Lohar, Gurjar, Syed and Khan

Source	Dependent Variable	Type III Sum of Squares	Df	Mean Square	F	p value
Income category	Activity- passivity	52.673	1	52.673	56.229	.000*
	Enthusiastic-non-enthusiastic	70.678	1	70.678	77.571	.000*
	Assertive- submissive	44.482	1	44.482	47.389	.000*
	Suspicious- trusting	41.570	1	41.570	43.935	.000*
	Depressive- non-depressive	126.046	1	126.046	153.287	.000*
	Emotional instability-emotional stability	102.949	1	102.949	119.046	.000*

\*Significant at .05 level

Table 5 - showing individual Mean differences along with level of significance of Personality traits with respect to Income category (lower Income category= 1, Upper Income category= 2)

Dependent Variable	caste	Mean	p value
Activity- passivity	1	1.915	.000
	2	2.451	
Enthusiastic- Non- enthusiastic	1	2.006	.000
	2	2.627	
Assertive- submissive	1	2.464	.000
	2	2.957	
Suspicious- trusting	1	2.701	.000
	2	2.224	
Depressive- Non- depressive	1	2.491	.000
	2	1.661	
Emotional instability- Emotional stability	1	2.298	.000
	2	1.547	



Perusal of table 4 shows that the values of F ratio for personality traits- Activity- Passivity, Enthusiastic- Non-Enthusiastic, Assertive- Submissive, Suspicious- Trusting, Depressive-Non- Depressive and Emotional Instability- Emotional stability are 56.229, 77.571, 47.389, 43.935, 153.287 and 119.046 respectively which are significant at .05 level ( $p < .05$ ). Hence, it can be inferred that there is significant effect of income category on personality traits- Activity- Passivity, Enthusiastic- Non-Enthusiastic, Assertive- Submissive, Suspicious- Trusting, Depressive-Non- Depressive and Emotional Instability- Emotional stability. Therefore, the hypothesis H2 that there will be no significant effect of Income category on personality traits (H2.1, H2.2, H2.3, H2.4, H2.5 and H2.6) is not accepted. Further, review of table 5 shows that mean score of first three personality traits- Activity- Passivity, Enthusiastic- Non-Enthusiastic, Assertive- Submissive i.e. 2.451, 2.627 and 2.957 respectively is higher among students belonging to higher income category as compared to students belonging to lower income category i.e. 1.919, 2.006 and 2.464 respectively. Hence, it can be inferred that students with higher income possess more activity, enthusiastic and assertive personality characteristics as compared to their lower income counterparts. However, the table 5 shows that mean score of personality traits- Suspicious- Trusting, Depressive- Non-Depressive and Emotional instability- Emotional stability i.e. 2.701, 2.491 and 2.298 respectively is higher among students belonging to lower income categories as compared to mean score of students belonging to higher income categories i.e. 2.224, 1.661 and 1.547 respectively which means that students with lower income category have more of suspicious, depressive and emotional instability characteristics as compared to students belonging to higher income category.

**Table 6 - showing interactional Effect of Caste and Income category on Personality traits of college students of Kashmir division belonging to various castes viz. Kumar, Teeli, Hajam, Lohar, Gurjar, Syed and Khan**

Source	Dependent Variable	Type III Sum of Squares	Df	Mean Square	F	p value
caste * income category	Activity- passivity	.382	1	.382	.408	.523
	Enthusiastic-non-enthusiastic	.650	1	.650	.714	.398
	Assertive- submissive	.336	1	.336	.358	.550
	Suspicious- trusting	.345	1	.345	.365	.546
	Depressive- non-depressive	.018	1	.018	.022	.881
	Emotional instability- emotional stability	2.338	1	2.338	2.704	.101

\*Significant at .05 level

Perusal of table 6 shows that the Values of F-ratio for various personality traits- Activity- Passivity, Enthusiastic- Non-Enthusiastic, Assertive- Submissive, Suspicious- Trusting, Depressive-Non- Depressive and Emotional Instability-

Emotional stability are .408, .714, .358, .365, .022 and 2.704 respectively which are insignificant at .05 level ( $p > .05$ ) and hence it can be inferred that there is no significant interactional effect of Caste and Income category on Activity- Passivity, Enthusiastic- Non-Enthusiastic, Assertive- Submissive, Suspicious- Trusting, Depressive-Non- Depressive, Emotional Instability- Emotional stability. Therefore, the hypotheses H3 that there will be no significant interactional effect of Caste and Income category on personality traits (H3.1, H3.2, H3.3, H3.4, H3.5 and H3.6) respectively is accepted.

### Findings and Discussion

From the study it has been found that there exist significant differences in personality traits among students belonging to various castes. This finding is in line with (Shavita, Duhan and Choudary, 2014) who also found that there exist significant differences in personality traits with respect to caste, family income and educational level. While students belonging to higher castes have been found to be higher on Activity, enthusiastic and assertive personality characteristics, students belonging to lower castes have been found to possess more of suspicious, depressive and emotional instability characteristics. The possible reason for this could be due to the fact that children from dominant and privileged caste function in an atmosphere of positive social acceptance and expectation where as children from lower and underprivileged caste caste is subjected to rejection and operates under a pall of negative social expectations (Hansen et al., 1969; Alden et al., 1970). Such an atmosphere moulds the mental structure of an individual or group of persons so severely that they turn out to be introvert type of personality characterised by depression, suspicion and emotional instability. Another reason for the existence of depressive tendencies among students belonging to lower castes could be due to the treatment met out to them at the hands of dominant and privileged castes e.g. On October 2015, in Jodhpur a 12 year old dalit boy was beaten up by his teacher for allegedly taking a palate from a stack meant for higher castes (Khan, 2015). Education is considered to be the tool of psycho-social, cultural and economical development but the Educational institutions are middle class institutions run by middle class persons along middle class lines and when the lower caste child reaches the educational institution he finds a different world, a foreign environment different from what he has experienced. Due to theses environmental inequalities, students from disadvantaged sections are bound to have repercussions in their adjustment to classroom which in turn has a direct bearing on their personalities and aspirations (Getzel (1970), Soares and Soares (1969) Jenson (1973) and (Eapen 1973).

From the study it has been found that Income category has significant effect on personality traits. This finding is in line with (Shavita, Duhan and Choudary, 2014) who reported that there exists a significant difference in personality with respect to family income. Students belonging to upper Income category have been found to be more active, enthusiastic and assertive as compared to their lower income category counterparts. Moreover, students belonging to lower income category have been found to possess more of suspicious, depressive and emotional instability characteristics. The reason could be due to low economic status (poverty) as it is a significant predictor of physical and mental health outcomes. Poverty adversely influences the whole individuality of the child as it is considered by World health organization (WHO, 1995) as world's most ruthless killer. Poor parents are not able to meet the daily requirements of their children as a result of which children develop symptoms of depression, stress, emotion instability and other mental health related problems. Further, brain imaging research has shown that children from lower income families tend to have smaller hippocampus than children from affluent families (Hanson, Chandra, Wolfe and Pollak, 2011) - a smaller hippocampus has been found to be associated with psychic disorders such as schizophrenia, anti social personality disorder and depression. A child because of his lower economic status is not accepted by the rich ones and hence always remains suspicious and wary about himself as a result of which he becomes the victim of personality disorders. Being suspicious about one's own self, the children from low income families feel hesitant in taking initiative in dealing with the social environment which poses a serious threat to their path of upliftment. A famous kashmiri saying, Aasun chu heshnawan, nah aasun chu mandchawan meaning prosperity improves ones personality, adversity cripples it highlights the importance of economic aspect in one's life. Children from well-heeled families have upper hand in every aspect of their life. They are found to be active, fervent and directive in nature, while as children from underprivileged and hard-up families feel shy, reluctant to participate and are submissive and acquiescent to the commands of the rich ones.

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## PERCEIVED ADJUSTMENT PATTERN BETWEEN HOUSEWIVES AND MARRIED WORKING WOMEN

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### Abstract

*Amongst all adjustments, marital adjustment is an important one, as marriage, in reality, is a way of living. The success of marriage depends upon the adjustment on the part of both the partners involved. But marital adjustment on a wife's part is mainly triggered by the issue that whether she is a housewife or a working woman. With the rise in the number of dual career families, the adjustment and marital relationship are major challenges for the married working women in those families. However, housewives also face challenges of adjustment in their marital relationship. The objectives of this study are (a) to study the perceived adjustment pattern of housewives and married working women in the areas of home, health, social, emotional and occupational, (b) to study the perceived adjustment pattern of housewives with less than 5 years of married life and housewives with more than 5 years of married life, and (c) to study the perceived adjustment pattern of married working women with less than 5 years of married life and married working women with more than 5 years of married life. Bell's Adjustment Inventory, a 160 items inventory assessing the individual's adjustment pattern in 5 situations such as - home, health, social, emotion and occupation, has been administered to 60 married women. Results reveals that perceived adjustment pattern significantly differs between housewives and married working women and the review elaborated the previous knowledge contribution and this study has attempted to provide an insight on future research directions.*

**Keywords:** Study, Housewives, Women

One thing that is certain in life is change. If the change is permanent, then we should know how to accept it. And, the easiest way of accepting the change is to get adjusted to it. Right from birth until death, one is subject to several adjustments. And amongst all adjustment, marital adjustment or adjustment to married life is an important one. Marriage, in reality, is a way of living, and living in marriage is an adjustment. It is not always full of roses. Success in marriage depends upon the adjustment on the part of both the partners involved, but marital adjustment on wife's part is mainly triggered by the fact that whether she is a housewife or a married working woman. All married women, irrespective of working or non-working, adjusts for their personal benefits and mental satisfaction, in order to gain mental peace, and sometimes the radical personal adjustments are often stressful on their relationships. Marriage involves change and a change always produces stress. Accepting the change as the way it is will help to adjust in marriage. So, just like all relationships, marriage, too, requires adjustment. Marital adjustment has long been a popular topic among the researchers from various areas of social sciences, probably because of the concept that marital adjustment is closely related to the stability of a marriage. The lives of married women are inextricably intertwined with their family and their jobs. The goals of their development cannot be achieved without inputs and resources from studies on women and their adjustment pattern. Thus, various researches have been conducted on the difference of adjustment pattern between housewives and married working women.

Marital adjustment can be defined as the state in which there is an over-all feeling in husband and wife of happiness and satisfaction with their marriage and with each other. It refers

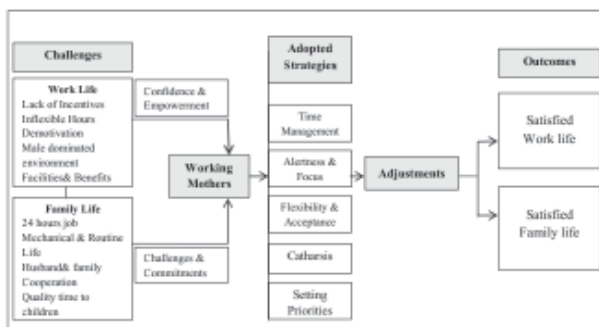
to the adjustment which every individual comes across after his/her marriage. Marital adjustment is again divided into various sub-areas which are- religion, social life, recreational activities, mutual friends, in-laws relationship, money/financial matters, sexual relationship, values, couple growth, communication, conflict resolution, affection, roles, cooperation, parenthood, mutual trust, training and disciplining of children, and companionship. A research conducted on marital adjustment as a moderator for genetic and environmental influences on parenting show the results that indicate that as marital adjustment declines, evocative effects on parenting increase, while the role of shared family experiences decline. However, the impact of marital adjustment on child-based genetic and child-specific non shared environmental contributions to parenting differed for mothers and fathers. This study identifies a previously unexpected mechanism through which family subsystems influence each other (Jennifer A. Ulbricht, Jody M. Ganiban, M. M. Tanya, Mark Feinberg, David Reiss, Jenae M. Neiderhiser, 2013).

A housewife is a married woman whose job is to stay at home and care for the house, her husband and the children. Her principal occupation is to manage her own household, usually without having paid employment. The housewives increments the family tree, are engaged in countless activities for the ultimate welfare of the family and provide valuable contributions to their society at a large. Sometimes housewives are portrayed as ladies of luxury who spend their time on hobbies and leisure and even purchase domestic services. However, their unified status as joint householders is the nucleus from within which they operate in society. But their social circle is very limited, which leads to isolation in host

culture. A study on Comparative Analysis of Depression among Housewives and Working Women in Bilal (Colony of Kornagi area, Karachi) reveals that household average income of housewives was more than that of working women but still the level of depression was much higher in the housewives. The housewives were found to have more average number of children as compare to working women, which was one of the causes of depression because they have the burden of handling more babies alone. Less educational qualification of housewives as compared to that of working women was another reason for depression because education gives vision and better understanding of life. Thus, there was a significant difference in the level of depression of working women and housewives as the level of of depression among the housewives was twice as that of working women ( Riaz H. Soomro, Dr. Fozia Riaz, Shahid Naved, Dr. Fida Hussain Soomro, 2012). In another study on Marital Adjustment of Working and Non-Working Women - A Comparative Study indicates that the non-working women are better at marital adjustment (Jyoti Tiwari and Prabha Bisht, 2012).

A married working woman is a woman who is married and pursues a career to make a living and for personal advancement. They want to break out of the confines of being a homemaker, determined to win independence by way of their own skills and strengths, believing personal economic stability as the best way to earn their freedom. However, they have to balance in between office work and domestic work. The married working women have to face numerous challenges both from their families and from their jobs. Studies showed that women’s experience of conflict between the work and family (household work) was more problematic for the employed women than the unemployed women. The employed women felt more responsible for family commitments and home tasks (Becker and Monen, 2002 and Peake and Harris, 2002). However, research works also revealed that flexible opportunities provided at place of work or work-life balance policies of organizations assist the working women to unite the domain of the profession and family (Lewis and Humbert, 2010).

The following Table shows the Process of Work - Family Life Adjustments of Working Mothers :



(Taken from Work-Family Life Adjustments : Experiences of Working Mothers at LESCO, by Aneeqa Suhail Ahmad, University of Punjab, under Prof. Dr. Muhammad Anwar.)

Duration of married life is and important factor that contributes to marital adjustment. Studies have shown that newly married military housewives showed higher degree of marital adjustment as they experienced less stress and they use positive coping strategies than negative coping strategies, which has positive influence on another situation of stress and marital adjustment in them (2009). However, a Comparative Study on Marital Adjustment of Working and Non-Working Women reveals that marital adjustment was better in the later years of marriage as compared with early years (Jyoti Tiwari and Prabha Bisht, 2012). Similarly, another study on the Areas that require Adjustments in Marriage concludes that the early period of marriage requires a lot of adjustment between the couple - the areas are - Sex, Pattern of Authority, Working Mother, Financial Problems, In-laws and Extended Families (Min-Chol Kang, 2010). Again, on the other hand, in a study on the life course factors and racial influences on homemaker or career woman, reveals that career women with a longer span of married life, are much more likely to seek and welcome help from their husbands and caregivers in raising their children. They welcome new experiences and adopt by being innovative and flexible in order to find new ways to pursue both work and family life (Janet Zollinger Giele, 2008).

Thus, women are integral part of the society and marriage is the destiny that is traditionally offered to women by the society. And, women play dual roles, one as paid worker (married working women) and the other as unpaid worker (housewives). The similarity between these two groups is that both of them has to adjust to the demands of the environment. Meeting these challenges of adjustment places a great deal of pressure on them, almost each and every day, in their areas of involvement. Thus, adjustment, a very challenging and demanding process, is everything that a woman does throughout her life.

**Objectives**

- 1) To study the perceive the adjustment pattern of housewives and married working women in the areas of home, health, social, emotion and occupation;
- 2) To study the perceive adjustment pattern of housewives with less than 5 years of married life and of housewives with more than 5 years of married life in the areas of home, health, social, emotion and occupation;
- 3) To study the perceive adjustment pattern of married working women with less than 5 years of married life and of married working women with more than 5 years of



married life in the areas of home, health, social, emotion and occupation.

### Method

*Participants:* A group of 60 married women (30 housewives and 30 married working women), between age group of 25 to 40 years with minimum educational qualification of being Graduate in case of both groups, were taken as sample in the present study. The group of married working women were having minimum 1 year duration of job. In the group of housewives, 15 women were with less than 5 years of married life and 15 women were with more than 5 years of married life. Similarly, in the group of married working women, 15 women were with less than 5 years of married life and 15 women were with more than 5 years of married life. All the married women falls within minimum 1 year to maximum 10 years of married life.

*Instruments:* 1) General Information Schedule - It contains items like name, age, address, phone number, educational qualification, duration of marriage, duration of occupation, type of family, number of children and the monthly income of the family; 2) Bell's Adjustment Inventory - This inventory was developed by Hugh M. Bell. It is a test of personality to assess the individual's adjustment in variety of situations, such as- (a) home, (b) health, (c) social, (d) emotion, and (e) occupation. It is a 160 item inventory of personality traits for the purpose of obtaining a better understanding of the examinee. It can be administered individually and also in groups. It contains 160 items in total, that is, 32 items in each area. It is a self reporting questionnaire in "Yes", "No" and "?" format to measure the total level of adjustment. One point is given to every "Yes" and zero is given to every "No" or "?" response. The maximum score for each area is 32 and the lowest score for each area is 0. the scores obtained in each area were added together to determine the the total level of adjustment.

*Statistical Analysis:* The present study includes the following statistical analysis: 1) Frequencies; 2) Percentage; 3) Mean; 4) t-test.

### Result and Discussion

All of the objectives of this present study has been carefully examined. The results reveals that the adjustment pattern of housewives and married working women are significantly different from each other. The computed t-values of the score obtained by the housewives and the married working women exceeds the critical value at the level of significance in the areas of home, health and emotion, which indicates the adjustment

of both the groups differs significantly in the areas of home, health and emotion. On the other hand, the computed t-values between the two groups in the areas of social and occupation, which is quite smaller than the critical values at the level of significance, reveals that the differences in the adjustment pattern of both the groups in these two areas is insignificant and may be due to chance factors. In the obtained mean value shows that married working women are better adjusted than the housewives in the areas of health, emotion, social and occupation, whereas, the housewives are better adjusted than the married working women in the area of home.

**Table 1 - Comparison between housewives and married working in terms of their adjustment pattern and Mean Score.**

Areas of O Adjustment	Housewives			Married Working Women			t-value
	N	Mean	SD	N	Mean	SD	
Home	30	10.46	3.39	30	12.50	4.27	2.05**
Health	30	14.20	2.89	30	12.10	4.25	2.23**
Social	30	12.70	3.84	30	12	4.69	0.63*
Emotional	30	19.63	3.20	30	17.33	3.28	2.74**
Occupational	30	15.60	4.80	30	13.20	4.62	1.98*

\*Difference is insignificant. \*\* $p < 0.05$ . High scores indicates lower level of adjustment and vice-versa.

Comparison between housewives on the basis of duration of married life reveals that the adjustment patterns of both the groups of housewives differs significantly in the areas of home and emotional, as the computed t-values between the groups of housewives in these two areas exceeds the critical value at the level of significance. Comparison between married working women on the basis of duration of married life reveals that the adjustment pattern between the two groups of working women differs significantly in the areas of home and occupation, as the computed t-values between the two groups of working women in these two areas exceeds the critical value at the level of significance.

When compared between housewives and married working women with less than 5 years of married life in terms of their adjustment pattern, it has been found that the adjustment pattern between these two groups differs significantly in the areas of home and emotional, as the computed t-values between these two groups in these two areas exceeds the critical value at the level of significance. Similarly, when compared between housewives and married working women with more than 5 years of married life in terms of their adjustment pattern, it has been found that the adjustment pattern between these two groups differs significantly in the area of occupation, the computed t-value between these two groups in this area exceeds the critical value at the level of significance.

Table 2 - Comparison between Housewives and Married Working Women in terms of their Adjustment Pattern alongwith their Duration (less than 5 years or more than 5 years) of their married life.

Areas of Adjustment	Sample size	Housewives with less than 5 years of married life		Housewives with more than 5 years of married life		Working women with less than 5 years of married life		Working woman with more than 5 years of married life		t-value (1)	t-value (2)	t-value(3)	t-value(4)
		Mean	SD	Mean	SD	Mean	SD	Mean	SD				
	N												
Home	15	12.86	3.44	8.06	3.35	15.73	4.14	9.26	4.39	3.87**	4.15**	2.06**	0.84*
Health	15	14.66	3.33	13.72	2.38	12.66	3.92	11.53	4.54	0.88*	0.73*	1.50*	1.66*
Social	15	13.53	4.16	11.86	3.48	12.93	4.97	11.06	4.40	1.19*	1.09*	0.36*	0.55*
Emotional	15	21.13	2.28	18.13	3.91	17.86	3.20	16.80	3.35	2.56**	0.89**	3.22**	1*
Occupational	15	16	4.43	15.20	5.15	15.93	3.99	10.46	5.17	0.45*	3.24*	0.04*	2.51**

\*Difference is insignificant.

\*p<0.05.

High scores indicate low level of adjustment and vice-versa.

t-value (1)=computed t-values between the housewives with less than 5 years of married life and housewives with more than 5 years of married life.

t-value (2)=computed t-values between the working women with less than 5 years of married life and working women with more than 5 years of married life.

t-value (3)=computed t-values between the housewives with less than 5 years of married life and working women with less than 5 years of married life.

t-value (4)=computed t-values between the housewives with more than 5 years of married life and working women with more than 5 years of married life.

**Conclusion**

It has been found that every woman is unlike each other. Some are independent and free-spirited, while some has always learnt to follow the norms set by the society. However, they discover themselves anew in every spheres of their life. They prove that no one is a born fighter, but every woman has the power to derive strength from deep within. Each of them delve deep into their hearts and discover traits no one knew they possessed, and in the process they realize that they are often victimized in almost every spheres of life, and this is where they need to adjust. When they need support, there is often no one to lend their hands of cooperation and understanding. Thus, some continues with their life and its adjustments, with the false expectation of cooperation and understanding, while some go on with their life, without expecting and adjusting all alone. Thus, living in marriage is an adjustment. All married women, irrespective of working or non-working, adjusts for their personal benefits and mental satisfaction, in order to gain mental peace, and sometimes the radical personal adjustments are often stressful on their relationships.

In that sense, this study is significant to highlight the requirements of empirical studies on how the perceived adjustment pattern differs between housewives and married working women and the review elaborated the previous

knowledge contribution and this study has attempted to provide an insight on future research directions.

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## EFFECT OF INTEGRATED APPROACH OF YOGA THERAPY ON CHRONIC CONSTIPATION

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### Abstract

*Constipation is most common GI problem which significantly affects health related quality of life, social functioning and compromises the ability to perform daily activities. Yoga is one of the alternative and complementary therapies known to have positive role in various GI related chronic problems. There is lack of evidences for role yoga in constipation. Thirty-seven participants suffering from chronic constipation, who attended one week of LAYT program consisting of asana (physical posture), pranayama, meditation, devotional sessions, diet modification and interactive sessions on philosophical concepts of yoga, at holistic health center S-VYASA, were enrolled in this study. The quality of life and the bowel habits were assessed before and after the intervention using Patient Assessment of Constipation- Quality of Life (PAC-QoL) questionnaire. There is a significant change in different domains of PAC-QoL such as reduction in the scores of physical discomfort (61.25%), psychological discomfort (59.21%), worries and concern (55.92%) and satisfaction (44%) were found after one week LAYT intervention. This pilot study indicated the potential role of LAYT role in management of chronic constipation. However further randomized control studies need to be performed in order to confirm the findings of present study.*

**Keywords:** Yoga, Chronic constipation, PAC-QoL, LAYT

Constipation as the reduction in the bowel movement to three or fewer times per week (Jamshed et al., 2011). It is one of the most common functional gastrointestinal disorders (Liu, 2011) prevalent all over the world (Thomsen et al., 2010). Chronic constipation is found more commonly in women, elderly and patients with concurrent psychiatric illness (Liu, 2011). In the long run leads to self-medication and/or medical consultation (Dennison et al., 2005), poor health-related quality of life, disturbed social functioning and compromises the ability to perform daily activities (Jamshed, Lee, & Olden, 2011). 2-27% of world population is affected by chronic constipation (Ines, Sanchez, & Bercik et al, 2011). It is more prevalent in western countries which account for 30% (Longstreth et al, 2006) and eastern countries it 11% (A, Lissner S, & MA et al, 2010).

### Yoga

Recently Yoga has become popular as a complementary and alternative medicine due to its many health implications. It well documented that, Yoga is effective in management of various chronic health problems such as cardiovascular diseases, diabetes, obesity, anxiety disorder, depression menstrual problems etc.

### Yoga and gastro-intestinal (GI) problems

Yoga is has been used as complimentary therapies in gastrointestinal related problems such as irritable bowel syndrome (IBS). In one of the randomized controlled studies on 22 male IBS patients underwent two months of yoga practice, at the end of the study significant decrease in anxiety

and sympathetic activity along with improvement in parasympathetic activity was observed (Taneja et al, 2004). In a another randomized controlled study, twenty-five adolescent IBS subjects underwent one month of yoga intervention daily for one hour, significant improvement in gastrointestinal symptoms, pain, functional disability, coping, anxiety and depression was observed in yoga group as compared to control group (Kuttner et al, 2006). These studies indicate the role of yoga in GI related problems.

**Integrated Approach of Yoga therapy (IAYT):** IAYT is a yoga based lifestyle intervention and a form of yoga. It was consisted of asanas (physical postures), pranayama (breathing practices), meditation, kriyas (cleansing techniques), balanced diet, tuning to nature, counseling session etc.

Earlier studies on IAYT proved its effects on several chronic health conditions such as chronic low back pain (Padmini T et al, 2008), osteoarthritis (Ebnezar et al, 2014) etc.

### Materials and Methods

Thirty-seven chronic constipation subjects (age range; 35 to 55 years) visiting Arogyadhama (Holistic health center), SVYASA University, Bangalore, for IAYT treatment for chronic constipation were enrolled in this study. The subjects were having mean  $6.4 \pm 5.46$  years history of chronic constipation. Apart from the chronic constipation most of the subjects were having hypertension and diabetes as associated disease.

**Inclusion criteria**

Who fulfill the Rome criteria for constipation; Subjects with minimum 3 years history chronic constipation; Subjects within age range 35 to 55 years; Willing to participate in the study

**Exclusion criteria**

Subjects having neurological disorders; Subjects with any mental disorders or on any antipsychotics; History of any abdominal surgery

**Assessment**

All the subjects were administered with PAC-QOL before and after intervention. PAC-QOL is a self-reported questionnaire, was used to measure the quality of life of patients (McShane RE et al, 1985). The validated PAC-QoL is composed of 28 items grouped into four subscales: physical discomfort, psychosocial discomfort, worries and concerns, and satisfaction. The first three subscales are used to assess the patient dissatisfaction index, with an overall score ranging from 0 to 96 (where lower scores correspond to better quality of life). The satisfaction subscale includes four items with a global score ranging from 0 to 16, so that each patient's self-reported definitive outcome is defined as either poor (0-4), fairly good (5-8), good (9-12), or excellent (13-16)

**Results**

Suffering since (months) (Mean  $\pm$  SD): 81.24 $\pm$ 71.46, Age (Mean  $\pm$  SD): Male (48.61 $\pm$ 12.74), Female (44.14 $\pm$ 9.55)

Prominent ailments: hypertension, diabetes

The patient assessment of constipation- Quality of life questionnaire consists of 4 domains which are physical discomfort, psychological discomfort, worries and concern and satisfaction.

**Physical discomfort**

The PAC-QOL scores showed a significant reduction in the physical discomfort after the intervention and is significant ( $p < 0.01$ ). There was significant reduction in the scores from 1.91  $\pm$  0.85 to 0.74  $\pm$  0.73 with 61.25% of change.

**Psychological discomfort**

The PAC-QOL scores showed a significant reduction in the psychological discomfort after the intervention ( $p < 0.01$ ). There was significant reduction in the scores from 1.52  $\pm$  0.81 to 0.62  $\pm$  0.55 with 59.21% of change.

**Worries and concern**

The PAC-QOL scores showed a significant reduction in the worries and concern after the intervention ( $p < 0.01$ ). There was significant reduction in the scores from 1.52  $\pm$  0.85 to 0.67  $\pm$  0.55. The worries and concern reduction percentage was 55.92%.

**Satisfaction**

The PAC-QOL scores showed a significant improvement in the satisfaction after the intervention ( $p < 0.01$ ). There was significant reduction in the scores from 2.50  $\pm$  0.84 to 1.40  $\pm$  1.02 with percentage of 44%. There was a significant reduction in the total score from 1.86  $\pm$  0.46 to 0.86  $\pm$  0.36 ( $p < 0.001$ ).

**Discussion****Summary**

This pilot study was aimed to see the impact of IAYT in chronic constipation. There was significant reduction in the scores of physical discomfort ( $p < 0.01$ ), psychological discomfort ( $p < 0.01$ ), worries and concern ( $p < 0.01$ ) and satisfaction ( $p < 0.01$ ) of the PAC-QoL questionnaire. And the total score also reduced indicating a better quality of life.

Earlier studies have observed overall improvement after yoga intervention in IBS patients. There was significant decrease in the bowel symptoms, state anxiety and there was enhanced parasympathetic reactivity measured by heart rate parameters in diarrhea-predominant Irritable Bowel Syndrome (Taneja et al., 2004). Another study showed significant improvement in the physical functioning of adolescents while young adults recorded significant improvement in IBS symptoms, global improvement, disability, sleep quality, fatigue and psychological distress. A minimal clinical significant reduction in pain in 44% of adolescents and 46% of YA having IBS symptom was recorded (Evans et al., 2014). Previous study on IBS reported lower levels of functional disability, less use of emotion-focused avoidance and lower anxiety in adolescents in the yoga group and also adolescents had lower scores of gastrointestinal symptoms (Kuttner et al., 2006).

The exact mechanism behind these findings is not known. One of the possible mechanism can be; as constipation is psychosomatic problem (Nehra et al., 2000), various psychological components such as stress, anxiety, depression etc. leads to sympathetic overdrive (Tougas, 2000), which is related to reduced intestinal motility. Earlier studies have shown that yoga reduces anxiety (Gupta, Khera, Vempati, Sharma, & Bijlani, 2006), stress, depression (Streeter, Gerbarg, Ciraulo, Brown, & Saper, 2012) and it also improves the parasympathetic tone (Bharshankar, Bharshankar, Deshpande, Kaore, & Gosavi, 2003), improved parasympathetic activity might have lead to improvement in intestinal motility.

**Strength of the study & limitations**

To the best of our knowledge this is the first study which has looked into impact of yoga in chronic constipation; There was significant reduction in all the scores in such a short term; This



is also having several limitations a) Lack of control group, b) Small sample size, c) Lack of objective variables; Suggestions for future studies; Future studies conducted with randomized controlled design in larger sample size; Future studies should also include objective autonomic variables; Follow studies should be done in order to assess the consistency of the results.

**Conclusion**

This pilot study suggests the potential role of yoga in chronic constipation. However further randomized control trial need to be confirm the findings of current study.

**Table 1 - Results of Physical Discomfort (paired t test)**

Domain		Mean ± SD	95% CI	% Change	P value
PHY_DIS	Pre	1.91 ± 0.85	0.83 to 1.49	-61.25	<0.01
	Post	0.74 ± 0.73			

Abbreviation: PHY\_DIS - Physical Discomfort, CI – Confidence Interval, % Change – Percentage Change

**Table 2 - Results of psychological discomfort (paired t test)**

Domain		Mean ± SD	95% CI	% Change	P value
PSY_DIS	Pre	1.52 ± 0.81	0.64 to 1.16	-59.21	<0.01
	Post	0.62 ± 0.55			

Abbreviation: PSY\_DIS - Psychological Discomfort, CI – Confidence Interval, % Change – Percentage Change

**Table 3 - Results of worries and concern (wilcoxon signed rank test)**

Domain		Mean ± SD	% Change	P value
W_C	Pre	1.52 ± 0.85	-55.92	<0.01
	Post	0.67 ± 0.55		

Abbreviation: W\_C – Worries and Concern, % Change – Percentage Change

**Table 4 - Results of Satisfaction (wilcoxon signed rank test)**

Domain		Mean ± SD	% Change	P value
SAT	Pre	2.50 ± 0.84	-44	<0.01
	Post	1.40 ± 1.02		

Abbreviation: SAT – Satisfaction, % Change – Percentage Change

**Table 5 - Pre-post changes in total score of PAC-QOL**

Variable		Mean ± SD	P value
Total_score	Pre	1.86 ± 0.46	<0.01
	Post	0.86 ± 0.36	

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## A STUDY ON CONSUMER BEHAVIOUR TOWARDS PRIVATE LABEL BRANDS WITH RESPECT TO GROCERIES

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### Abstract

*The store brands, otherwise known as private labels, are changing the future of modern trade outlets in India. Started on a low key profile, such as low price, low quality and limited movement, the store brands have gone a long way in establishing its credentials. The private labels have 50 % or more than 50% market share in many parts of the developed world. The private labels are pervasive in personal care, home care, processed food, groceries and consumer durables etc.*

**Keywords:** FMCG, Grocery, Private brands, Retail chains.

The Indian retail industry is the fifth largest in the world and the sector can be classified as organized and unorganized sectors. The organized retailing in India is still at a nascent stage and private labels occupy less than 5 percent of the total Indian market. Traditionally, the Indian retail industry has been dominated by unorganized local players, with consumers shopping at mom-and-pop operations, roadside markets, and small grocery stores for their daily needs. The consumers remain loyal to neighbourhood vendors, who offer more than just goods by connecting with their customers on a personal level. The neighbourhood vendors are simply more familiar to locals and are recognized as part of the community; these vendors also extend credit to those in need and offer home delivery. In many areas of India, there are powerful bonds between neighbourhood vendors and their loyal local customers. The retail sector in India is on boom and the industry is expected to grow at rapidly of 25-30% annually. While an estimated 85 percent of retail outlets continue to operate in these traditional formats, the last few years has seen a rise in modern retail formats such as hypermarkets, department stores, multi-storied malls, and specialty stores particularly in urban and semi-urban areas. All the leading modern trade outlets have introduced store brands which used to compete with national brands.

### Private Label

According to Batlas, (1997) store brands or private label brands are brands owned, controlled, and sold exclusively by a retailer.

### International private label

The international private labels can be recognized as being of better quality than local private labels. Batra, (2000) international private labels have an inherent cosmopolitan image, they will be deemed more inspirational, desirable and appealing with higher prestige than local private labels. The international private labels can be counted better leading brands than local private labels. The international labels would like to promote their cosmopolitan image so as to generate greater receptivity to their products which are of foreign origin. The consuming international private label products can be associated with more

sophisticated personalities than local private label products. That is, the brand personality of international private labels will be perceived superior to local private labels.

### Growth of Private Label in India

The emergence of organized retailing in India has made private labels a reality. Though, initial growth of private label brands in India has been limited to certain categories like grocery and apparel, it is slowly expanding into other categories as well. The Indian retail market is the fifth largest retail destination globally and has been considered the most attractive emerging market for investment. Overall, the Indian retail market is growing at 30% annually, with the organized segment, which currently accounts for around 9% of the Indian retail market, registering above average growth of 30% (Report on Indian retail industry by Cygnus, 2010). Thus, with growth of organized retail in India, the private label brands are also expected to grow. The growth of private label brands in India has been limited to certain categories like grocery and apparel; it is expected to expand into many other categories as well. The private label brands and quality perceptions initially, private label brands developed a low-priced strategy to compete with national brands. They aimed at attracting low-income consumers who were price-conscious. The observed evidence for popularity of low-priced strategy of private labels came from studies which indicate that the private label strength of brands varied with economic conditions.

### Factors to be Considered While Going for Private Labels

Private labels won't work by just keeping the products cheap. Retailers must look at developing good quality and value-added products. Also, they must make sure that they don't over exercise the private label option. If they fall into the trap of using too many private labels, they will end up losing customers. It has been seen that when retail chains rely heavily on private labels, customers feel they lack choices. Many retailers have suffered due to this; Sainsbury is a classic example. The UK-based retail chain was a mainline traditional retail chain, but when it used too many private labels, customers did not find regular brands at its stores, and as a result, sales dropped. By this it can be understood that a retailer need to be careful



when he is coming with more number of private labels in his stores. Customers expect more choices; they need private labels along with various national players in a product category. Even if the private labels are doing good sales as compared to national brands, the retailers need to focus on national brands in order to retain the customers for long run.

## Grocery Shopper Types



FMI THE VOICE OF FOOD RETAIL™  
\*Average estimated self-reported spend per household, U.S. Grocery Shopper Trends, 2015. Learn more at [www.fmi.org/grocerytrends](http://www.fmi.org/grocerytrends).



## Tech & Retail Giants Expand Services

Google expanded its Express delivery service, which offers same day delivery from stores like Costco, Whole Foods and Target, to Boston, Chicago and Washington, DC. In October it transitioned to a subscription model where users either pay \$10/month or \$95/year for the service.

Amazon expanded Amazon Fresh, its same-day grocery delivery service, to New York. It also launched partnerships with the USPS to deliver groceries in San Francisco and AgLocal to offer on-demand sustainable meat in San Francisco.

Walmart To Go, the retailer's on-demand delivery service, is testing out a variety of different same-day grocery services to meet the needs of its customers. Last October, it added Denver

to its list of cities – San Jose and San Francisco – offering same day delivery. This year, the retailer began offering store pick-up in Denver. It also launched Walmart Pickup-Grocery in Arkansas, which is a 15,000-square-foot fulfillment centre, rather than a full-blown store.

## Conclusion

Retail organizations in the organized sector are undoubtedly facing a very challenging situation. While on the one hand they face competition with the small retailers on the other hand they are pitted against National Brands. There is a cut throat competition in the market place there by putting tremendous pressure on pricing and resultant pressure on profits. At the moment, private labels are less than 5 per cent of the retail business and still have a long way to go. But Indian retail is extremely attractive for investors and it offers a proposition that can't be seen anywhere else in the world. Observing the trend in the growth of private labels, the private labels are going to give tough competition to the national brands if and only if the retailer commits to the quality of the private label and adds value to the product.

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## A STUDY ON CONSUMER SATISFACTION WITH REGARDS TO BSNL BROADBAND CONNECTIVITY IN AHMEDABAD CITY

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### Abstract

*Customer satisfaction is defined as the way that customer usually view or feel about certain services and products. Internet Broadband services providers are of paramount importance in the developing economy of India. Many Internet Broadband service providers are offering various services in the market. Customer satisfaction with regards to Broadband services is resulting from the evaluation of service provided by an ISP to an individual in relation to expectations. This study is mainly focused to understand the Consumer satisfaction with regards to of BSNL Broadband services in Ahmedabad. The outcomes of this survey can be used by the BSNL, for understanding the customers satisfaction in respect to Broadband services and add value to their customers to increase their market share and Brand Image. This paper also attempts to understand the brand awareness, competitive strength of the company and problems faced by the customers, which helps the company to take appropriate measures to solve the problems. The Primary data was collected through survey method and was analyzed with the help of various statistical tools to draw meaningful conclusion.*

**Keywords:** Customer satisfaction, Broadband

Internet communication in India is growing rapidly, along with the boom of wireless communication. Broadband Internet access is on the ascent, in spite of the fact that the present entrance rate is low. The Indian broadband segment has an incredible chance to develop, because of a substantial populace and the developing economy. E-government services, e-health, e-education, and many other online services such as online video, music downloads, and online gaming is driving broadband adoption in India.

Peoples are getting to be occupied day by day and more professional than before. They need to share more information to each other because demography has changed due to the era of globalization. Broadband has presented an enormous change in the communication segment in our nation. It has changed the communication structure also. People in different occupation and pay scale levels are using broadband intensively for their occupational purpose and personal purpose as well.

The present study under the title "A Study on Consumer Satisfaction with Regards to BSNL Broadband Connectivity in Ahmedabad City" is mainly undertaken in order to identify the reason for preferring BSNL broadband services and also to find out the level of expectation and satisfaction of the consumer with regard to the tariff plan, charges and other services offered by the BSNL broadband network.

### Research Objective

To find out the demand for BSNL broadband; To study the level of customer satisfaction in BSNL broadband connectivity; To find out the awareness about the schemes of BSNL broadband connection

### Research Hypothesis

There is a significant association between monthly income and BSNL Broadband Satisfaction.; There is a significant association between monthly income and monthly expenditure on BSNL broadband connectivity.; There is a significant association between monthly income and BSNL Broadband Rate comparison with other providers

### Research Methodology

The entire research was conducted based on convenience sample of broadband users in Ahmedabad by using a questionnaire survey.

### Sample Size

100 respondents were surveyed for this study and data collection was based on both close-ended. The researcher used convenience sampling method in data collection.

### Tools for Analysis

There are many techniques which may be used for analyzing the customers' satisfaction. The researcher used SPSS packages with percentages, and chi-square.

### Literature Review

M. Muthumani, Dr. N. Thangavel, Dr. Y.L.Choudary conducted "A study on Consumer Preference on broadband Connections and Buyer Behavior towards Reliance in Chennai City, to identify the primary use of a broadband connection, and to identify the brand preference over the competing brands and their services. His findings were 35.5% of the respondents use the same brand from 1-2 Years and 32% of the Respondents use the same brand for more than 2 Years.

Dr. Pratyush Tripathi Professor, VNS Business School, Bhopal Prof. Satish Kr. Singh Associate Professor, TIT-MBA, Bhopal (M.P.) conducted "An Empirical Study of Consumer Behavior towards The Preference and Usage of broadband Services in Bhopal" To identify and analyze the factors which impinge on to the satisfaction level of the customers of broadband services, to examine and understand the attitude customer towards various broadband Connection services and identify the factors motivating them to select the brands. His findings were Income being directly related with consumption is one of the determining factors of consumption.

Dr. Mohd Rafi Bin Yaacob conducted "A study on determinants of Customer Satisfaction towards Broadband Services in Malaysia", to examine association between level of customer's satisfaction of broadband service with price factors. To determine the customer's satisfaction level on stability of



broadband services and his findings were broadband customers were price sensitive and higher pricing from each broadband provider would lead to low demand. It was easy for them to get connected at anytime and anyplace, the stability of internet service was important to them and they would consider changing to other broadband service provider due to stability factor.

Muhammad Sabbir Rahman, Md. MahmudulHaque & Abdul Highe Khan “A Conceptual Study on Consumers’ Purchase Intention of Broadband Services” to assist broadband internet service providers to understand how technical and functional quality, peak experience can contribute to understand the consumer’s behavioral intention in selecting a broadband service operator’s services.

Abdur Rahman BRAC Business school BRAC university conducted “A study on customers satisfaction level of prepaid subscribers of airtel broadband in Bangladesh limited” The broad objective of this report is to find out the customer satisfaction level of Airtel broadband prepaid customers and to figure out specific areas of dissatisfaction of Airtel prepaid users. His findings were the major areas for customer satisfaction are the availability of the recharge card / load for prepaid, the affordability of new prepaid connection tariffs, features of the prepaid packages, value added services, customer services through customer care line, after sale services, etc. the study revealed airtel to upgrade its network coverage as soon as possible.

G.RAMDOSS, MEMBER FACULTY, VELLS UNIVERSITY, conducted “A study on customer satisfaction of broadband services in Tamilnadu, India” This study emphasis has been laid over the comparative performance analysis of telecom companies AIRTEL and BSNL by using primary sources of data in Vellore district of Tamilnadu. His findings were network performance, reliability, and availability and that BSNL must improve their operating network system and performance.

V.Varatharaj Asst.professor in management, S.Vasantha Associate professor in management, R.Varadharajan associate professor in statistics, school of management studies, VELLS university, conducted “An empirical view on customer satisfaction and satisfaction towards BSNL broadband connection in Chennai city” their main objectives were to study the customer satisfaction and satisfaction towards BSNL broadband connection in Chennai city, and to identify the factors that influences the customer to select BSNL broadband services, to suggest strategies to improve the service of BSNL broadband. They found that respondents were satisfied with brand image, additional services, cost, advertisements, and accessibility.

Padma K. JHA (2010) conducted “A study on consumer behavior of Airtel broadband services” the main objectives were to analyse the satisfaction level of customers towards Airtel broadband services and to find out the consumer awareness. His findings were sixty eight percent people are aware of Airtel broadband. Airtel subscribers are very much satisfied by the services and don’t want to switch over to other brands.

**Data Analysis**

**Frequency Analysis**

Demographic variables	Frequency	Percentage (%)
<b>Age(n=100)</b>		
<25	40	40%
25 – 40	45	45%
41 – 55	8	8%
56 – 70	4	4%
>70	3	3%
<b>Gender</b>		
Male	58	58%
Female	42	42%
<b>Educational qualification</b>		
HSC	21	21%
Undergraduate	25	25%
Postgraduate	31	31%
Professionals	23	23%
<b>Occupation</b>		
Students	28	28%
Employees	29	29%
Professionals	23	23%
Businessmen	20	20%
<b>Family monthly income</b>		
Below 10000	15	15%
10000 – 20000	23	23%
Above 20000	62	62%

Majority of the respondents (58) were male which accounted for 58% as compared to female 42%. The percentage of HSC, under graduate, post graduate, and professionals were 21%, 25%, 31%, 23% respectively. In terms of occupation 28 % of respondents were students, 29% of respondents were employees, 23% of respondents were professionals, and 20% of respondents were businessmen. As far as monthly income was concerned, out of 100 respondents majority of the respondents (62) have the monthly income of more than Rs.20000.

**Chi – Square Analysis**

**A. Monthly Income and Monthly Expenditure over Internet**

INCOME LEVEL & EXPENDITURE	Exp. Less than Rs. 250	Exp. Rs 250- 500	Exp . Rs 500 – 1000	Exp. Rs above 1000	Total	Chi - square
Below 10000	5	8	1	1	15	32 DF 6 Sig 0.000
10000 – 20000	3	11	5	4	23	
Above 20000	1	13	36	12	62	
<b>Total</b>	<b>9</b>	<b>32</b>	<b>42</b>	<b>17</b>	<b>100</b>	

Null Hypothesis (H0); There is no association between monthly income and monthly expenditure over internet.

Alternative Hypothesis (H1); There is a significant association between monthly income and monthly expenditure over internet.

The calculated chi square value is 32 which are greater than the table value (12.5916) therefore the null hypothesis is rejected. In other words there is an association between the monthly income and monthly expenditure over internet.



**B. Monthly Income and BSNL Broadband Satisfaction**

Income of the Family					Total	Chi - square
	Satisfactory	Not Satisfactory	Poor	Excellent		
Below 10000	13	1	2	0	16	
10000 – 20000	54	8	8	2	72	3.508 NS
Above 20000	7	2	3	0	12	-0.774
Total	74	11	13	2	100	

NS - Not Significant

Null Hypothesis (H0); there is no association between monthly income and BSNL Broadband Satisfaction.

Alternative Hypothesis (H1); there is a significant association between monthly income and BSNL Broadband Satisfaction.

Based on Chi square value Null hypothesis is accepted and it can be concluded that there is no association between monthly income and BSNL Broadband Satisfaction.

**C. Monthly Income and BSNL Broadband Rate comparison with other providers**

Income of the Family			Total	Chi - square
	Yes	No		
Below 10000	10	5	15	
10000 – 20000	45	23	68	1.208 NS
Above 20000	6	6	12	-0.547
Total	61	34	95	

NS - Not Significant

Null Hypothesis (H0); there is no association between monthly income and BSNL Broadband Rate comparison with other providers.

Alternative Hypothesis (H1); there is a significant association between monthly income and BSNL Broadband Rate comparison with other providers.

Based on Chi square value Null hypothesis is accepted and it can be concluded that there is no association between monthly income and BSNL Broadband Rate comparison with other providers

**Findings**

From above data analysis tables it can be seen that 40% of the respondents purchased their broadband at the initial cost of Rs.1500 – Rs.2500. 65 % get information about offers from internet. 42% percent of the respondents' monthly expenditure over internet is between Rs.500 to Rs.1000. 50% of the respondents are using postpaid plans and 50% of the respondents are using prepaid tariff plans. 39% of the respondents are using their internet connection for less than 2 years. 35% of the respondents are using their internet connection for business purpose. Based on Chi square value Null hypothesis is accepted and it can be concluded that there is no association between monthly income and BSNL Broadband Rate comparison with other providers. Based on Chi square value Null hypothesis is accepted and it can be concluded that there is no association between monthly income and BSNL Broadband Satisfaction.

**Discussion**

Broadband services are considered as a pretty new technology that existed for the past few years. Broadband services are only

getting more public awareness recently with the encouragement by government as well as aggressive promotional activities by internet service providers. Based on our literature review, there are three constructs of price, speed and stability which were expected to influence the customers' satisfaction level when adopting broadband services. Due to liberalization, privatization and globalization, the competition among companies increased. So it is a must for the firm to improve its services to maintain its current customers and also give intensive training for the staff in service department.

Most of the people prefer BSNL services for quality. The people not aware of the products offered by BSNL. So the company has to concentrate on creating more awareness to the public there by it will help to achieve the mission of the BSNL Broad Band services.

**Suggestions**

More advertisement should be given, so that the consumers will come to know about new plans and offers.; Employees working in front offices should be more energetic, should be always show patience to hear the customers.; BSNL broadband services should provide high speed and ensure trust worthiness to the consumer to make the consumers satisfied.; Customers should be more educated with BSNL services & tariffs.; Income does not seem to play major role in their satisfaction with regard to Broadband services.

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## GROUP MATTERS

## SHGS AS AN AGENT OF CHANGE FOR WOMEN OF RURAL AREAS IN ALLAHABAD

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## Abstract

*One of the most significant social changes over the past 10 years in Allahabad is the membership of women in SHGs (Self-Help Group) through the intervention of Block and bank initiatives. The group based lending with new norms has generated new role of women at family and community level. This economic tie has positively influenced their social relations and actions. In present time 99 percent of the household women have engaged from the SHGs in the village and as a 'peer group' they spread all over the village. So, present paper examines that in how political sphere is affected due to existence of SHGs in village. This study is based on the interviews of 45 women members of SHGs in which 15 members from OBC SHG, 15 from SC and remaining 15 from mixed caste SHGs from Hathiganba village in Allahabad district, Uttar Pradesh. Study reveals that women become important for the panchayat election due to the membership of SHG while before joining the SHG male members of the family were more involved in political issues and women have passively obeyed the male members of the family on such issues.*

**Keywords:** SHGs, Women, political participation

Women in India suffer several problems in social and political spheres of life due to prevalence of high intensity of patriarchal values in the family. Allahabad is a cultural city where most of the women live in rural areas, where maximum activities of women determine by the values. In this social structure gender division of work is fixed where women do household chores and outside work related to the home are done by men. Since women have less interaction beyond the four walls so they have less knowledge about the outside world resulting in their acquisition of less social capital and also confine their thinking to household activities. Women participation in political activities at grassroots level is less due to the fact that those women have lower levels of literacy and education especially in rural area; that they are not self-confident and assertive, and lack leadership qualities; that they are inactive at the grassroots level of politics; and that they do not put themselves forward as candidates.

Self-help group has emerged over the past two decades as a leading way of thinking about human development. It plays important role in rural areas in which interaction and communication skill, awareness and stock of knowledge are more important among rural women. Rural women can't be educated hastily but the first step which has been taken is to increase awareness and knowledge through the interaction with other SHG members and development organization enable them to take decision regarding casting of votes.

Self-help group is about organising people often women to work cooperatively in small groups to address issues of shared concern. Before joining the SHG women politically unaware and no knowledge that who are standing in election. Although women are the important part of the society yet they are passive due to more focus in household chores. The main target of SHG is participation of women in economic, social, and political activities which enhance their potential to realize their identity as a voter and also an active member of society. The creation of new identity through interaction with their peer members reveals those at times formal groups have an influencing impact on the lives of women. Therefore, SHG approach is frequently considered as the model of empowerment of women.

Data reveals that SHG opens the door for the women to connect to the activities beyond the home such as book keeping, record keeping, distribution of money, and deposit cash in the bank and withdraw from the bank etc. These process make women able to take decision individually and visit outdoors all alone and connect themselves to activities related to community. So in this way women got a platform as a SHG for communicating their feelings with other women and got freedom from their traditional role in the family in some extent. Previous research related to SHGs mainly focused on the economic gains for households with SHG members. The most

important focus of self-help groups initiated by development organisations is almost always economic, based on the idea that household poverty can be combated by supporting women to find new ways of earning income Garikipati, 2008, Swain & Varghese, 2009, Mehta, Mishra & Singh 2011).

Ambiga devi & et al. (2012) have assessed the economic impacts of SHG on the group members in Coimbatore and listed the seven economic impact of SHG among the respondent. The most important economic impact was the expansion of their business (score 58.03). The next important impact was the possibility of savings (score 57.41), self employed (score 57.13), financial availabilities (score 56.8) to obtain credit, increase their standard of living (score 54.2), and empower them (score 53.88), and provide them skill for income generation (score 52.18) while in the study of Kirankere & Subrahmanya (2013) it revealed that the financial inclusion and economic change of SHG members in Thirthahalli Taluk of Karnataka. The findings exposed that majority of rural women (96%) became entrepreneur because of SHGs and their financial support by the SHGs (Uma & Rupa 2013). In this order Uma & Rupa (2013) has reported the financial inclusion of women in Hunsurtaluk of Mysore district of Karnataka on the sample of 300 members by using survey method. The study highlights that after the membership of SHGs there was enormous increase in the number of bank accounts by members to the extent of 82.7 percent from 17.3 percent before membership. This indicates the financial condition of women has improved after joining the SHG (Selvam and Radjaramane 2012).

Sucharita Mishra (2014) in the study of Odisha on the sample of 128 SHGs after using the questionnaire, survey and focus group discussions (FGDs) methods reveal that before joining the SHG 78% of the participants were home makers or doing household chores and only 21%, women were engaged in little earning side by side with their traditional household works while Suryawansi (2014) has examined the marketing strategies of SHG women in Nanded district of Maharashtra and observed that 62.62 percent SHGs were selling their product only in exhibition, 3.12 percent were selling the product by door to door sales, 18.75 percent were selling product at their home and only 12.5 percent SHG were using proper distribution. The SHG products were papad, candy, masala, milk related product, beauty product, store product and others. Less study focuses the participation of women in political activities and empowerment of women in forms of expanded social capital through the interaction process (Sanyal 2009). SHGs and empowerment both are visible as synonyms in which peer group working in systematic and manageable manner in SHGs. Women representing as a responsible agent in creating the consciousness about the new challenges given



by SHGs. Leadership one of the big challenge for the women in the group whether they are simply housewife and have no communication skill but it has been proved from the various literature that women has done they work related to SHGs is very well. It is evident from the field that SHGs women emerging as a new class within the village not only among the women of the village even among the men. They created new identity which is one of the dimensions of empowerment. So, present paper made an effort to know that what changes has come in life of women at political dimension after the intervention of SHG.

#### Sample, Study Area and Methodology

The study was conducted a villages of Allahabad district. A total of 45 respondents selected in which 15 members from OBC SHGs, 15 from SC SHGs and remaining 15 from mixing castes of SHGs were selected for the study who was the member of SHG since ten years. Qualitative methods for this study included observation, interviews and narrative methods to collect key information regarding SHG women. Daily interactions and conversations with a diverse range of women throughout the fieldwork built rapport and trust, and guided the collection of further data.

**Objectives:** The main objectives of the study are- To explore the participation of SHG women in political activities before and after joining the SHG; To examine the role of group functioning in generating the awareness regarding political issues.

#### Results and Discussion

The result of the study reveals that before formation of the SHG in the village, the meetings related to panchayat election attract more men than women. As societal norms it is spread in society that if men of the family are convinced for voting, women will be convinced automatically. It is evident that male members of the family work as a messenger for their family. They visit outside of the home and collect the information whatever happening new in the village and then narrate only that events which is important for their family members specially their wives. So before joining the SHG women had less knowledge about the village.

Findings reveal that after joining the SHG, all group members discuss in meetings that whom we should give vote. Numerically women engaged more from the SHG and get strength from their organization. They become attractive part for the standing people at election. For instance: group members stated that their group meetings are important at the time of panchayat election. During the meetings, people who are contesting to the election request for the vote. We feel happy at least for some time. This may be the big achievements for the women as they were only house wife before formation of SHGs. Data highlights that OBC group members encourages her member to stand for the election and co-operate the candidate at village level. On the other side SC group women give the tremendous result that they not only encourage their group members for standing in election even they encourage their neighbours for co-operating her. At village level, SC members have started going door to door and requested women to vote on the basis of arguments related to development. They discuss with each and every family members in village about the achievements of previous pradhan. It indicates that SC women not only become aware about casting votes but also participating in meetings related to election at village level while mixed group members were limited to discuss on the merit and demerit of standing person in election at the time of SHG meetings not participating programmes related to election. These facts indicate that the collective power of the women functioning as a means to access the resources.

On the other side members of OBC groups not participated such programmes due to patriarchal values of the family they

touch out their self to interact with lower caste of women so they did not participated.

Likewise, SHG activities such as group lending and using connections with members as well as leaders in their communities are highly valued as a development approach. This approach also plays another important role for generating awareness regarding political issues and promoting empowerment of women both. For example, distribution of loans in the group is operated by the women themselves. This operating system brings enhancement of their group management skills, and capacity to solve the group problems. Women engaged in the process of empowerment from this process at micro level. The roles of joint responsibility and peer monitoring by each group member make it possible to solve the troubles of collateral and high cost (Awano, 2000). Thus, SHG has given opportunity to the women to participate in political activities at community level that enhances their social bonding within the community after joining the SHGs.

#### Conclusion

It can be concluded that SHG association is a vehicle to induce socio-political changes in rural communities. SC women become more affiliated to the process of empowerment rather than OBC and mixed group due to prevailing high intensity of patriarchal values which came to the light due to their effort. They have proved that if they get opportunity to represent their self they will success. The results indicate that women participation in SHG gives the women sense of pride within the caste. Due to this process emerges a new group within the caste that makes them 'specific' in the community.

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## CONTRACT FARMING IN INDIA: MODELS AND IMPACTS

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**Abstract**

*The emerging institutional arrangements such as CF are promoted on the plea that these share production and marketing risks of the producers and in a way these are seen as a tool to diversify the Indian agriculture and making the farmers' viable. However, a reality check on the CF arrangements with the farmers points a gloomy picture. The present models are not completely integrating the small and marginal farmers in the system. Most of the studies show that the companies prefer to work with mainly medium and large farmers in contracts.*

**Keywords:** Farming, Contract Farming, Models

Agricultural marketing in India is complex phenomenon and its nature and structure is continuously evolving over a period of time. With the advent of liberalization, pattern of agricultural development has shifted from a traditional to a market-oriented structure resulting in the emergence of new markets for the producers. But, the traditional production and marketing process of fruits and vegetables (F&Vs) in India is largely characterized by low productivity, limited irrigation facilities, large number of intermediaries, lack of transparency in pricing, poor infrastructure for grading/sorting, non-existent cold chain, poor linkages in marketing channel, mismatch between demand and supply leading to high price fluctuations and post-harvest losses along the entire supply chain of fresh fruits and vegetables (Mittal, 2007; Grover *et al.*, 2012; Singla, 2012). Further, F&Vs are also susceptible to both production (pest attack and climatic adversities) and price risks and the lack of risk-mitigating measures such as crop insurance or assured markets further compound these risks. It is also argued that the lack of assured prices for F&Vs crops in contrast to support prices for paddy and wheat acts a major deterrent for the farmers to shift from traditional cereal crops to high value crops (Gulati *et al.*, 2008).

In this context, alternative institutional arrangements such as contract farming can play a vital role to minimize transaction costs and reduce post-harvest losses in light of increasing uncertainty, asset specificity and market failures associated with high value cash crops (Da Silva, 2005). In order to function these arrangements, Government of India has formulated the model APMC Act, 2003 that proposes to remove the restrictions on direct marketing by farmers, development of market infrastructure for other agencies and set up a framework for contract farming (World Bank, 2008). By 2014, 18 states have amended their act and paved the way for the entry of corporate players in agri-business. Thus, it is argued that structure and pattern of agricultural marketing would be different in the presence of corporate players practicing contract farming. Such arrangements parallel to the traditional marketing channels will not only increase bargaining power of the producers, but these may also help to provide the fresh F&Vs at reasonable prices to the consumers. In this context, the study has made an attempt to first understand the theory and

practice of contract farming in India along with its impact on farmers in terms of building linkages with the farmers, providing technical know-how and raising income.

**Theory of Contract Farming**

Contract farming (CF) refers to an institutional arrangement where a farmer grows an agricultural product for a vertically integrated corporation under a forward contract. Contracts are generally signed at pre-sowing/planting time along with specifying the quantity and price of the produce. Contracts often include the provision of seed, fertilizer and technical assistance, credit and a guaranteed price at harvest along with the right to reject substandard produce (Glover, 1994). Basically, CF involves four things a) pre-agreed price for the produce; b) specified quality; c) quantity (in the forms of minimum and maximum acreage) to be procured and d) time of delivery of the produce (Singh, 2002). The CF arrangements generally involve high value specialty crops which have profitable 'niche' market; need for consistent and reliable supplies of agri-inputs on the part of the buyer; a system of input and output markets which cannot be met through open market purchases and a labour intensive commodity that small holders can produce efficiently (Dhillon and Singh, 2006). Thus, CF is considered as an economic institution wherein a processing firm and a grower enter into a contract and the firm delegates the production of agricultural commodities to the grower (Bellemare, 2012). In other words, it can be described as a halfway between independent farm production and corporate farming (Singh, 2005).

Contracting firms are mostly large processors, exporters or fresh supermarket chains; rarely small-scale traders or even wholesalers execute pre-planting contracts with farmers. To start contracting, firms have to create a network of trained field agents, who recruit farmers, provide technical know-how, monitor compliance and organize collection of the produce during harvesting. Due to large fixed cost associated with contracting, only large firms have a bigger incentives to ensure a steady supply of raw materials, availability of credit and greater capacity to absorb the risks associated while offering a fixed price for the produce (Minot and Ronchi, 2014). Mainly, contracting firms are involved in two types of operations-



firstly, they act as marketing link between the farmers and any other national/international level firms. Secondly, it can also be involved in the processing of fresh farm produce (Dhillon and Singh, 2006). In contract arrangements, there is a proper organized connection between the product and the factor markets as the contracts require a specific quality of the product which require specific inputs (Singh, 2002).

In many developing countries including India, CF firms play an increasingly important role and there has been a long debate about its impacts on the producers. While critics of CF believe that firms use contracts to transfer production risk to farmers. For others, CF is a way for small farmers to involve into growing domestic and foreign markets for processed foods and use it as a tool as an agri-business model (Narayanan, 2013). The Government of India's national policy on agriculture has also assigned a key role to the private sector through promotion of initiatives such as CF. Contracting is perceived as the risk distribution institutional arrangement between the farmer and the buyer, where farmer takes on the risk associated with food production and buyer taking on the risk of marketing and distribution (Rangi and Sidhu, 2007; Singh, 2007). So, there is considerable interdependence between the two parties involved in CF and the transfer of risk is not always equitable. Thus, basic purpose of adoption of such a policy is to provide a proper linkage between the farm and the market by giving farmer an assured price and market; and procuring the farm produce on the one hand and insuring timely and adequate supply of inputs to the agro-based and food industry on the other. Need for such institutional arrangements has its beginning in the demand and supply disequilibrium in agricultural commodities, where farmers have to dump their produce for the want of the buyers, while agro-based industries face difficulties in procuring quality inputs (Dhillon and Singh, 2006).

In short, CF basically involves the provisions such as- the parties involved, specific quality and quantity of produce, timing of delivery, responsibilities of both the firm and the farmers regarding production and marketing practices, price fixation criteria, duration of contract, conciliation procedure and assignment of contracts. The requirement of contractual relationship depends upon the nature of crop to be grown e.g. since grains are not perishable, these generally do not require contractual arrangement for its prompt harvesting and processing. But on the other side, some products like F&Vs, flowers, organic products, tea, coffee and spices generally require contractual relationship as these are perishability, bulky and difficult to transport. It is also seen as a way to help small family farms and farm labourers who require capital and managerial assistance as they often lack the necessary production and marketing information regarding new crops and their varieties. Thus, CF is one such mechanism that can deal with such constraints in integrated manner (Rehber, 2007).

### **Emergence of Contract Farming in India**

CF in India dates back to colonial period, when Britishers introduced several cash crops such as tea, coffee, rubber, poppy

and indigo through a central, expatriate-owned estate surrounded by small out grower's models (Singh, 2009; Sharma, 2014). ITC practiced the cultivation of Virginia tobacco in coastal Andhra Pradesh in the 1920s by incorporating most elements of fair CF system. Various organised public and private seed companies, which emerged in the 1960s, were dependent on individual farms for multiplication of the seeds under contract since they did not own lands. So, CF in India is not a new phenomenon as informal CF has been practiced by cooperatives for quite some time. However, corporate-led CF system in India is a recent phenomenon. Faced with an acute shortage of soft wood, Wimco, the country's sole mechanized match manufacturer instituted a novel farm-forestry scheme for the cultivation of poplars in Punjab, Haryana and Uttar Pradesh (Deshpande, 2005). As a new processed food exporter, Wimco has also practiced CF with temporary success in tomatoes to supply its paste factories in Karnataka and Andhra Pradesh. Realizing the problems in farming economy of Punjab, the government emphasized the diversification of agriculture by promoting alternatives to the existing cropping pattern through CF, encouraging agro-industries and developing infrastructure for easy access to other agricultural commodities (Dhillon and Singh, 2006). Singh (2004) believes that involvement of Punjab in contractual arrangements began in 1980s with seed and timber production and in perishables like mustard leaves, procured by Markfed from the farmers to process it for export market. However, this practice went unnoticed from the attention of the policies and research. But, most widely accepted belief about origin of CF in Punjab is associated with Pepsi Foods Ltd. (Singh, 2002). The entry of Pepsi was followed by another local entrepreneur (Nijjer) who also set up tomato-processing plant with half the capacity of Pepsi's plant. Hindustan Lever Limited (HLL, a Unilever subsidiary) set up its processing unit and entered into CF in 1995 (Singh, 2007).

### **Practice of Contract Farming in India**

#### ***Procurement***

The practice of CF by the companies differs across the locations and the crops (Table 1). Most of CF companies operated through written contracts with the farmers. Some of the companies such as Kartikey Indo Agritech, Technico Agri Sciences and Pepsico had their contracts in English, while others such as Agrocel, Pratibha Syntax had contracts in Hindi. Mahindra Shubh Labh translated contracts from English to vernacular language so that the farmers are able to understand the contracts. The companies supplied quality inputs such as seeds, fertilizers and plant protection chemicals by generating vertical linkages between the firms and the farmers. All the companies have different price fixation criteria for procuring the produce as Pratibha Syntax gave 15 per cent premium at market price, while foreign and domestic firm of Karnataka and Kartikey Indo Agritech provided pre-determined prices and another company Pepsico procured the basmati at the market prices.

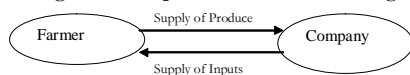
Table 1 - Features of Contract Farming Companies in India

Company	Location	Crop	Type of contract	Language	Input supply	Price fixation
Agrocel	Gujarat, Haryana, Odisha	Organic cotton	Written	Hindi	Not mentioned	Premium deposited in separate account to be used by the farmer group
Pratibha Syntax	Madhya Pradesh	Organic cotton	Written	Hindi	-	15% premium on market price
Domestic firm	Karnataka	Green chili, baby corn	Oral	-	Seeds, fertilizers, plant protection chemicals	Pre-determined
Foreign firm	Karnataka	Green chilli, baby corn	Written/oral	-	Seeds, fertilizers, plant protection chemicals	Pre-determined
Pepsico	Punjab	Potato, Basmati	Written	English	Seeds & pesticide kit	Market price- basmati
Mahindra Shubh Labh Services Ltd.	Punjab	Potato	Written	English (translated to Punjabi on demand)	Seeds & pesticide kit	May be changed if market price falls
Kartikey Indo Agritech Pvt. Ltd.	Punjab	Potato	Written	English	Seeds & pesticide kit	Pre-determined
Technico Agri Sciences Ltd.	Punjab	Potato	Written	English	Seeds & pesticide kit	May be changed if market price falls

Source: Nagaraj *et al.*, 2008; Singh, 2009a; Sharma, 2014.

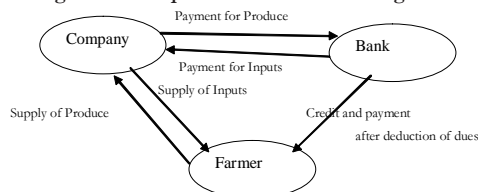
In Punjab, companies like Chambal Agritech and A.M. Todd procured mainly through the bi-partite case of buy back and input supply (Figure 1) and sometimes have tri-partite case of credit supply (Figure 2) along with lifting the produce from the farm-gate at the company's cost, while in case of Pepsi/Fritolay and HLL, the farmers had to deliver their produce at the pre-agreed procurement point. FLI (Pepsi) in Maharashtra worked through an intermediary called 'Hundekari' who managed the relation with small growers on behalf of the company right from registering farmers to buy back arrangements. In Karnataka, the company had organised informal associations of the producers, who manage the operations such as seed distribution and supply schedules for delivery of the produce among themselves (Figure 3). In Kaithal, in case of organic basmati paddy, Agrocel supplied organic inputs certified by SKAL and seed supplied by PICRIC and procured the entire potatoes except damaged potatoes from the farmers at the factory point (Singh, 2007). Agrocel charged Rs. 500 from PICRIC as service charge for coordinating contract organic basmati production with the growers (Figure 4). The Punjab Agro Foodgrains Corporation (PAFC), a nodal agency of government of Punjab for the promotion of CF in the state, provided seeds and technical supervision to CFs along with the promise of buy back entire produce at pre-agreed prices through tri-partite agreement (Figure 5). The contract is signed between three parties in the presence of two witnesses with the farmers (Kumar, 2006).

Figure 1 - Bi-partite Contract Farming



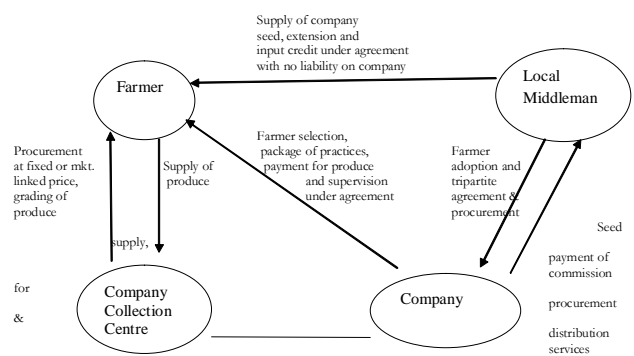
Source: Singh, 2005

Figure 2 - Tri-partite Contract Farming



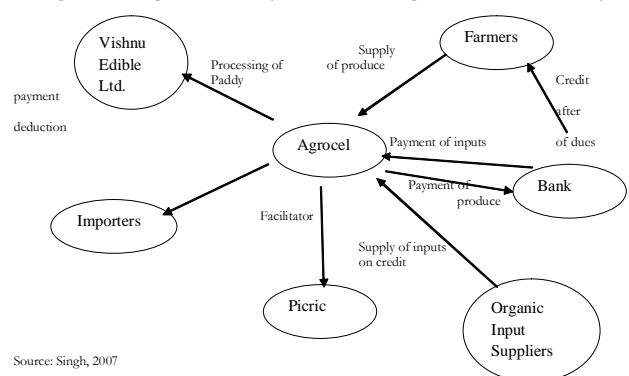
Source: Singh, 2005

Figure 3 - Tri-partite (Intermediary) Contract Farming



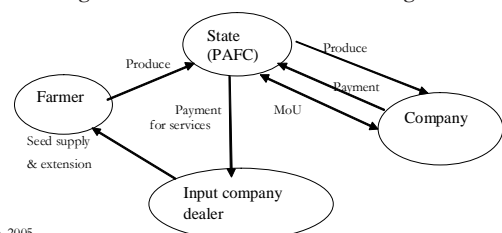
Source: Singh, 2007

Figure 4 - Agrocel Supply Chain for Organic Basmati Paddy



Source: Singh, 2007

Figure 5 - State-led Contract Farming



Source: Singh, 2005



**Impact on producers**

In case of Pepsi, HLL, Chambal Agritech and AM Todd in Punjab, the average size of the operational holding was higher in case of contract growers than that in case of non-contract growers (Kumar, 2006; Singh, 2009). This points that the companies worked with large farmers to gain from the economies of scale. Wimco instituted an innovative farm forestry scheme for the cultivation of poplars in Punjab, Haryana and Uttar Pradesh; ITC BPL in Andhra Pradesh; JK corp and BILT sewa unit in Odisha. The marginal farmers could not participate as the minimum number of trees to be planted under the scheme was between 400-500 (Singh, 2004a). Kumar (2006) also observed that direct CF was operated effectively for all the farm size groups, but indirect contracts seem to favour only large farmers. Food Chain Partnership (FCP) program implemented by the transnational company, Bayer in India was highly selective in terms of the farmers and the

crops to be covered. This limited the prospective of FCP to replace the traditional trade system as they concentrate only on those production regions and products that promised most profit to the companies (Trebbin and Franz, 2010).

The studies from Punjab (Table 2) indicate the preference of companies for medium and large farmers. The small farmers' participation in CF in West Bengal, Karnataka and Maharashtra may be due to their dominance in these states. The average size of operational land holding was 1.90 acres in West Bengal, 3.55 acres in Maharashtra and 3.82 acres in Karnataka. On the contrary, in Punjab the average size of operational land holding is 9.31 acres (Agricultural Census, 2010-11). Thus, the companies prefer to work with large farmers, but if the small farmers dominate area than the companies are left with no choice rather than procuring from them. CF is also promoting reverse tenancy as firms prefer to deal with relatively large farmers (Singh, 2000; Singh, 2002; Singh, 2009).

**Table 2 - Contract Farming and Socio-Economic differentiation**

Studies	Area of study	Contract firm	Contracted crop	Type of farmer
Singh (2002)	Punjab	HLL, Pepsi, Nijjer	Tomato, Potato, Chilli	Large
Dhillon and Singh (2006)	Punjab	Nijjer	Tomato	Medium
Sharma (2008)	Punjab	Pepsico, HLL	Basmati rice	Large
Nagaraj <i>et al.</i> (2008)	Karnataka	Domestic and foreign firm	Chilli, Baby corn	Small and medium
Swain (2010)	Andhra Pradesh	-	Rice seed	Small
Dev and Rao (2005)	Andhra Pradesh	AP govt. and various processors	Oil Palm, Gherkin	Oil palm- medium and large; Gherkin- small
Kumar (2006)	Punjab	Pepsi, HLL, Chambal Agritech, AM Todd and firms through PAFC	Various crops	Indirect contract- large
Kumar and Kumar (2008)	Karnataka	-	Gherkin, Baby corn, Paddy, Groundnut, Sunflower, Chilli, Ragi	Small
M.P. Singh (2007)	Punjab	PAFC	Basmati, Sunflower, Maize, Hyola	Medium
Ramaswami (2009)	Andhra Pradesh	-	Poultry	-
Sharma and Singh (2013)	Punjab	Technico Agri Sciences Ltd., Pepsico, Mahindra Shubh Labh Services, Kartikey Indo Agritech Pvt Ltd.	Potato, Basmati rice	Medium and large
Pandit <i>et al.</i> (2009)	West Bengal	Frito lay	Potato	Small
Singh (2007)	Gujarat, Maharashtra and Karnataka, Punjab	Agrocel, FLI, AM Todd	Basmati paddy, Potato, Mint	FLI- small, Others- large
Singh (2004a)	Uttar Pradesh, Punjab, Haryana, Andhra Pradesh, Odisha	WIMCO, ITC BPL, JK Corp, BILT Sewa unit	Poplar	Medium, large

Several reasons have been pointed in literature for restraining the participation of small and marginal farmers. Like in Punjab, socio-economic factors that influenced the farmers' participation in CF were education, age, farm size, access to institutional credit, sources of off-farm income, membership to an organization, proportion of adults and loan limit per acreage (Sharma, 2008; Sharma, 2014). The companies involved in CF of potato and basmati were biased in selection of farmers with preference for those who possess financial and social capital. The contract and non-contract dairy farmers of Rajasthan also assesses the asset differentiation i.e. land owned and number of milch animals (Birthal *et al.*, 2008). The ownership of assets acted as a significant factor for restraining the small farmers participation in contract farming arrangement (Sharma and Singh, 2013).

The returns per acre of cropped area for all direct contracting firms (Pepsi, HLL, Chambal Agritech and AM Todd) were higher in case of direct contracted crops as compared to indirect contract crops of PAFC and non-contracted crops (Kumar, 2006). Similarly, gherkin and tomato contracted farmers had higher returns in Andhra Pradesh and Punjab respectively, as compared to other crops (Dev and Rao, 2005; Rang and Sidhu, 2007). The mint contract growers of AM Todd & Co. in Punjab had lower cost of production; almost negligible transaction costs as the company did not charge for extraction of oil and higher net income than that of the non-contract growers (Table 3). It was mainly due to better quality of produce and better prices of the new varieties besides good extension services provided by the company (Singh, 2009).

**Table 3 - Cost and Returns of Mint Contract Farmers and Non-contract Farmers in Punjab**

Parameter	Contract Farmers	Non-contract Farmers
No. of farmers	20	23
Cost of production	10462	11639
Transaction cost	556	4880
Yield (litre)	29.89	48.39
Price (Rs/litre)	692.85	473.35
Gross income (Rs.)	20668	22428
Net income (Rs.)	9649	5909

Source: Singh, 2009

Within CF, net returns for baby corn and chilli crop were found to be higher under domestic contracts than foreign contracts in Karnataka (Nagaraj *et al.*, 2008). For growing contract crops (rice seed) in Andhra Pradesh, cost was 31 per cent higher than non-contract crop (rice), but the net return was eleven times higher than the non-contract crops (Swain, 2010). Thus, most of the studies pointed that linking the farmers with CF bring more returns to them. But, there also existed many problems in such new institutional arrangements. Some studies highlighted the problems faced by farmers while working with contract firms such as farmers of Pepsi, HLL and Nijjer reported problems such as poor coordination of activities, interior technical assistance, low prices, preferences for large farmers, delayed payments, outright cheating in dealings and manipulation of norms by the firms (Singh, 2004; Singh, 2012), seeds of winter maize supplied by PAFC was of poor quality (Rangi and Sidhu, 2007), undue quality cut on produce by firms and pest attack on the contract crop that led to crop failure (Singh, 2011). Similarly, the farmers who signed a contract with PAFC specified companies in Punjab were not provided with desirable extension services and their product was also not fully procured by the contracting companies (Kumar, 2006).

### Conclusions and Policy Suggestions

The emerging institutional arrangements such as CF are promoted on the plea that these share production and marketing risks of the producers and in a way these are seen as a tool to diversify the Indian agriculture and making farming a viable unit. However, a reality check on the CF arrangements with the farmers points a gloomy picture. The present models are not completely integrating the small and marginal farmers in the system. Most of the studies show that the companies prefer to work with mainly medium and large farmers in contracts. The preference for the small and medium farmers in Karnataka, Maharashtra, West Bengal in some of the studies (Singh, 2007; Pandit *et al.*, 2009; Nagaraj *et al.*, 2008) is due to dominance of these farmers in such states. The companies left with no choice than to work with the small producers. The evidence suggests that CF firms in Punjab prefer to work with large farmers as compare to small farmers because working with fewer large farmers reduces their transaction costs. Further, the performance of these firms reveal several problems such as undue quality cuts, delayed payments, low price for the high

quality produce, poor technical assistance, non-procurement of entire produce due to the glut in the market etc. In order to make work such institutional arrangements, CF should be legalized and violation of the contract should invite penalty on the either side. The firms should also take additional responsibilities such as providing institutional credit, provision of proper training facilities and agri-input facilities at cheaper rates in order to sustain CF arrangements as such mechanisms will also help in building mutual trust with each other.

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## INFORMATION AND COMMUNICATION TECHNOLOGY FOR SUSTAINABLE DEVELOPMENT

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**Voice of Research**

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**Abstract**

*Information and communication technology (ICT) stands for the combined set of resources, whether physical, infrastructure or human, that stands for the efficient transformation of information across the globes. In the recent years, we have witnessed several changes in the global scenario as the rapidly boundaries caused the people, society and nations to merge together for a common cause of development. The spread of information and communication technology and global interconnectedness has great potential to accelerate human progress to bridge the digital divide and develop knowledge societies. Sustainable development is required for maintaining proper balance between the exhausting resources and our existence. This paper is an attempt to explore the various aspects of ICT, the challenges in its implementation and future prospects of ICT in our vision of world as a better place - to live and to prosper.*

**Keywords:** ICT and Sustainable Development

ICT have a major impact on economy and social relationship among individual, community and nation. It has a major role in globalization of capital, labour, product market and is responsible for covering the distance among individual over the globe. ICT is used as a tool for development used in all spheres. ICT is much more than a computer and used in commercial, industrial and social systems. It's a fundamental part of economic growth.

Sustainable development is not merely concerned with environment and development but it is related to all round development in every aspect. This usually comprises of three elements and these are also termed as pillars of sustainable development i.e.

- i. Economic development: remove poverty, economic welfare,
- ii. Social development: improve the quality of education, housing,
- iii. Environment development: reduction of pollution and protect other environment sources.

ICT can be divided in two broad categories, the first are those who largely dependent on telecommunications that enables on demand communication like, e-commerce and e-governance. Second group of ICT applications can be called human independent. And it is necessary to have a interaction in all the three elements of sustainable development and technology make it possible. ICT helps in interaction between all these elements.

**Objectives**

1. To explore various dimensions of ICT;
2. To define the success of ICT for sustainable development;
3. To discuss various challenges and their respective measure to overcome.

**Research design**

This study is exploratory in nature and is an attempt to look into the various dimensions of ICT, Sustainable development

and then for possible participative and collaboration measures that are needed for a positive impact.

1. Various dimensions of ICT: The 4C's of ICT are the main dimensions of it, namely computing, connectivity, content, capacity (human). These are as mentioned below:-

a) Computing: ICT is more than computers and for sustainable development it requires a lot of innovations in hardware and software. Computers and others devices should be affordable and easy to use with inference to local languages.

b) Connectivity: Developing countries especially rural areas are still remain without connectivity. Universe access requires new networking. ICT is more than connecting to internet- human development requires integration of all forms of ICT and Medias such as TV, radio etc.

c) Content: ICT will be relevant to sustainable development when it provides relevant content to the end-users. There should be appropriate efforts to make locally specific content. ICT will help in sustainable development only if it provides suitable content.

d) Capacity (human): Most people lack awareness of potential of ICT, they have no knowledge regarding its uses and benefits. There are not only technical barriers but also barriers related to social cultural and economical. The first goal of the government to increase literacy among its population.

e) Success of ICT for sustainable development: Success of ICT for sustainable development requires integration, scalability and sustainability.

a) Integration: ICT can't directly achieve millennium development goals rather it need to be integrated with development as well as societal process.ict can only help in achieving development as it's a mean not an end. While ICT is



concerned with sustainable development then it must be undertaken in global inclusiveness.

b) Scalability: The challenges of development are vast in area that it can't be solved by a single individual or group of people rather it requires collaboration and sharing experiences and scaling it to the mass for its betterment. All the stakeholders and end users have equal right to give their participation in assessing its needs, responsibilities and measures of success etc.

c) Sustainability: ICT for sustainable development must be economical sufficient and provide values to the end-users. ICT for sustainable development can only be sustainable if it provides values to the end users.

d) Various challenges and their measures to overcome: There are several issue that creates problem in achieving sustainable development through ICT. The challenges for ICT in sustainable development are divided in 4A's such as:-

a) Awareness: Due to illiteracy may of the people have no knowledge regarding uses and benefits of ICT. They don't even know what can be done with ICT.

b) Availability: Appropriate hardware and software are not available many times that requires in fulfilling the needs of situation. Especially in rural areas there are less chances of availability of computers also.

c) Accessibility: Accessibility related to the ability of using the ICT. There are many e-learning programmes available on internet to obtain sustainable development. Most of the population doesn't have any idea that how to access such e-learning courses.

d) Affordability: all the ICT usage including hardware, software cost it become too costly, sometimes it is beyond the range or common people. The system software or ICT appliances are sometimes beyond the average income or common people.

(II) There are some measures to overcome such barriers:- To overcome such barriers one has to pay attention towards the various dimensions of ICT i.e. 4C's of ICT. Measures to overcome such barriers in 4C's are:-

a) Computing: Computers are expensive for most people and are difficult to use. Even most of the experts spend a lot of time on their machines to upgrades them and regarding their security, so there must be a complementary technology like: mobile phones.

b) Connectivity: To have a worldwide access with technology it is essential to have connectivity on large scale even in rural

areas. In most of the developing countries the rural areas are beyond the connectivity or it may be expensive.

c) Content: Meaningful content should be available for the end users. Because sometimes the content is available but it is beyond the range or local languages. In addition rich content demands multimedia and that result in broad based connectivity.

d) Capacity (human): Users need to be aware, literate and well aware about the uses of ICT. They also have the power to use the ICT in best way to utilize its benefits with integration with society and economy.

### Conclusion

Development has been our major aim right from the inception of life on this planet and we have travelled great heights and lows in order to be where we are today. ICT has done a tremendous and commendable job in bridging up the physical boundaries and it is therefore, one of the major transformation parameters. Although, we should not target that life should be seen in qualitative terms and so should be in development. Sustainable development has been the focal point since the start of this decade and should be dealt with immediate priority. For making our world a better, we could make it a constitution and we take adequate steps soon. Nature has always helped us to prosper and it's our time to pay our dues.

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## FACTORS INFLUENCING GOLD PRICES

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**Abstract**

Gold is a finite source and when global economic conditions make gold more attractive, gold demand increases, making the price of gold rise. It is used as a standard of value for currencies all over the world. Gold Price is impacted by production costs, money supply, comfort or discomfort with financial or geopolitical stability, the demand generated by jewelry and industry, value of various currencies and actions taken by central banks. Gold can also be used as hedge against inflation and diversifying tool in hard times.

**Keywords:** Gold, Safe-Heaven, Investment, Jewelry, Bullion, Interest Rate, Monetary Easing, Monetary Tightening, Crisis, Geopolitical Tensions, ETF, FED, Correlation.

Archeologists claim that people have been mining and coveting Gold for at least 5,000 years, and this precious metal is likely to remain precious even if the price fluctuates often. If you plan to buy gold, you need to understand that the price is impacted by production costs, money supply, comfort or discomfort with financial or geopolitical stability, the demand generated by jewelry and industry, and actions taken by central banks. In other words, gold is a finite resource and when global economic conditions make gold more attractive, gold demand increases, making the price of gold rise. But the actual value of gold remains fairly stable in the long run, and the price could simply reflect temporary uncertainty or simple currency fluctuation.

Below are seven significant influences on gold price fluctuations that any investor with an interest in gold trading should understand.

**Supply and Demand**

Like most commodities, the basic principles of supply and demand play a major role in determining the price of gold. However, due to the physical limitations of mining for gold, the supply of gold in the world remains relatively stable (with the addition of the small amounts that are mined every year). This means that demand has a much larger impact on gold prices than supply does. When gold consumption increases, so does the price; the only thing that will drive prices down in a significant way is a decrease in demand.

**Supply**

Only about 2,500 metric tons of gold get produced each year, compared to an estimated 165,000 metric tons in the entire world's gold supply. To visualize this, imagine all of the gold in the world filling up three-and-a-half Olympic-sized swimming pools, and this year's production forming a cube that is only about 16 square feet.

Even though new production might seem modest compared to the total supply, production costs can influence the cost of all gold in the world. When production costs rise, miners sell gold for more money to preserve their profits, and those higher costs also get reflected when it comes time to sell coins if they were minted from gold that was originally mined yesterday or thousands of years ago.

China is the largest producer of gold in the world, accounting for about 15% of total gold production. Asia, as a whole, produces

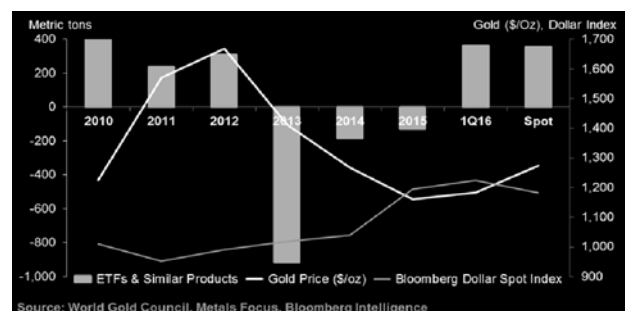
about 22% of newly mined gold, Central and South America produce around 17%, and North America supplies around 15%. Africa and the CIS (Commonwealth of Independent States) contribute 20% and 14%, respectively, to gold production.

**Demand**

**Safe-haven Demand:** Gold is typically considered a safe haven when currency markets are volatile. United States Treasury Bills are also considered a safe haven even in a tumultuous economic climate because they are backed by the full faith and credit of the U.S. government. Increasing gold prices are a traditional indicator of a recession or a downturn in an economy. People run to the safety of gold when they think the value of other investments may go down in the future.

People flock to gold when the current paper money system experiences uncertainty. Some investors prefer the physical and tangible security of holding gold when central banks are going through deficits as a protection of wealth. In turn, an increased demand drives up the value of gold even more

**Investment Demand:** Gold ETF demand inflows Jan to April rose 24% from the end of 2015 as the gold price gained 20% and the Bloomberg Dollar Spot Index fell 4%. This suggests the 34% gold-price decline from the \$1921 (2011 peak) is luring back longer-term investors seeking a safe haven.

**Gold ETF Demand and Gold Price**

**Physical Demand from Consuming Nations:** India and China are the world's two largest consumers of gold, and together they make up about 50% of gold's global demand. Gold is treated more as a commodity in these two countries, and its demand is relatively inelastic. Even gold's near 9% surge in price since the beginning of 2016 hasn't curbed its appeal. Instead, buying seems to have picked up.





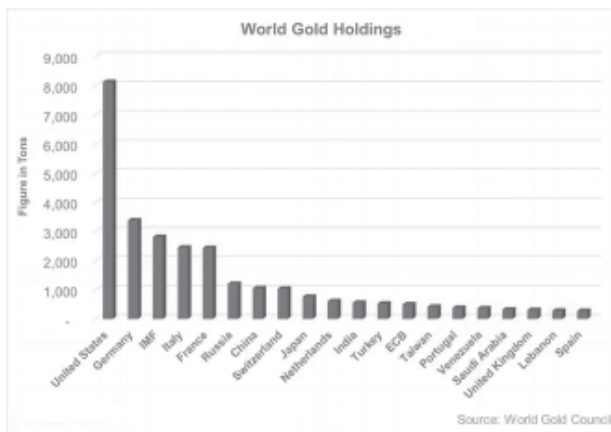
**Jewelry and Industry:** Gold is not just valuable as a hedge fund and a safe haven investment; gold is also used in jewelry and industry. Over half of gold demand is from jewelry, and China, India, and the United States are three countries with the biggest demands. In some parts of India, gold is still regarded as a type of currency, a display of wealth, an important gift, and a hedge against bad times. This demand drives the price of gold in India up. Gold, both the color and the precious metal, is a symbol of opulence in China, and a booming Chinese economy means that more people have money to spend on China gold. Besides jewelry, another twelve percent of gold demand is generated from industrial applications. Manufacturers use gold in all sorts of electronic devices, from computers to GPS systems, and medical devices like heart stints

**Practical Applications:** Gold isn't just an object of beauty and monetary value; it has many practical applications as well. We use gold in electronics, computers, dentistry, medicine and much more. When the demand for gold in any of these industries fluctuates, it's going to impact the price of gold.

**Central Bank Buying**

Central banks, like the U.S. Federal Reserve, hold both gold and paper currency in reserve. In fact, the United States and several European countries hold the bulk of their reserves in gold, and they have been buying more gold for these reserves recently. Other countries that hold gold include France, Germany, Italy, Greece, and Portugal. When these central banks start to buy gold in greater quantities than they sell, it drives gold prices up. This is because the supply of currency increases and available gold becomes more scarce.

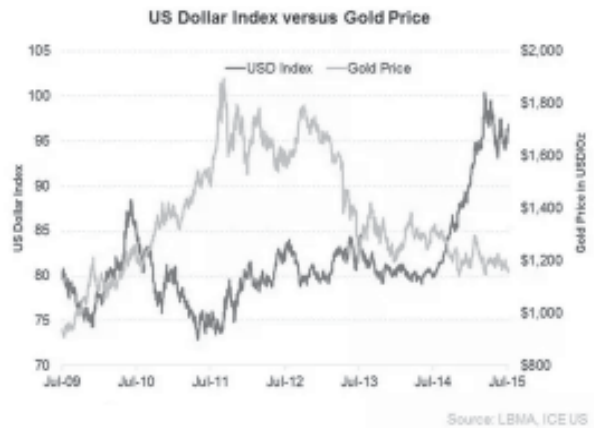
Over the past few years, a dramatic change has taken place in the precious metals market. The world's central banks have shifted from being net sellers of gold to net purchasers of significant quantities of gold. Since 2011, central banks and other institutions have been unwavering in their accumulation of gold. The countries that wish to diversify risks away from troublesome currencies may opt for gold as a backup.



**Currencies**

Gold is used as a standard of value for currencies all over the world. The price of gold gets stated as a currency value, often in U.S. dollars, and the price of gold can fluctuate with market conditions

**Dollar Index:** The U.S. dollar is still the world's dominant reserve currency, making it one of the main currencies that different countries hold for international trades.



There is an intrinsic correlation between gold prices and the US dollar. When the demand for the US dollar falls, banks, as well as investors around the world, invest more in gold. Gold and the US dollar are both used as a hedge against uncertainties and are favorites for central banks worldwide

**Euro:** The main reason for the high correlation has been the shared perception of gold and the Euro as alternative investments to US\$. During this period the major currencies, including gold, have tended to react in concert to economic news from the USA. Gold, with neither an underlying economy, nor price-sensitive supply and demand issues, is the purest of the "currencies" and its fortunes have been a mirror image of the dollar's. Similarly, the Euro has been seen by many as the natural first choice alternative currency to US\$, and has benefited from recent US\$ weakness caused primarily by the USA's dual deficits growing to record levels.

**Japanese Yen:** There are several other currencies that also have this safe haven status, two of which include the Japanese Yen and the Swiss Franc. The Japanese Yen and Swiss Franc are viewed as safe havens because of their strong net international surplus. Japan is the world's largest creditor, last year having a surplus of over 3 trillion dollars. Switzerland ranks as 5th but is the only other currency out of the top 5 creditors that is not pegged or not convertible. There is also the issue of low interest rates in both these countries. Since interest rates across the term structure in Japan and Switzerland are close to zero, this leaves little room for further interest rate cuts. Since interest rates cannot be cut, in times of stress these currencies are less likely to weaken than others where interest rates can be cut in an attempt to lower the currency. Therefore both the yen and the Swiss Franc are treated as safe havens.

The correlation between the USD/JPY and Gold was negative, with the 7 year correlation standing at -0.86, 5 year -0.87, 2 year -0.89 and 1 year -0.86. This extremely strong correlation shows that gold is in fact viewed as a safe haven currency as opposed to a commodity, which it is often sited as. As a reminder, gold being negatively correlated with USD/JPY implies it is positively correlated with JPY/USD; so we can say that gold behaves in a similar way to the Yen

**Swiss Franc:** The Swiss Franc is also viewed as a safe haven currency. Like Japan, Switzerland has a surplus of international investment and has low interest rates across its term structure. This has made the Swiss Franc a core safe haven currency. For this reason Gold was very closely correlated with the USD/CHF. The correlation for 7 years was -0.91, 5 years -0.87, 2



years -0.82 and 1 year -0.35. Below is the 7-year and 5-year charted correlation between the USD/CHF and Gold.

**Macro-Economics**

*Interest Rates:* Interest rates are not the only variable that affects the future performance of various asset classes. Other variables include the true inflation rate, the real interest rate (nominal interest rate – inflation rate), the value of the dollar and whether its value is expected to increase or decrease and how the dollar fluctuates in comparison to other currencies, and market expectations regarding these factors, and other variables. Due to very low interest rates, many investors look for other investments where they can be a better rate of return. Low interest rates mean the “cost to carry” investments is low thereby increasing demand by some investors such as hedge funds. As interest rates rise, demand for gold is expected to fall which should mean decreasing gold prices.

Gold does not pay interest like treasury bonds or savings accounts, but current gold prices often reflect increases and declines in interest rates. As interest rates increase, gold prices may soften as people sell gold to free up funds for other investment opportunities. As interest rates decrease, the gold price may increase again because there is a lower opportunity cost to holding gold when compared to other investments. Low interest rates equate with greater attraction to gold. One of today’s most important factors in the determination of the price of gold is the Fed’s potential interest rate hike.

*Inflation:* A common reason cited for holding gold is as a hedge against inflation and currency devaluation. Currency values fluctuate, but gold values, in terms of what an ounce of gold can buy, might stay more stable in the long term. Because gold holds value outside of politics—it is valued the world over—gold is attractive as a low-risk, solid investment in the midst of floundering currencies. Investors may feel encouraged to buy gold when they believe the value of their paper money will decline.

Gold has served as a store of value for generations now. It is said to be a hedge against inflation, meaning that when prices rise, investors can park their money in gold. However, at times, the price of gold and the inflation rate show a direct relationship with each other and the hedge does not hold. How well gold can protect investors against inflation remains unclear.



The chart above compares gold prices with the inflation rate. To describe inflation in the US economy, we can use the yield spread or the break-even spread. This measures the difference

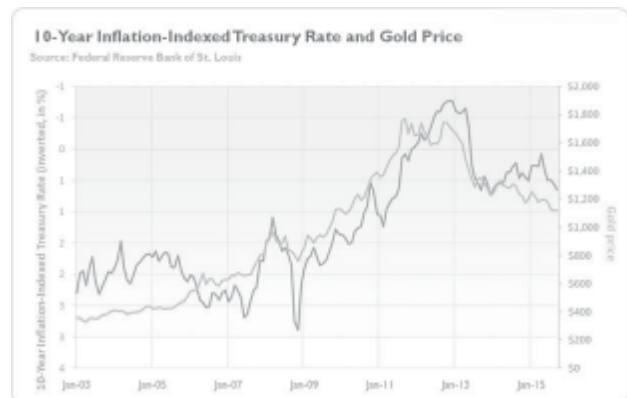
between the ten-year US government bond yield and TIPS (Treasury inflation-protected securities). The principal invested in TIPS is adjusted in line with the CPI (consumer price index). The yield spread, therefore, seems to be a good proxy for the US inflation measure. Over the past 45 years, gold prices and the US CPI show an average 12-month correlation of precisely zero

**Outlook of other asset class**

*Equities:* When the economy falters, it tends to send people into panic mode. When people are in panic mode, they like to invest in things that are proven and tangible in order to hold on to some semblance of security. This is why people flock to gold investment when the rest of the market is struggling; gold has held its value throughout the centuries, and remains an enduring and universally recognized symbol of currency and wealth. The proven worth of gold provides comfort to anxious investors. Because of the increased demand for gold during tough economic times, the price gets driven up, meaning that gold helps to buoy investment portfolios when the rest of the Equity market is struggling.

*Bonds:* The negative relationship between gold and interest rates imply positive correlations with bond prices, since the price of bonds is negatively related to the yields they offer.

Gold is a substitute for Treasuries, especially when yields are near zero. In such an environment, investors may simply prefer to buy gold rather than bonds (that practically pays zero). Yeah, the precious metals do not yield any income at all, but at least they are not made of paper and U.S. government cannot issue them. Hence, there may be a positive relationship between gold and bonds due to the opportunity costs and capital flow from bonds to gold, when prices of bonds become too high (yields become too low). There may be also capital flows in the opposite direction (from gold to bonds) when bond yields increase (bond prices decrease) and provide a better alternative than gold. This is especially true in the case of U.S. Treasuries. They are considered as a safe-haven - but one which pays a yield. In other words, “fear trade” may increase demand for both gold and bonds. The latter are generally anti-cyclical, while gold is noncyclical, but both asset classes may sometimes move in tandem responding to changes in the stock market, as a non-confidence vote in the U.S. economy (this is why people invested in gold and bonds during the last financial crisis). Moreover, the Fed typically increases the money supply by purchasing government bonds and pushing their prices higher. If such purchases are considered as a signal that the U.S. economy is weak (e.g. as in the case of first quantitative easing), the price of gold may rise simultaneously with bond prices.

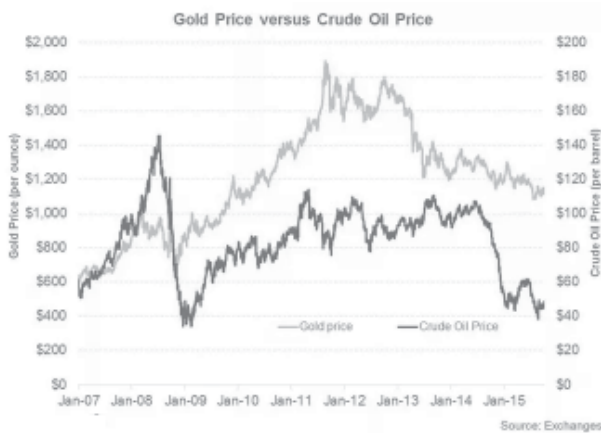




Investors should remember that what really matters for gold are real interest rates, not nominal yields. The chart below shows a significant positive correlation between the price of 10-year inflation-indexed Treasury and the price of gold, or negative relationship with real interest rates (10-year inflation indexed Treasury rate is a proxy of U.S. long-term real interest rate). The rates in the chart are in reverse order to show the trend in bond prices (which are inversely related to yields).

**Crude Oil:** The price of Crude oil plays a crucial role in the determination of the price of gold and gold-backed ETFs. Like gold, the price of crude oil is determined in the US dollar. When the US dollar rises, dollar-denominated assets usually drop in price, as investors of other currencies find dollar-denominated assets more expensive. Because gold and crude oil are dollar-denominated assets, they are strongly linked.

Another important link between gold and oil is inflation. As crude oil prices rise, inflation also rises. Gold is known to be a good hedge against inflation. The value of gold only increases when inflation rises. Over 60% of the time, gold and crude oil have a direct relationship. The above chart shows historical prices for both dollar-denominated assets.



Gold and crude oil are further related in that a rise in the price of oil dampens economic growth due to its excessive industrial use. Dampened economic growth adversely affects most industries. This can lead to a fall in equity markets, which boosts the demand for alternative assets such as gold. Gold's magnetic force is in play here. The recessionary phase would be good for precious metal lovers by pushing gold prices higher.

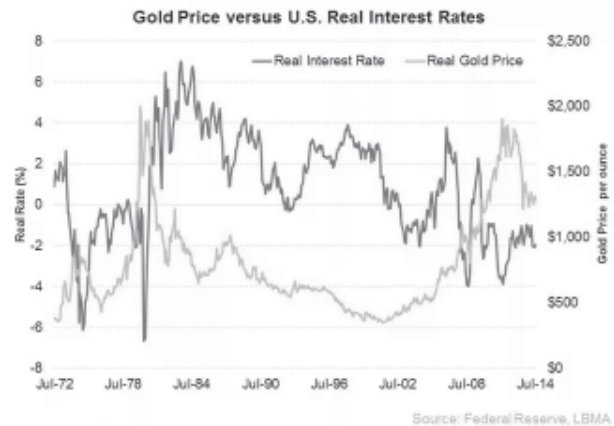
### Monetary Policy of Central Banks

Monetary easing is meant to spur a nation's economy into growth mode by making capital readily available. However, monetary easing can also become a catalyst for inflation. When a nation floods its system with easy credit (via low interest rates) or floods the market with currency, it is hoping that the economy will expand.

A larger money supply pushes interest rates down, which could encourage investors to buy gold because of the lower opportunity cost. When overdone, this tactic can trigger inflation, another signal of a rising price of gold.

With policy rates close to zero in the aftermath of the Great Financial Crisis, several central banks around the world have introduced unconventional policies to provide additional monetary stimulus. One example is the decision by five central banks – Denmark's Nationalbank (DN), the European Central Bank (ECB), Sveriges Riksbank, the Swiss National Bank (SNB) and most recently the Bank of Japan (BoJ) – to move their

policy rates below zero, traditionally seen as the lower bound for nominal interest rates. The motivations behind the decisions differed somewhat across jurisdictions, leading to differences in policy implementation. Such monetary loosening with lowered interest rates gives a boost to haven investments such as gold, which are non-interest-bearing and provide no cash flows, just as zeroed down interest rates.



On the other hand, we have the Federal Reserve, which has optimistic plans for the comparatively stable US economy. The Fed had fixed on a gradual pace of raising interest rates in 2016 and on Monetary tightening cycle. The pace would have given way to four hikes during the year. However, the global turmoil adversely affected market sentiment in the United States, which may have left the Fed reevaluating its plan.

### Crisis/Geopolitical tensions

Because gold prices tend to rise when people lack confidence in governments or financial markets, it often gets called a *crisis commodity*. World events often have an impact on the price of gold because gold is viewed as a source of safety amid economic or geopolitical tumult. For example, the price of gold spiked right after the Russians moved into the Ukraine as people became uncertain about geopolitical stability in the region. In other cases, military action may actually increase reassurance with geopolitical situations. For example, the gold price softened at the beginning of Gulf War I. The bottom line is that political chaos equates to more interest in gold as a safe haven.

As gold prices reached higher numbers during the 2008 stock market unrest, they have also done so during rising global tensions. Gold famously peaked in 1980 to \$850 when the Soviet Union invaded Afghanistan. The wartime scenario usually pushes gold the most, and silver usually follows. On August 2, 1990, as Iraq invaded Kuwait, investors saw gold spike, and when the initial bombardment happened in Iraq in 1991, prices spiked again. The beginning of the Iraq War saw gold rise considerably. However, as war subsides, precious metal prices have been sinking.

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## GENERATION OF INVESTMENT POTENTIAL

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## Abstract

*This paper proposes new approach to the disclosure of the investment potential and frames new definition of the investment potential, which extends the concept of investment potential and gives finished look to this notion. In contrast to the classical theory of development, without rejecting and challenging its postulates and laws, this paper firstly introduces to the theory of the investment potential, new conceptual notion - the generation of investment potential.*

**Keywords** - investment, uzbekistan, investment potential.

Contemporary understanding the notion of the investment potential in the literature in most cases comes from the existence of resource base. This way can be determined any potential, but inclusion of a wide range of private capacities, including natural, industrial, labor and other resources substantially eliminates the distinction between investment and economic potential, essentially mixing these concepts.

Therefore, it seems necessary for disclosure of the essential role of investment potential to formulate a different approach to this category. It should reflect both sides of the investment - the existence of investment resources (sources), investment and the efficiency of their investments. The introduction of the second side extends the concept of investment potential and gives a finished look to this category. Notably, it allows one to set a categorical connection with the investment potential of the investment field and its elements.

In other words, the investment potential is an interactive set of current and future investment resources, actual and possible outcomes of their use in relevant investment field.

The formulated in this paper definition of investment potential sees at least two components of this category, resources and the result of their use. As a result understanding of the investment potential presented in our paper is fundamentally different from the dominant approaches in contemporary environment, which, as a rule, considers only the resource base and its parts. This paper specifically draws readers' attention to the difference once again, as this interpretation of the investment potential of a static category with specified parameters. This definition, excludes dynamics and movement, and therefore it is not definite out of what the investment potential occurs and where it goes. Considering that in it included raw materials and other natural resources, such an understanding of the investment potential of more like the divine nature of origin, rather than a man formed economic reality.

Therefore, based on this definition, almost all former Soviet republics, and Russia in first place, after the collapse of the Soviet Union oriented their investment base on the formation of commodity resource economy. Countries that did not have rich natural resources, almost entirely concentrated their economic and even political activities around the transit pipelines. Thus, it can be argued that the theoretical definition of investment potential, arising from the availability of natural resources, is not harmless, and leads to serious and far-reaching miscalculations in the strategic development.

New definition of the investment potential presented in this article not only reveals a categorical nature of the investment potential, but also allows to use it effectively in the development of theory and methodology of the mechanism of the investment potential formation, determines goals,

directions, priorities and scope of practice to enhance investment activities.

The investment potential cannot exist independently without development. Moreover, development is realized only through a particular system and requires a holistic definition, the notion of development is a new generation of integrity. Therefore, development is diverse, multi-level and multi-stage. But it involves an exception to the process of its inception the system and the moment of its dissolution, liquidation, termination of its existence. Its occurrence is associated with the passage and with it gives becoming. Formation is, as Hegel noted, average between nothingness and being, rather, the unity of being and nothingness. "From the establishment of determinate being there ... His mediation, the establishment is behind him; Claiming it withdrew itself and so the actual existence appears as a kind of first, from which emanate. " Thus, even from Hegel can lend a logical chain in the understanding that the resources of the investment potential - "the first of which are based on" the development of. But here we are faced with another fundamental concept of the modern theory of evolution, that the development of the "there is a state change that takes place while maintaining their base, ie some initial state, generating new states. Saving the original state or foundations ... only makes possible the implementation of laws. " This means that in our case, further consideration of the increase of investment potential, limited to the classical models of the theory is incorrect and does not give the desired result, as in the understanding of the investment potential, we again return to the natural resources, adding to them only their reproduction and ecology. Therefore, we are opposed to the classical theory of development, not rejecting and challenging its postulates and laws, we introduce the theory of the investment potential of a new concept - the generation of investment potential. The term "generation" is derived from the German word (Generation) and the Latin (generatio) origin and translates as birth, creation. And in the modern scientific interpretations under him understand the birth, reproduction, production. Moreover, this term is understood and some new generation. Thus, the concept of generation as opposed to the development of the completed allows us to represent the complete process of the birth and reproduction of the investment potential as a single integrated system and trace the emergence of new investment "generations."

The process of origin of the investment potential is directly related to the resources - investment sources. In turn, their appearance due to the presence of the investment field. And it's obvious. In the framework of this field is generated by the scheme investment potential: resources - resources - the result. But this is only one cycle. This is followed by the second and

the next, because the process of generating a continuous investment potential (Fig. 1.1).

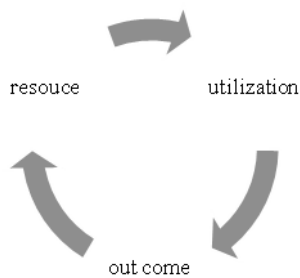


Fig. 1.1. The process of investment potential generation. Source: developed by the author

In each cycle deep qualitative, quantitative and irreversible changes occur. And this is precisely the main features of the generation of investment potential. This is, firstly, a qualitative and quantitative changes, secondly, the irreversibility of these changes and, thirdly, the continuity and directivity of the potential investment.

An important feature of these signs is the fact that none of them taken alone may not be sufficient to determine the generation of investment potential. Any of them is insufficient. These features generate investment potential are necessary and sufficient to distinguish the positive generation of its possible chaotic changes that lead to closed circulations inconclusive mechanical motion of investment resources. This we have seen in the administrative-command system, when an overwhelming amount of investment resources irretrievably stuck in objects under construction, without creating its new quality. It was the appearance of the development, reflects the statistics of the growth of capital investments, but not having to generate the investment potential of nothing. Progressive economic science at the time called it immobilization or immobilization of capital investments. The phenomena of this kind in the investment sphere are not compatible with the generation of investment potential and must be constantly monitored during the investment monitoring. But you need to change the criteria for evaluating the investment potential of the movement and give them comprehensive, covering all three main features of his generation.

Thus, the introduction of contact to the theory of investment potential of the new category of generation of investment potential and its opposition of the category "Development" is dictated not by the attempts to create a new terminology form to a known process, and the need to give different quality content development processes, expand and link together all the elements of the investment potential of the its occurrence until the investment result. Ultimately, such a theoretical vision of the dynamics of the investment potential will allow the practice in a new way to build the whole system of management of the investment potential and to create an adequate mechanism of its formation this.

It should be noted also that the generation is an objective phenomenon, the phenomenon of material and spiritual reality. It is in a certain sense does not depend on the investment potential of the formation as a subject. As such the investment potential of itself creates, perceives and evaluates the process of their own generation. The complexity of generation and other factors determine the ambiguity, the diversity of its

interpretations for different objects. In practice, usually do not think about how goes developing a process. But any theoretical study comes inevitably to the need to determine the type of its formation, the development or generation. It is not surprising, since the identification of the type of generation makes it possible to evaluate how successful functioning mechanism for managing this process and what are the prospects for its development.

Therefore, in order to identify the features of the investment process generating dwell primarily on the known theoretical models of development, as the only way to show what difference the investment process by generating other approaches. The need for such a brief introductory overview of the basic models can be characterized by well-known in the transition model of economic reforms - shock therapy and gradualism. Economic reforms began literature was literally saturated with the assessment and classification of the progress of reforms in these two grounds. But this only applies to the processes of formation of market relations. Meanwhile, the broader approach in this area demonstrates a philosophical science, comprehensively and thoroughly studying the process of development. Therefore, without going into details (it is the case of philosophical sciences), we characterize them, in order to understand the place that takes in all this variety of models generate investment potential.

Let's start with the most common and widely known development approaches presented in any scientific literature on philosophy. This so-called "model of dialectics." The first of these is known to the XVIII-XIX centuries represented by the works of German philosophers Kant, Fichte, Schelling, Hegel. It is named realistic, logical-epistemological model of dialectics. Later, the dialectical materialist, gradualist and synthetic (natural- synthetic account). We will not dwell on the dialectical materialist conception as the degree of its abstract submission so extensive that it see a particular application to the generation of investment potential, it can only be an abstraction in relation to the object at a similar level. But in this case, to see the result of its application in the realization of economic practice is even more difficult.

But gradualism model not only easier, but also more practical. Another important factor is that this philosophical term in the past decade firmly entered the lexicon of economics. In the modern literature as gradualism understand the gradual development, and always point out the lack of this model - denies jumps and, therefore, the denial of qualitative changes. A variation of this model - evolutionism without denying gradualism suggests that its outcome will be a qualitative leap. But this theory of evolution denied the explosive jumps species. Essentially all of this model of gradual movement and they are constantly evolving. Meanwhile, the general theory of evolution has long been known emergence talking about the possibility of plosive jumps, which are based on the creative component. In other words, different concepts of gradualism formula reduces to the relation of continuity and discontinuity of processes.

Synthetic (natural-scientific account) concept is very diverse in forms, as based on the description of the various forms of motion in nature. However, with regard to economic developments, interest equilibrium-integration approach, talking about the economy as an equilibrium system, all parts

of which are balanced with each other and harmony devoid of contradictions. But this statement is totally rejected by the theory of conflict, which is contrary an absolute conflict and overcoming the contradictions. Moreover it argues that there is a conflict in order to meet the needs of the system changes.

There is a lot of other varieties of these basic concepts. Diverse and their applications in economics. This once-famous “balanced, proportionate ‘development, firmware development, cluster development, and even the development of the wave. But all this relates to the global macroeconomic processes. Generation of the investment potential of the process exists within a certain macro and micro-economic systems and obeying the general framework of their development has its own characteristics resulting from the nature of the investment potential. And it is easy to see, because the investment potential goes through several stages. In its simplest form, is the emergence of resource use and the achievement of results. And the result - giving new investment resources, which again sent for and obtain a new result. Thus, the generation of investment potential is circular in nature, and each time getting investment result marks the repetition of already covered. Such processes are called repetitive, cyclical. They are a set of interrelated processes, activities, forms a complete circle phenomena development. However, the generation of investment potential cannot be equated with economic cycles, which are constantly recurring fluctuations in economic activity. This concept suggests that the growth of social production is carried out non-linear and is accompanied by periodic fall. If the possible phases of the economic cycle include: crisis, depression (stagnation), recovery, recovery, the generation of investment potential in principle has only three components: getting the resources they use to achieve the investment result. Moreover, this cyclical scheme has a universal character both on a micro and macro level.

Ideally, at the end of each cycle should be ensured growth of investment resources. It characterizes the initial increase in total investment potential. Accordingly, increasing their volume to further use and is expected to receive more results. That is, the generation of investment potential is transformed from a circular spiral in the process and is carried out on the concept of  $R_0 \rightarrow I_0 \rightarrow P_0 \rightarrow R_1 \rightarrow I_1 \rightarrow P_1 \rightarrow \dots$ , where  $R_0$ - initial investment resources,  $I_0$  - the use of primary resources,  $P_0$  - the primary outcome,  $R_1$  - Resources of the first cycle, the first cycle of use of resources,  $P_1$ - result of the first cycle (Fig. 1.2).

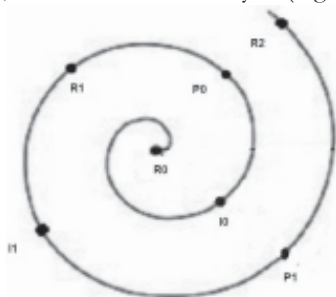


Fig. 1.2. Cycles of generation investment potential Source: developed by the author

What is ideal, but in practice it is almost unattainable thing. In fact, in the development of such a spiral generating investment potential, there are constant disturbance. They may be local (Fig.

1.3), and may be under the influence of the crisis and other phenomena even lose its principled helical structure (Fig. 1.4).

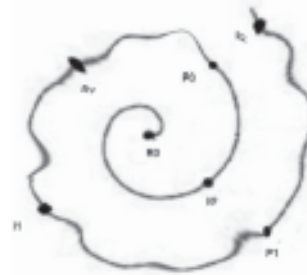


Fig. 1.3. Driving small (current) disturbances in the generation cycle of the investment potential Source: developed by the author



Fig. 1.4. Driving disturbances such as a crisis in the cycles of generation investment potential

Source: developed by the author

However, if we analyze the generation of investment potential over the long term, the spiral nature of this process is obvious. However, they are visible and unavoidable deviations caused by the influence of economic cycles, political and macroeconomic disturbances and other impacts of the investment field.

Thus, the theory of investment potential we introduced an important new component - the generation of investment potential, which develops and supplements the classical category of including it in the process of emergence, origin of investment potential. The main features of generation are, firstly, the qualitative and quantitative changes, secondly, the irreversibility of these changes and, thirdly, continuity and orientation of the generation of investment potential. Generation of the investment potential of a cyclical nature and develops in a spiral, given the micro and macroeconomic influences.

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## REQUIREMENT MANAGEMENT A KEY TO SUCCESSFUL PROJECT MANAGEMENT FOR SOFTWARE SYSTEMS

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### Abstract

*Requirements are basic building block for any project clear requirements definitions are very important for any project. Without clearly spelt out requirements it is very difficult to develop a stable system. Worldwide percentage of successfully completed projects is very low, and most of the failures are attributed to unclear, ambiguous or undefined requirements. In Case of software projects, management of requirements is very critical for successful Project Management. This paper attempts to highlight what are the common causes for failure of requirement management process in software projects. This paper also highlights continuous usage of different metrics so that whenever the requirement management process performance goes off track, corrective action can be taken instead of acting only after completion of the phase.*

**Keywords:** - Requirement Management, metrics, Stakeholders, Project Management

For a project to be successful it should meet all its objectives within fixed delivery schedule using pre allocated fixed budget. Each of the executed projects is unique in nature and is supposed to give unique output. Each project has multiple stakeholders and expectation of each stakeholder from the project differs and can even be contradicting from each other. These expectations normally keeps changing as the environment in which the project is executed is dynamic and changing very rapidly. As a result of these changing expectations the stakeholders keep changing their requirements. The developers face the problem of these changing requirements as whatever he had developed till now becomes not useful and he has to start the process of designing the system again for new requirements. This cycle causes lot of rework and lot of cost and effort is wasted in re doing things. Another problem in managing requirements in software projects is that a software based system is essentially a complex system and it is difficult for a person providing requirements for such a system to be able to provide all requirements in sufficient detail at the very beginning of the project as a person's mind cannot visualizing a complex system in detail at a given time. Requirement management is an process that is performed right from the start of the project till the end of the project. At the very beginning of the project, requirement management process is intended to collect high level project requirements and performing an feasibility study to take a decision whether to continue with the project or not. Once a project is found to be feasible then the aim of this process is to capture detailed requirements, analyse the collected requirements, and document the requirements. During project execution requirement management process deals with finding more detailed requirements as more clarity about the project evolves and an important activity of requirement management process is to ensure that all the requirements collected for the project and only requirements collected for the project are implemented for that project. It means that requirements identified but not implemented will cause a rework later and implementation of unidentified requirements is overkill and the resource (both time and effort) spent for such activities are wasted and could have been utilized for some other activity actually required for the project. During the latter part of the project the purpose of requirement management process is to validate and ensure

that all requirements are implemented in the project so that if any requirement is not implemented, then a corrective action can be taken to close the gap before this goes in the hands of the customer or end user.

### Definitions

**Requirements:**-Requirements are what stakeholder's desire or needs from a project. Requirement may be functional, non-functional, technical, reliability related, statutory, performance related, external interface requirements, environmental requirements, resource requirements, design requirements, quality related requirements.

**Requirement management:**-Requirement management can be defined as a systematic approach to eliciting, organizing and documenting the requirements of the system, and establishing and maintaining agreement between the customer and the project team on the changing of requirements of the system. Requirements management consists of following major steps:- Requirements Eliciting; Requirements Documenting; Requirements Analyzing; Managing changing Requirements

### Literature Review

Review of literature with respect to importance and issues faced in Requirement Management process reveals that the problem of changing requirements and difficulty in managing constantly changing requirements has been identified globally. The researchers have proposed various methods, models and metrics to overcome the problem of managing requirements for successful project management. Most of the research work found in this domain has been from outside India. Even though India is a major hub for software development but this problem of requirement management is still relatively less explored in Indian context.

H. Saiedian and R. Dale in the year of 1999 emphasized the importance of 'Effective communication' and 'information-gathering skills' along with 'graphical representations of the user environment' and gave importance to 'Customer participatory techniques' specifically 'Prototyping'. Their research primarily focused on techniques for improvement of requirement elicitation part of requirement management.

Ann M. Hickey and Alan M. Davis in the year 2002 proposed a mathematical model of the requirements elicitation process that clearly shows the critical role of knowledge in its performance.



Samuli Heinonen in the year 2006 studied the use of Software based tools for requirement management in collaborating environment and primarily compared the features of the following three tools-

1. Borland CaliberRM, 2. IBM Rational RequisitePro and 3. Telelogic DOORS.

In the year 2008 Bill Davey and Chris Cope conducted research on topic of "Requirements Elicitation – What's Missing?". Their research revealed that interviews (conversations between clients and consultants) are the most effective way of eliciting requirements.

Krzysztof Wnuk from Department of Computer Science Lund University in the year 2010 conducted research on the topic of Understanding and Supporting Large-Scale Requirements Management. The research concluded with identification of following problems existing in Requirements Management process-

1. Large number of variation points with an unmanageable granularity; 2. Unclear responsibilities and unstable process for the product configuration; 3. No clear traceability between configuration parameters and initial requirements; 4. No complete product specification available; 5. Products are configured in an inefficient and iterative process without using the initial requirements.

In the year of 2008 S. Arun Kumar and T. Arun Kumar from VIT University, Vellore conducted a study of the impact of requirements management characteristics in global software development projects. They proposed a framework for the successful and efficient requirements management framework for Global Software Development Projects along with proposing few metrics to be collected for requirement management process.

#### **Objective**

1. This paper brings out major road blockers for inefficient requirement management process in software projects  
2. To propose set of metrics that can be used to manage requirement management process.

#### **Factors Affecting Requirement Management in Software projects**

1. Human limitation in Requirement Elicitation process: In a project ultimately it is humans that are involved in requirement management and humans have limitations when it comes to visualizing a complex system in its totality. So a requirement provider though wishes to bring out all requirements of the system at the beginning itself but he fails to bring out many requirements as he cannot visualize all requirements. This happens mainly due to the fact of single frame of vision problem associated with human beings which limits their visualization beyond a certain limit. Also each person interacting with the system does so for a specific purpose so he can bring out only those aspects of the system and rest of the aspects goes unnoticed.

Another major problem in collecting requirements mainly in our country is often the person sent for requirements elicitation to the client side is not the right person for the job. But he is sent to client side as a reward for his performance in his previous assignments. So he lack the skills needed for requirement elicitation. Requirement elicitation is essentially a specialist job and needs a altogether different skillsets and expertise, but organizations often compromise in that front.

2. Lack of Usage of Tools for managing requirements: Once

requirements are collected it needs to be managed during different phases of the software development phases. During the development of the project different team members use and update the requirements collected. If these requirements are not managed using any tools then there is always a case that different team members are referring to different set of requirements. Hence it is important for the organizations to understand the usage of proper requirement management tools so that requirement integrity is maintained. Using such a tools ensures that it can be easily tracked which developer is working on which requirement, for which all requirements design is completed, what requirement are tested, any change in requirement by a person notifies all others individuals through mail or message.

3. Lack of emphasis on Stakeholder management: Project stakeholder is individuals, groups or organizations who may effect or be effected by outcome of any project. It is critical for the project success to identify all the stakeholders and collect their requirement early in the project. Most of the organization doesn't give enough emphasis on stakeholder management early in the project and this causes significant delays. Stakeholder management not only involves identifying and collecting requirements from stakeholders but also include prioritizing stakeholders based on their influence to the success of the project. Prioritizing stakeholders is needed since often different stakeholders have contradicting needs from the project, prioritizing the stakeholders helps the project managers to work on a policy how requirements can be managed throughout the life cycle of the project.

4. Unable to keep pace with Rapidly growing technology: The technological advancement in the field of software development is very rapid, this causes requirements collected at the beginning of the project to be obsolete by the time project comes to an end. It is imperative for the organizations to keep a track on change in technology regularly to ensure that the requirements collected are relevant or not with the changes happening in the technology.

#### **Major Causes of Failure in the Requirement Management Process**

Following list covers the major causes that results in failure of requirement management process-

Less emphasis on planning requirement management process  
Delay in capturing requirement causing rework;  
Development team not on common understanding for collected requirements due to lack of communication;  
Inflexible system in place causing inability to adapt to changes in requirement;  
Different interpretations due to ambiguous requirements;  
No method in place to measure and assess requirements processes performance;  
No mechanism in place to communicate changes in requirements to relevant stakeholders;  
Lack of following practice to obtain affirmation from customer for interpretation of captured requirements;  
Little or No control over requirement changes injected by stakeholders;  
Stakeholder's not sufficiently involved in requirement elicitation process;  
Requirements not documented or inaccessible to relevant stakeholders;  
Multiple teams involved in requirement management with little or no coordination;  
Focus only on functional requirements as a result of which other types of requirements like non-functional, security are missed.

#### **Defining and collecting data for measuring Requirement management process performance**





Data collection and populating the collected data in various metrics helps in monitoring the performance of the requirement management process. It helps in measuring the performance against the initially set targets, projects can significantly improve the quality of their requirement management process which in return will not only help in delivering the software projects in conformity with the schedule and budget, but will also serve as an effective tool for the project managers to better administer the software projects.

Following metrics can be used to measure the effectiveness of requirement management process:

**Volatility Metrics:** This metric provides the information as to how much requirements are changed over a period of time. Volatility is typically high in the initial phase of software development and reduces as the project progresses so that further development is not affected.

**Traceability Metrics:** Requirements traceability metrics links the requirements and the work products developed. Traceability provides information which helps in determining whether all relationships and dependencies are addressed.

**Specificity Metrics:** This metrics indicates ratio of ambiguous requirements to total requirements captured. During the start of the project ambiguous requirement may be higher, however as the project progresses continuous clarification of requirement brings down ambiguous requirements.

**Requirements Validation Metrics:** This metric indicates the total number of requirements validated to total number of requirements in the project. This metrics helps in ensuring that all the requirements are validated.

**Requirement Prioritization Metrics:** This metrics indicate the priority of each requirement so that the development team can develop requirements based on their priority value, also this metrics is useful in preparation of test plan so that testing team can focus more on high priority requirements as compared to low priority ones.

### Conclusion

Based on the study conducted it can be concluded that 'Requirement Management' is very critical for the success of the project. Badly managed requirement can seriously jeopardize the success of the project. In today's world of technological advancement where competition is very high, any misunderstood or missed requirement can be the difference between success and failure. It is not very practical to think of collecting all requirements initially and then proceed with other phases of software development. Hence change control process needs to strengthen so that changes can be accommodated smoothly and will have minimal negative impact if any at all. Metrics proposed in this study can be used to continuously monitor the performance of the requirement management process. Usage of requirement management related metrics will significantly improve the performance of an organization. There are many tools available for effective requirement management; these tools can be integrated with tools required for other software development management process. Usage of a requirement management tool simplifies management of requirements along with added benefits of configuration control and various metric generations.

### Suggestions

Project Teams should follow the Best Practices mentioned in the study for effective requirement management. For Requirement elicitation there are many techniques of

requirement elicitation available and the selection of appropriate techniques depends on various factors like project team, customers, environment of project execution. Hence a team should select combination of requirement elicitation techniques after considering all the factors. Hence there is no single technique that is right but the right technique varies from project to project. Organizations should be prepared for changing requirements and should have a process in place to manage changing requirements. Use of Change control Board is suggested for requirement change management. Defining and using requirement management related metrics is advisable. Requirement management related tools needs to be identified and used throughout the life cycle of the project. Requirement management process should be considered as a continuous iterative process rather than one time activity and enough emphasis should be given on requirement management as requirements are a basic building block of any project and hence success or failure of any project hinges on successful Requirement Management.

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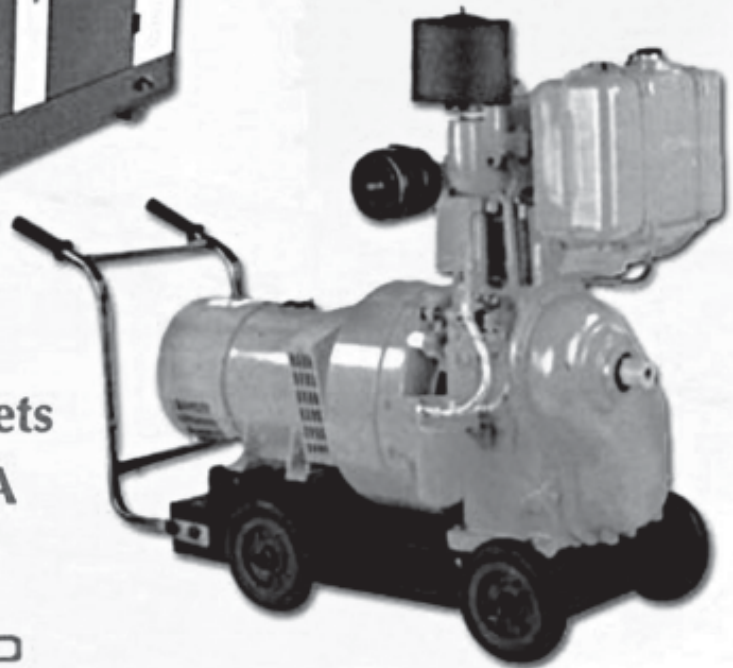
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