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AL-SHODHANA

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Principal's Message

Colleges and Universities are places where people learn how to live their lives, achieve cultural growth, receive vocational training and engage in the pursuit of the common good. They provide the occasion and opportunity to understand the present time and imagine the future society and mankind. Colleges and Universities are educational communities where learning thrives on the integration of research, thinking and experience.

Education must take place through the living context, i.e, the climate that both students and teachers establish in the campus. This climate is pervaded not only by the values that are being expressed in Colleges but also by the values that are lived out, by the quality of interpersonal relations between teachers and students and students among each other, by the care teachers devote to students and local community needs.

Colleges are places where students are introduced to knowledge and scientific research. One of teachers' main responsibilities is to attract younger generations towards knowledge and understanding its achievements and applications. Engagement in knowledge and research cannot be separated from learning.

The 'way' in which students learn is more important than 'what' they learn, just like the way of teaching seems to be more important than its contents. Teaching that only promotes repetitive learning, without favoring students' active participation or sparking their curiosity, or igniting their mind, is not sufficiently challenging to elicit motivation. Learning through research and problem-solving develops different and more significant cognitive and mental abilities. By this students do more than just receive information, while also stimulating teamwork. However, the value of learning contents must not be underestimated.

I thank the Editor and his team for their wonderful efforts in bringing out this issue of the research journal *Al-Shodhana*. May God bless all our efforts in educating our youth to build a better Nation!

Rev Fr Swebert D' Silva, SJ
Principal

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Editor's Note

On behalf of the editorial board, it is my honour to present the 4th issue of *Al-Shodhana- the Multidisciplinary Refereed Research Journal of St Aloysius College (Autonomous)*. The journal which was primarily started to provide a forum particularly for the young faculty members, research scholars and students for disseminating their research findings and views to a wider audience is well received by the readers. This issue features six articles focusing on a wide range of issues.

Rasquinha and Kharkingor in their article ***Factors Influencing the Growth of Female Higher Education among Muslims – A Comparative Study in Mangalore*** examine the forces promoting and hindering the growth of girls' education among Muslims in Mangalore who were pursuing higher education and who have discontinued after SSLC. The study observes that family income, parental education and their attitudes have been the significant factors in determining the status of girls' education. On the other gender roles, increasing educational costs and poor understanding of the need for girls education are the hindering factors for education among Muslim girls. Rego in her article ***Tracing the Autobiographical Self in Indian Women's Writings: Towards a Theory of the Genre of Autobiography*** tries to trace the various theories in circulation regarding the genre of autobiographies and attempts to tentatively map out the early influences that might have impacted the writing of autobiographies by Indian women. The article ***An Emancipated Voice in Mahasweta Devi's Rudali – A Critical Survey*** by D' Souza surveys the text *Rudali* by Mahasweta Devi focusing on the female character and her polyphonic voice for social and economic freedom. The author concludes that the protagonist's protest against exploitation, quest for survival, undaunted courage, inner strength and innate desire for self empowerment are the triumph of the impossible. Mahasweta Devi in *Rudali* employs these traits for women on the road to success and emancipation.

In the article ***Shareholders' Value Addition In A Bailout Takeover – A Study With Reference To Mahindra Satyam***, Kotyan taking the data from the Annual Reports of Satyam Computers (2007-08 and 2008-09), Mahindra Satyam (2009-10, 2010-11 and 2011-12), made an attempt to explore *the performance of*

*Satyam and Tech Mahindra companies after takeover and also examined the effect of the strategy on Shareholders' Wealth. The author concludes that there is a marginal improvement in financial and profitability position and a significant positive value creation to Mahindra Satyam (MS) thereby to Tech Mahindra. Rodrigues and Poojary in their article **Financial Inclusion Initiative by RBI: Uncertainties and Complexities** make a review of the challenges, uncertainties and complexities present in attaining 100 % financial inclusion. They argue that inculcation of financial habits among households are to be the utmost priority in this regard. Finally Cordeiro's article **A Review on the Nutritional Aspects and Health Benefits of Cashew (Anacardium occidentale)** tries to compare the nutritive value of cashew with other nuts and also explains the health benefits of cashew consumption.*

I hope the articles published here are informative and useful. I also would like to thank all the contributing authors for providing such a variety of research articles on a broad range of topics.

Dr Norbert Lobo
Editor-in-Chief

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FACTORS INFLUENCING THE GROWTH OF FEMALE HIGHER EDUCATION AMONG MUSLIMS – A COMPARATIVE STUDY IN MANGALORE

- Shwetha Rasquinha and Deikynti Kharkingor

Abstract

Education is a very important tool for creating a gender just society and bringing in empowerment of women. Unfortunately, today if we look at the statistics in India we find that there is a lot of gap between the education of men and women. Even within the context of education in general, there is a wide gap between the Muslim women and the women belonging to other religions and communities. Hasan and Menon (2005) conducted a survey in which they claim that over 75% of Muslim women in India are illiterate, literacy being officially defined rather generously to include just about anyone who can read and write a sentence or two. In India as a whole, the authors reveal, Muslim girls' school enrolment rates continue to be low: 40.6%, as compared to 63.2% in the case of 'upper' caste Hindus. Many reports including Government and Non Government reveal that the Muslim community in India is most backward in terms of education.

In the past 20 years, the world has experienced a rise in educational levels. There is also a rapid growth of education among females. In spite of all cultural and community barriers a few Muslims girls are slowly coming into the limelight of society and have come forward to avail education. Several efforts have been made by Government, Non Governmental Organisations and also Muslim social activists in different parts of India to address the issue of girls education in India.

In order to examine the forces promoting and hindering the growth of girl's education among Muslims the researchers have undertaken a comparative study of 50 Muslim girls in Mangalore who are pursuing higher education and who have discontinued after SSLC. These respondents were included in the study using two methods of non probability sampling, namely snow ball and purposive sampling. Interview schedule was designed to obtain the information on objectives of the study. Personal interviews were held to elicit the information. The study being descriptive in nature, describes the factors influencing the higher education among Muslim girls. Family income, parental education and their attitudes have been the significant factors in determining the status of girl's education. Narrowed down gender roles, increasing educational costs and poor understanding of the need for girls education are the hindering factors for education among Muslim girls. The significant findings of the study are described in the article.

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INTRODUCTION

Education has played a very significant role in changing and emancipating the position and status of women in society. It has radically changed the contours of the lives of Indian women. Education for girls and women is a worthy objective in itself and needs no further justification. Girl's education has assumed special significance in the context of the country's planned development and as an important sector of our society. Realising this, Mahatma Gandhi once said "Education of a boy means education of a man. Education of a girl means education of a family".

Education is a very important tool for creating a gender just society and bringing in empowerment of women. Unfortunately, today if we look at the statistics in India we find that there is a lot of gap between the education of men and women. Even within the context of education in general, there is a wide gap between the Muslim women and the women belonging to other religions and communities.

Indian Muslims constitute more than 12 per cent of the Indian population which is quite sizeable by any account and they are more than 100 million in terms of absolute numbers. Among muslim women on All India level, according to the National Family Health Survey (NFHS), 66% are illiterate. The position of Muslim men is somewhat better in terms of literacy. *Muslims as a homogeneous group didn't take part in the educational development, especially in the higher educational arena where the Scheduled Castes have acquired the benefits with the historical interventions that have taken place in the pre globalisation era. The growth process of attaining higher education by the community was slower than any other socio-religious community.*

Eleven of 100 Muslims in India take up higher education – the lowest as regards religion-based enrolment in higher education. In comparison, 20% Hindus and 31% Christians pursue higher education, states a draft report compiled by the Union Ministry of Human Resource and Development.

The figure for other religions is above the national average pegged at 18.8% of the country's total population. The draft report, which is based on the National

Sample Survey (2009-10) data, attributes the low percentage among Muslims to “various socio-economic reasons”. The situation is worse in rural India – only 6.7% Muslims take up higher education.

Religion affects everything in human societies, from politics and family life to education. Religious factors may even play into economic outcomes for different groups. In India, for example, Muslims have historically lagged behind Hindus and other religious groups when it comes to literacy rates. What’s more, literacy rates among Muslims are generally lower in districts with high proportions of Muslim inhabitants. Poverty, lack of educational atmosphere at home, existing school atmosphere are also found to be the factors responsible for the problem of drop out among Muslims. But in the recent years impact of modernisation in all walks of life has caused a basic change in social attitude, including the education of girls. The factors contributing towards this can be many more. This paper brings out the empirical data on the same.

REVIEW OF LITERATURE

A few studies by individual authors and voluntary organisations are presented in this section for understanding the situation of higher education among Muslim girls.

In the traditional social set up girls education in the muslim community was socially discouraged in the Gulf region. Once the traditional barriers against women’s education were lifted and demands of the newly emerging modernized socio economic organisation for equal opportunities for women came to the surface, the sex ratio in higher education drastically changed. Although the proportion of girl students at both primary and secondary levels remained lower than that of males, at the higher educational state the proportion of girls increased (Peer 1991)

Mitra Bhadra (1991) pointed out that in urban areas, the acceptance of the need of education for girls is greater than in rural areas. Among the rich there are two distinct attitudes (i) some families denied education to the girls because of their traditional mentality, and (ii) others have welcomed education for girls as an accomplishment and symbol of modernisation. Among the middle classes the acceptance of education for girls is highest.

Sushila Agrawal (1998) in her book 'Status of Women' has brought out the status of Muslim Women, where women in India today are potential catalysts. Their emancipation could be crucial steps in the modernisation of the community although their present status, by and large reflects the dominance of traditional attitudes. An improvement in their status would not only imply positive response to present day needs, but hasten the process of Muslim community's integration into the mainstream of India's development effort.

In Islam, basically, the women are given a lower status than men, based on the fact that man is supporter and protector of women in the family. With coming of industrialisation many changes have been brought about in family. One of the major shifts in this regard has been widening of the role for the women. With regard to women and employment this has resulted in change in outlook regarding women and her usefulness at home and outside. Many parents have started educating their daughters, thus preparing them to be economically independent in case of crises. In many instances the women are gainfully employed in various institutions. It was observed that 66.7% women were of the opinion that employment of women is good in the present day situation.

Odaga and Heneveld (1995) discuss factors affecting female education in three categories; Socio economic and socio cultural factors related to school environment and political and institutional factors. Hyde (1989) summarizes conditions for improving girls education in Sub Saharan Africa from four perspectives; family level, societal level, school level and factors influencing achievement.

Chaudhary and Rubin (2012) found that Muslim literacy rates weren't just lower in general than Hindu literacy rates – Muslims who lived in areas with proportionally higher concentrations of Muslim inhabitants were also less literate than those who lived in more diverse areas. Something about living around greater numbers of Hindus, Sikhs, and members of other Indian groups seemed to encourage Muslim literacy.

In this changing scenario of Muslim girl education the current study makes a modest attempt to investigate the factors influencing the status of Muslim girls.

What is indeed dissuading and promoting Muslim women to obtain modern higher education and what measures need to be taken to apprehend their state of backwardness are also probed.

More specifically the study is designed to investigate the following issues:

- To study the demographic features of respondents pursuing higher education and respondents with low education.
- To examine factors promoting girls education among Muslims.
- To understand and analyze the forces hindering the growth of girl's education among Muslims.

METHODOLOGY

The study has been conducted in Mangalore City. Mangalore has a large Muslim population living in high and low economic class. This study being comparative in nature has included 50 respondents out of which 25 are females who have discontinued education after SSLC (Group A) and other 25 who are pursuing their graduation (Group B). For choosing Group A predominant Muslim locality was considered and Group B was taken from a private College. Non probability sampling method has been adopted in this study where in Group A sample units were taken based on Snow ball sampling and Group B sample units were fixed using judgement sampling keeping in mind a few specified features such as readiness to be the respondent, educational status etc. Researchers have aimed to gain as representative a sample as possible and attempted to be completely free from bias. The design is descriptive in nature. Interview schedule was prepared after reviewing sufficient literature on the topic. An interview was taken in detail after which the data obtained was checked and edited for their completeness.

RESULTS AND DISCUSSION

Age was an important criterion for the selection of respondents in this study. As the study aimed at graduating and post graduating female students the majority of 88% were in the age group of 18 – 20 years. Marriage plays a very important role in the life of the women especially with respected to education.

In group A of those who were not continuing their education nearly half (48%) were married, on the other hand in Group B 92% respondents' marital status showed 'single' as they are continuing their education.

During the focussed group discussions with parents and community at large, the main reason for low enrolment in higher education was the negative attitude that many parents have towards the education of girls. This negative attitude was attributed to traditional socio-cultural beliefs regarding gender roles and abilities. Parents and community attitudes are mainly influenced by traditional beliefs regarding the ideal roles of women and girls in society. Traditionally, the only roles available to women were those of wives and mothers. Women were thus seen as nurturers and mainly as providing support for men who worked to provide for the family.

Interestingly family structure has been a determining factor in Muslim Girl education. A majority of 80% of college going respondents belonged to nuclear families. But in the other group majority of 56% had a joint family. Hence changing lifestyle, family patterns can contribute positively towards female education.

There are many socio economic, cultural factors responsible for educational achievement. Income is one of the important factors governing education. The very accessibility of education depends on the economic condition of the family. When the respondents were classified based on the family income it was found that monthly income of the respondents pursuing higher education was more (52% having Rs25,000 and above and 40% having Rs 20,000 – 25,000) when compared to the ones with lower education (only 6% having Rs 25,000 and above and 36% having Rs20,000 – 25,000). Hence it could be said that those who come from economically sound background have bright chances of getting higher education and vice versa.

Parent's education is a strong determining factor in their children's education level. There was a great difference in both groups as far as parental education was concerned. 72% of parents having Graduate, Post Graduate and other Professional qualification have supported their daughters for higher education, while the daughters of 92% parents who did not study beyond high school are found to be in

the low educational status. Therefore one can understand that parent's education determines the attitude towards their daughter's higher education. This study has also brought out the fact that when elder siblings are educated, the chances are more for younger ones to continue their education. It was seen that only 24% of group A had their elder brother/sister as graduates. But in group B 52% reported to be having siblings who are graduates. Girls from better-off homes who live in urban areas and whose parents are better educated are more likely to enrol and remain in colleges longer than those from poor homes and rural areas.

A factor contributing to social honour is occupation. It reflects one's economic position. Accordingly occupational status of the parents is one of the most significant factors associated with educational attainment of the children. Parents of the samples belonged to a wide variety of occupations. But for the purpose of analysis various occupations have been grouped into a few categories. It was found that daughters of parents having white collar jobs and business (64%) had opportunity for higher education. Only 20% parents were daily wage workers. But in the other group of respondents who discontinued the education majority of the parents constituting 52% were daily wage workers followed by 28% having petty business.

It has been generally believed that Muslims are conservative as far as education of their women is concerned. In the twentieth century, due to colonialism and Western influence, Muslim parents concentrated on imparting education to their children. Respondents who were studying delineated these reasons for aiming at higher education. Nearly half of the (48%) college going respondents reported that their parents support and wish has taken them to the doors of college. Another 44% availed education because they felt the desire for change and personal development and also the importance of education in the present scenario. All these 25% respondents believed that education is a tool for empowerment. In these progressive times it is a must to educate the girls especially Muslim girls. If not it affects not only the self development but also that of the whole country. Literacy level of Muslims in India must be 100 percent if India has to achieve complete literacy. The findings of the study shows that change in one's own outlook towards education and parental attitude can

influence the growth of Muslim girl' education. The data is witness for changes in a very conservative community.

Parents play a vital role in the education of their children. As the children grow the teachers, community elders, their friends exert deep influence on the future of the children. When the college going respondents were asked to state the person /people who motivated them to continue the education, a large majority i.e. 96% mentioned parents and other family members. Therefore it is important to realise that policies and programmes alone can not promote girls higher education but a close intervention with parents is also equally important.

The poor who constitute a significant majority among Muslims cannot afford to send their children for higher education. When poverty is a block for girl's education it is relevant to find out the resources that can help to continue education. The Government of India has been supportive financially to promote education and so also is the contribution of the voluntary sector. Hence the researchers have attempted to find out the financial support obtained by all respondents which include girls who have discontinued and also the ones who continue their education. As per the findings, the financial support received by the respondents from the Government is very less that is only 28% which means the majority 72% of the respondents do not get any financial support from the Government.

There is a widely held notion that Muslims are slow in taking advantage of the fruits of modern education, lest it should undermine their religious faith. This tendency of Muslims seems to come in the way of the pursuit of modern education. All 50 respondents' opinion was taken on the extent of support their religious leaders provide for higher education. Support here can be understood as motivation and awareness to attain higher education. The data reveals that 54% of the respondents said that, yes their religious leaders encourage and promote higher education for girls, followed by the 37% respondents saying the support is only to some extent. Only 9% report to be not supported by religious leaders and a large majority felt that they are adequately supported by the religious leaders. In spite of this, this study has shown a considerable number not

attaining higher education. As far as India is concerned religious leaders have a vital role to play in the developmental issues. Therefore along with the encouragement, Muslims leaders also need to look into the other causative factors and promote girls education.

It was also found that the respondents pursuing education were the residents of central urban area of the study universe and all said that they had unrestricted exposure to media. Their exposure to media has widened their horizon of education and development of Muslim women. But in the other group of respondents only 5% stated that their exposure to media was only satisfactory.

Abject illiteracy for various reasons among Muslim women lies at the root of the endemic backwardness of the community. After the trauma of Partition, Muslims struck to the traditional forms of education in a bid to maintain the essence of their religion. Living as they have been in an increasingly competitive society, their attention seldom goes beyond evolving an educated class of males in the community. The respondents who failed to attain higher studies were further asked about the reason for not continuing their education. The top most reasons cited for dropping out of the school were.

- Gender discrimination
- Lack of interest in studies
- Lack of quality education at the school level
- Early marriage and pregnancy

For 28% the main reason was the gender discrimination and next was lack of quality education at school level which did not prepare them to attain higher education. Socio cultural beliefs, customs, practices, pregnancy, insecurity, girls expectations and other traditions play a significant role in decisions to avail higher education. The process of gender discrimination begins even before birth and continues throughout the life of a female. The traditional socialization practices of a society with a marked son preference, are highly discriminatory to the girl child not only in matters of food, health care, education and play but also succeed in making her believe that she is inferior and less competent than her male counterparts. Around 28% respondents have been found to have links with

socio economic factors. Education costs have found to be the major reason. Early marriage and pregnancy has ended the schooling of 12%.

Current responsibilities or activities of the above mentioned respondents showed that a little over half of the total respondents (56%) are housewives looking after their family. It can be noted that a majority of respondents who did not continue their education were married. About 28% were helping the parents/ family in household work. 12% said that they look after their younger siblings who go to school. This supports an ancient ideology of parents involving their daughters in domestic work rather than sending them for higher education.

It is generally believed that Muslim women are supposed to be confined to the four walls and give best to their families. To examine the veracity of this proposition, all 50 respondents were asked whether they were in favour of the Muslim women being employed. Surprisingly enough, as many as 88% of respondents as against only 12% approved the pursuit of employment for Muslim women. But the difference is in what is indicated by them in a real situation. Even though a large portion of them consider that there is no wrong in being employed yet they themselves are not working.

It is observed that majority of the colleges and universities today are co educational and parents of conservative families object to sending their daughters to such educational institutions. Muslims are no exception to this general rule. In spite of the social norms and culture, 94% of the respondents who are in colleges find no trouble in studying in the company of boys. Gender – sensitive and culturally appropriate college facilities have a great impact on college persistence of girls. In fact they opined that by studying in co-education they develop a sense of brotherhood, respect for each other. But the 6% can not be ignored who say that they are not very comfortable in co educational institutions.

What is evident from the above analysis is that the low enrolment of Muslim girls for higher education can be attributed to the following reasons:

- Parental/familial and community perception of the irrelevance of female higher education

- Cultural constraints like early marriages, low female participation in schools, priority given to their roles as mothers and wives and gender discrimination.
- Impoverished economic condition of the Muslims is seriously hampering the education of Muslim women
- Lack of interest in studies and their own decisions of not continuing education
- Low quality education at school level and their poor academic performance that doesn't prepare them for higher education

The literature demonstrates that socio cultural and socio economic factors that constrain female higher education are closely interwoven.

Factors that contributed to the slow increase in enrolments are as follows;

- Parent's education strongly determined the education of their children. In addition to this it was also the support from parents.
- Income of the family is one of the major factors in contributing to the growth of girl's education
- Influence of urban environment and media exposure
- Belief that education is a tool for women empowerment and is an instrument in changing the personality of Muslim women.
- Positive change in the outlook of religious leaders has been a promoting factor

RECOMMENDATIONS AND CONCLUSION

The study reveals both the forces promoting girl's education and forces hindering the growth of girl's education among Muslims. The development of any country depends upon the development and utilisation of the talents and potentials of all sections of the society. Therefore necessary steps have to be taken in educating the Muslim community specially the women. The responsibility of promoting higher education among Muslim girls should be shared by Government, Muslim leaders, activists, parents, youth and society in general. The contribution of society should take the form of creating awareness among people. A review of promising approaches to let girls learn in colleges has been

given by Herz et.al.(1991) and Odaga and Heneveld (1995). Herz et.al.(1991) summarized these solutions at school and colleges, community and national levels. They note that at school level the major approaches they emphasised were the reduction of costs of education, addressing access and safety concerns and improving the quality of schooling offered.

In this light researchers present the following recommendations:

Sensitising the community: Information campaigns and permanent efforts to improve cultural and social traditions that affect girl's education have to be carried out. Religious leaders, educated Muslim men and women could play an influential role to teach society to send their daughters to the college campus and complete the education. Community organisations can be entrusted with the responsibility of monitoring the educational atmosphere at home. Community can be a source of financial aid to poor students.

Role of Government: Limited participation of Muslim women in developmental activities has been documented as having negative impact on girl's education. Therefore there is a need for Muslim women to be the role models for their younger generation. Favourable environment needs to be created for Muslim women through policy reviews. Status and safety of women needs to be enhanced through regulatory process. Adopting effective poverty alleviating strategies can release women from the household tasks. Government should encourage Muslim organisations to start educational institutions. Even though there are a few facilities provided by government those have failed in reaching the needy Muslim women. This issue can be addressed by the voluntary organisations and media. More cash incentives, attendance incentives, special stipends to meritorious students, gender sensitive learning materials need to be factored in to any schemes involving education among Muslims.

Legal actions: Enhancing the rights and status of women through regulatory and legal processes is also essential. This is particularly helpful in eliminating parental fears for the security of their daughters where such illegal actions like abduction, rape etc are common.

Responsibility of educational institutions: It is necessary that educational

institutions create an attractive and gender sensitive environment in their campus. Adequate sanitation facilities, privacy for female students, water supply and security can support increasing number of enrolments in colleges. More female teachers can be employed. This brings successful role models very close to female students particularly in rural areas. Short distance from home to school can lower the danger of personal safety and security. This is more applicable in rural areas. Providing gender sensitisation courses in all pre and in- service teacher training courses will serve to eliminate the negative attitude towards female education.

Finally what Muslim women want today is some form of knowledge that empowers them to better their lot. Individual initiatives, courage no doubt will take them very far. While much is achieved in pockets, in an isolated manner a lot still remains to be done.

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TRACING THE AUTOBIOGRAPHICAL SELF IN INDIAN WOMEN'S WRITINGS: TOWARDS A THEORY OF THE GENRE OF AUTOBIOGRAPHY

- Sylvia Rego

Abstract

The genre of autobiography has attracted the attention of scholars from various disciplines owing to the theories of poststructuralism, postmodernism and postcolonialism that have impacted the study of society in recent years. The view that women's autobiographies were of inferior worth and that Indian writers were rather reticent to take on this genre owing to its European origins and generic traits has now been proved to be a fallacious. The current article tries to trace the various theories in circulation regarding the genre of autobiographies and attempts to tentatively map out the early influences that might have influenced the writing of autobiographies by Indian women.

[Keywords: Marginalisation, authenticity, canonical, polyphonic, subterranean]

The search for a 'female consciousness' in women's writings is seen by scholars as indicative of the ways in which and the extent to which they manifest their awareness of themselves as subjects with a sense of introspective selfhood through rational thinking, emotions and the multiple ways in which they perceive themselves and relate to others

The feminist critic Domna C. Stanton writes that while men's autobiographies are accorded a positive value, those by women are devalued as merely spontaneous or natural outpourings of private selves and their concerns, lacking coherence and those vital aesthetic and transcendental qualities attributed to men's autobiographies (Stanton, 4). But now with the proliferation of theories of Postmodernism, Poststructuralism and Postcolonialism, a feminist study of women's

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autobiographies has gained acceptance and has succeeded in bringing to the fore marginalised texts with incisive studies of the various discursive strands that influence these texts. Autobiographies in general and women's autobiographies in particular, have often been sidelined as 'para-literature' i.e. as being sub-cultural. Terms like "unstable", "unruly" (Abbot, 597-615) and "slippery" are often used of the genre to suggest the reader's bewilderment in comprehending it. It has often been treated as a cusp between literature and non-literature with critics skeptical about both its veracity and its aesthetic qualities. As Laura Marcus observes of nineteenth century England, autobiographies were seen as works of dubious worth, questionable wisdom and as signifying the author's vanity and self-eulogising tendencies (Marcus, 12-13). Even after the genre gained respectability in critical studies among other institutionised, canonical and androcentric texts, women's autobiographies were by and large neglected. Again, Linda Anderson reminds the reader: "As with other genres, it was not that women did not produce autobiographical writing but that it was deemed to be unimportant, crude or illegitimate and that it failed to live up to the necessary test of 'great writing'" (Anderson, 86). But the postmodern world view has blurred the sharp lines between fact and fiction, literature and history, and between different genres of writing. Now we observe a keen interest in the cultural study of marginalised modes of writing as in the case of women's autobiographies and this has proved to be a valuable contribution to our perception of not only literature, but also history and culture. The autobiographies of Indian women thus, especially those that gained acceptance in the late nineteenth century, help locate the legacy of customs, traditions and behaviour patterns handed down by women in the past, that have now been internalised by modern women from the middle class.

The term 'autobiography' means writing the story of one's own life – with the constituent parts 'auto', 'bio' and 'graphy' signifying self, life and writing, respectively. Indian autobiographers however generally use the term *atmakatha*, or story of one's soul instead. According to Felicity Nussbaum, the title 'autobiography' seems to have first been used for W.P. Scargill's work, 'The Autobiography of a Dissenting Minister' in 1834 and it assumed the existence of a unified self and also saw the act of writing and reading autobiographies as "morally and aesthetically rewarding". She notes that between 1826 and 1833

thirty four volumes of earlier titles were published as ‘autobiographies’ and were placed within the discourse of the humanist self. The early critics who contributed to the theories of the genre are Philippe Lejeune, Elizabeth Brus, Paul Jay and Mehlman (Nussbaum, 2-4). The use of the term ‘autobiography’ in its inception is also attributed to the poet Robert Southey.

Several critics have written extensively about the nature, veracity, generic limits, aesthetic and literary aspects, motives involved in the autobiographical act of constructing a selfhood, and the history of its practice. Georg Misch traces the existence of the autobiographical element right from antiquity and writes that it was keenly noted by some Renaissance humanists for its cultural and psychological aspects. He traces its existence in social practices like inscriptions on monuments, records of law courts, religious confessions and even the domestic records of a merchant aristocracy. According to Misch, autobiographers have used history, forensic addresses, rhetorical declamations, epigrammatic descriptions of character, lyrical poetry, prayer, soliloquy, confessions, letters, family chronicles and even borrowed from drama, epic and the novel. He writes that since the Enlightenment in England, France and Germany, this genre has been studied and that the demand for ‘confessions’ in the eighteenth century produced some excellent autobiographies by Gibbon, Herder and Goethe. The scientific study of the genre as a source of psychology and history gained currency in the nineteenth century, especially regarding autobiographical works by Dante, Benvenuto Cellini, Rousseau and Goethe (Misch, 3).

Philip Lejeune writes about the ‘autobiographical pact’ between a ‘real’ writer and the reader that is rooted in trust by an implicit agreement between the two parties about the authenticity of the autobiography. Lejeune defines an autobiography as “[R]etrospective prose narrative written by a real person concerning his own existence, where the focus is his individual life, in particular the story of his personality” (Lejeune, 4). According to Roy Pascal, one should be more concerned with a truthful portrayal of the autobiographer’s relation to himself and to other people – “the truth of belief, the truth of his outlook and the truth of his facts” (Sarojini, 1996). Other critics of the genre however, question any facile definition of ‘true’ selfhood since the levels of consciousness of one’s self keep shifting over a period of time and get modified through introspection and have bearing on the present. Besides, any autobiography can never be

commensurate with life in its rich and teeming multiplicity and any straightforward and corresponding representation of life is rendered impossible. Selfhood is also always seen through the prism of specific cultural ideologies that shape it and therefore encompasses a vast multiplicity of criss-crossing identities that might never be fully available at the conscious level to an autobiographer. In the case of Indian women autobiographers of the nineteenth century, the act of crafting a selfhood, of fashioning an identity was that much complicated by issues of nationalism, evangelism and native patriarchal practices.

At another level, the innocuous 'life-writing' is often an artifice where the artist/writer deliberately chooses her autobiographical material and precludes others in a highly political decision to contour it towards a desired end as in after-the-fact rationalisations and posturing. Arthur Melville Clarke writes about the "tricky and perverse" nature of memory which too has an important role in writing one's self in retrospect, since it selectively 'smothers the unpleasant' in some and in others gives it 'an undue prominence' (Clark, 17). This ordering of the raw material drawn from incoherent, baffling, and often arbitrary life-instances lends coherence to 'life-writing' and helps to impose a pattern or a 'design' on the autobiographical text. According to Gusdorf, it is this dramatic and selective recollection of the past that can make questions about truth and falsity immaterial and the genre now acquires a literary artistry, beauty and harmony. (Gusdorf, 43). Sidonie Smith and Julia Watson offer insightful ways of looking at the autobiographical 'I' as constituting the 'real' or historical 'I' which is different from the narrating 'I' or ideological 'I', which again is not the same as the narrated 'I'. The ideological 'I' as an agent of discourse, is the concept of personhood culturally available to the narrator in relating his/her story and occupies multiple, fragmented and provisional locations that are contested, revised and mobilised, at times against each other (Sidonie Smith and Julia Watson, 59-63). There could also be multiple narrated 'I's in the form of the child, the adult and other positions. Watson and Smith also enumerate different kinds of people who contribute to the "autobiographical acts" and the different modes of narrativisation like the chronological and discontinuous ones, use of flash-backs, flash-forwards, digressions, omissions, silences and contradictions. The "coaxers" they say, are those at whose behest the story is narrated by the autobiographer while the addressees are those to whom the tale is addressed –

who are not the same as the consumers or readers who read and interpret the story in multiple ways. In addition to these, there is a range of “others” who could be absent or present and used strategically in relation to the self for self-narration and self-knowledge (64-67). Ramabai Ranade, Parvathibai Athavale and other women who wrote their autobiographies too display many of these strategies in their works. For Liz Stanley, the autobiographical selves reflect aspects of our own lives with troughs and peaks, heroes and villains and major and minor characters –aspects which are seen in the genre of the novel too. In fact, according to Liz Stanley, the autobiographical archetype is the *Bildungsroman* – the tale of a progressive travelling of a life from troubled beginnings in which obstacles are overcome and the true self actualized (Stanley, 11-14). In this context, the autobiographies of Cornelia Sorabjee and Krupabai Sattianadhan take on aspects of the fictive and also manifest traits of the self in progress and chart out their destinies as in the life of heroines of the *bildungsroman*. However for Porter Abbot, often autobiographies are accounts of “lives that are a little too good to be true” (Abbot, 2002, 131). He says that autobiographers carefully choose master plots to go with the type of personality they wish to project as for instance the heroic, the pathetic and the honest. His suggestion that an autobiography could be seen as a “performative” is a very useful one in analysing women’s autobiographies (Abbot, The Cambridge Introduction to Narrative, 134). Judith Butler’s analysis of gender attributes as “performative” – identities that are unstable, that proliferate, and are “tenuously constituted” (Butler, 140-141), can be helpful in understanding both gender and genre.

There are many feminist critics who find male texts inadequate to understand the specific historicity and relevance of autobiographical works written by women. For instance, it is observed that while male exploits are valorised and childhood is romanticised in texts written by men, women have a different perception of what constitutes their selfhood. Their childhood memories are glossed over since they find it too discomfiting to share their feelings of rejection with the readers. Cynthia Pomerleau observes that while men write in a linear manner, going forward chronologically to create a coherent piece of autobiographical writing, women’s autobiographies seem fragmented, interrupted, formless, and move back and forth in time in correspondence with the discontinuities they face in their lives (Pomerleau, 17). There are likewise,

many other feminist critics of the genre of autobiography who explore the different ways in which men and women are supposed to write owing to the difference in their socialisation and the difference in their material and cultural conditions. Susan Stanford Friedman feels that “individualistic paradigms of the self ignore the role of collective and relational identities in the individuation process of women and minorities.” Women’s autobiographies, she says, reflect “fluid ego boundaries” (Friedman, 35). In a similar conclusion, Mary G. Mason in a significant essay on four English women’s autobiographical works written from the fourteenth through the seventeenth centuries, writes that “the self-discovery of female identity seems to acknowledge the real presence and recognition of another consciousness” – grounding the identity of the self relationally with the “other” i.e. through “alterity” (Mason, 22). Maharashtrian women autobiographers thus couch their desires for self-inscription through judicious use of this idea of ‘alterity’ and relative identity and thus escape censure. Elizabeth Fox Genovese too decries postmodern theories of the death of the author, the self and the subject when applied to the embattled autobiographies of Afro-American women that resist reductive empirical and theoretical readings and exemplify the struggle arising from a “gap between the self and the language in which it is inscribed” (Fox-Genovese, 177). Self-deprecation, dismissals of claims to intrinsic self-worth and escape from possible allegations of glorification are also aspects of women’s autobiographies that feminist critics often note, as can be seen in abundance when one reads Indian women’s autobiographies. Writing about women autobiographers in eighteenth century England, Patricia Meyer Spacks observes that these women hide from self-assertion and rarely emphasise the theme of their own importance, personal ambition and achievement (Spacks, 113-131). But not all autobiographical works by women focus on gender exclusively in a straightforward fashion. Confusion in identity-formation and ambivalence of feelings towards this self also gets narratively expressed in autobiographies of traumatised groups where both men and women are oppressed by race, with the latter also bearing the brunt of bruised male egos. Regina Blackburn writes about the “bind of double jeopardy” that black women autobiographers found themselves in owing to their complex location vis-a-vis racism and sexism. The self therefore, in such writings, is conceived of as a part of an oppressed social group with ties and responsibilities

to the other members even as the self is torn between feelings of self-hatred and pride in a black identity (Blackburn, 133-136). For some women, religious identity rather than gender was a significant structuring and organising principle of their lives and consequently, their autobiographies. Carol Edkins feels that Eighteenth century Quaker and Puritan women in America did not make “individualistic statements of a life uniquely lived”. Rather, they echo the “religious and spiritual experience of the community at large” (Edkins, 40). Class, race, ethnicity and religion were thus important factors that shaped women’s consciousness as seen in their autobiographies. For instance, Rassundhari Devi’s overt reason for her passionate desire to acquire knowledge of the alphabet was ostensibly to read the *Chaithanya Bhagawat*.

It is often found that gender intersects other power equations such that no universalist claims of victimhood can be unproblematically woven into all female narratives. Given an opportunity, women are found to be just as capable as men of exploiting other groups. Bridget Brereton, for instance, writes about the autobiographies written by elite white women in the Caribbean history of slavery and says that “unlike oral history testimonies, these written personal documents have an inherent bias towards the privileged”. These writings exemplify a class/race consciousness that shows little genuine sensitivity towards slaves, who as noted by Brereton, are constantly seen stereotypically as lazy, dishonest and self-willed (Brereton, 155). Privileged positions of power do not necessarily render women more sensitive towards other groups on the periphery and they are in fact, often co-opted as agents to maintain class, race and other asymmetries. Yashodabai Joshi in her dictated autobiography quite unabashedly uses the theory of eugenics and Brahminism to legitimise the perpetuation of caste through marriage. However one should remember that even these modes of writing, while bringing to the fore the collective voice of the subjugated community, often tend to subsume and co-opt within their own discourse other culturally marginalised categories like low-caste men and women and tend to replicate hegemonic discourses.

Thus there are pitfalls lying in wait for the fastidious critic who refuses to grant that an autobiography can arrogate to itself the right to represent a group. Therefore Linda Anderson wonders if by eschewing its representativeness and its

role of “speaking for others”, the self can have anything to say that is beyond the personal, and is of political significance (Anderson, 111). Then again, as Anderson herself concludes, “[w]hile autobiography supplies few certainties or answers, its study leads us to engage with some of the most intractable and important cultural questions of our time” (Anderson 133). This is amply evident in the tortuous questions of caste, patriarchy, race and nation that are explored by Indian women.

Yet another Postmodern, Poststructuralist aspect of feminist literary practice of autobiographies is the evocation of the ‘resistant’ if ‘ambivalent’ self. The ‘plurality’ or ‘multiplicity’ of selves and the ‘polyphony’ of ‘voices’ is often referred to in women’s autobiographies. Leigh Gilmore sees the “unruly subjects” in women’s autobiographies as sites of multiple figurations of agency wherein resistance and contradictions become strategies of self-representation that occur in the “interstices” and “margins” of “hegemonic” discourses and institutions (Gilmore, 183-84). Herthe D. Sweet Wong finds the Bakhtinian polyvocality and plurality of identity a useful notion to counter monolithic constructions of the singular voice. Sweet Wong says that subjects exist in “kaleidoscopic relation” to multiple and simultaneously overlapping positionalities (Sweet Wong, 169-170). Nowhere is this more evident than in the autobiography of Ramabai Ranade, Parvathibai Athavale and Krupabai Sattianadhan . Francois Lionnet too in her analysis of Third-World autobiographers like Maya Angelou and Zora Neale Hurston notes the futility of applying old essentialist dichotomies and glorifications of unitary origins to works placed at the interface of gender and race. Rather, they can be studied for a “feminist politics of solidarity” that calls for resistance in gendered subjects with built-in “political ambiguities” and which create a space within dominant cultures from where their “plural selves” speak out (Lionnet, 8-9). There are other Poststructuralist/deconstructionist critics, who scoff at the positing of a Transcendental Signified and often dismiss all aspirations for agency and subjecthood on the part of the individual since there is no space outside language from where to articulate one’s subject position.

Some feminist critics have even more reason to quarrel with the project that almost celebrates the impossibility of selfhood. Liz Stanley lashes out at postmodernists who ‘conveniently write about the ‘death’ of the author just when accusing fingers are raised by women, by blacks, by the gay, and by the colonised

against their exclusion in identity-formation, seen by the white, upper/middle-class male critic as a “naïve clinging to the wreckage of bourgeois humanist referential essentialism” (Stanley, 116-7). Laura Marcus writes that feminist critics object to such a denial of voice and annihilation of the unified self even before women have gained a voice and a full recognition of their subjectivity, which therefore should not be foreclosed (Marcus, 210). Theories of the ‘constructed’ nature of selfhood, its dispersal as one of many signs in a semantic field of conflicting signifiers and hence the impossibility of subjecthood, need not however lead a critic to dismiss all ideological and discursive practices, celebratory or oppressive, since the material ways in which their effects are experienced cannot be wished away.

Felicity Nussbaum too sees the potential that women’s autobiographies have to resist totalising ideologies. She is wary of the theory of the construction of the fragmented subject within language as a transhistorical one that cannot address the material conditions of oppression based on gender and erases the socio-cultural, economic and political dimensions of subject formation (Nussbaum, 161-162). Therefore, discourse theories based on the fluid power/knowledge dynamics could instead be harnessed to tease out the multiple ways of subject-formation or construction under diverse and overlapping ideological conditions in historically and culturally specific locations.

Much has been written about the western origins of the genre of autobiography. Most scholars readily concede that autobiography is essentially European in origin and content and is based on a strong individualistic impulse as seen for instance, in the autobiography of Rousseau. Georges Gusdorf writes that in societies that are centred around the community rather than the individual, the genre of autobiography with its focus on the reflective, self-conscious centrality of the individual self could not possibly originate. The fact however is that deterring factors did not prevent the writings of a large number of autobiographies in India, especially by women in the nineteenth century. Modern techniques like the publishing industry, the burgeoning print media, the benefits of social reforms and education along with a nascent feeling of nationalism empowered Indians with the desire to inscribe themselves in literary writing including autobiographies. This need for social visibility implied a keener sense of selfhood and individuality through autobiographical writings which, in normal

times, would be quickly frowned down upon by the public as manifesting a patently western and highly 'egoistic' genre that encouraged 'self-glorification', totally out of tune with the more 'depersonalised', community-oriented life of Indians. As Bhiku Parekh says, in the Indian ethos, the genre of autobiography took time to take root as any self-aggrandisement, or display of emotions would be severely curbed as unwarranted deviations from the path of self-detachment and as a betrayal of the community and its interests in favour of the individual. Bhiku Parekh says that demonstrations of one's ego and selfhood were unacceptable to Indians, brought up to think of the self as inconsequential in a world of *maya* where one was bound up like all other selves in relationships governed by one's caste and familial obligations that alone would offer *moksha* from false self-conscious agency (Parekh, 251-252). He writes that with notions of modernity, rationalism and a sense of history brought in by British rule, the role of nationalism too was to affect the growth of the autobiography in India. According to Parekh, initially, the sense of racial inferiority inculcated in Indians by the British led to inauthenticity, play-acting and exaggeration in autobiographies which changed to more assured and coherent autobiographies once the novelty of British presence wore off. But Indian autobiographers he says, still laboured under notions of propriety, modesty and privacy and felt uncomfortable revealing details about the self and one's relation with other members of the family whom they needed to shield (Parekh, 255-256). In writing their autobiographies, Indian women as pioneers would have faced an even more embarrassing dilemma and sense of circumspection than men. If Indian male autobiographers were discomfited with such cultural expectations, women had to devise more ingenious ways of sculpting a narratorial selfhood to escape social censure. This problem weighed even more heavily on the aspirations of women, perpetually brought up with a sense of inferiority and self-denial. Mohinder Singh observes that autobiography becomes a powerful "political weapon" as protest literature in the hands of the oppressed (Singh, 47). However, overt raging and rebellious writing could never be available to upper caste/class Indian women of the reformist/nationalist period, enculturated and bound by nationalist, patriarchal discourses. The protest, when intended, had to be achieved by other covert means, woven into the strategies of narration. The "reticence" (Orsini, 80) that women experienced culturally in baring their lives to public scrutiny included fears of reprisals at the

home front for exposing family weaknesses. Paralysing fear of criticism was yet another hurdle that Indian women had to surmount while narrating the self by using ploys of self-deprecation. They had to be constantly alert to readers' response and avoid displeasing them by being politically correct and writing, at least overtly, keeping in mind the socio-cultural codes that they shared with the target readers. The Victorian norms of femininity with its insistence on modesty, passivity and sacrifice did not augur well for development of women's selfhood and agency. These nineteenth century norms had their influence on the consciousness of Indian women too, as seen in the limited nationalist reform agenda inspired by missionary and colonialist patriarchal ideals from the metropole. In the case of Indian autobiographers too, women carrying the onus of femininity, quickly availed of the benefits of modernity in urban centres, away from the surveillance of the joint family to write their autobiographies, ostensibly in the cause of society in general and the nation in particular.

Most of these women autobiographers of the nineteenth century likewise, found a ready inspiration in others who 'urge' them to tell their tales. It was always at the behest of others that they claim they wrote the self, always with a common social purpose that prompted them to take up the pen rather reluctantly, as they would have us believe. Here then, are the "coaxers" that Sidonie Smith and Julia Watson mention in their theorisation of autobiographies. Usually, the plot-formula, or the "master-plots" that Porter Abbot writes about and which Indian women autobiographers found useful in their 'performance' of the autobiography, included the resilient, the suffering and the sacrificing woman.

As Meenakshi Mukherjee has observed, the strong hostility shown in joint families towards the women autobiographers in the nineteenth century had its source in the subversive potential of reading that engendered individualism and a desire for privacy, which therefore seemed a selfish value that challenged the group ethos (Mukherjee, 72). As she writes, freedom outside the domestic sphere was at the risk of social ostracism. Women as ideal wives and mothers were expected to conform to the feminine code that erased their individual self (Mukherjee, 78). She observes that even in Victorian England the women novelists like George Eliot and Charlotte Bronte grappled with the issue of odd

women who did not fit into the assumption of patriarchy by punishing the heroines who transgressed in order to uphold social stability (Mukherjee, 76) .

Partha Chatterjee explains the unflattering literary reasons for a large number of autobiographies written by women during the nineteenth century by referring to the new 'feminine' genre of easily writing *smrithikathas* from memory rather than the more difficult *atmcharit* of illustrious people (Chatterjee, 139). He observes that women succeed in inscribing themselves by narrating the nation through their experience of 'change' in the new dispensation and by erasing or suppressing their selfhood (Chatterjee, 140). Meera Kosambi writes about the difference in the construction of the self in western and Indian women's autobiographies. While the former seek ways to trace the female 'agency', Maharashtrian women complicate this issue by underplaying their agency and their achievements (Kosambi, 129). She writes that most of the autobiographies written by Marathi women were for edification of other women and exhibit low self-worth without assuming subject position or agency. Still, the autobiographical writings of women even in the nineteenth and early twentieth centuries prove that cultural mores of self-restraint could not contain their aspirations for self-expression and for social visibility. Therefore, to define the contours of an autobiography by western, white male standards as primarily and almost solely being governed by the possession of an autonomous and very strong sense of selfhood as residing in an individualistic personality is to deny the significance and rich complexity of autobiographical works of women in general and those of Indian women of the nationalist period. Many of them fashioned a selfhood by passing off their autobiographies as biographies of their more illustrious husbands, as in the case of Ramabai Ranade and Lakshmibai Tilak, or by insisting that they were urged by others to record the changing and turbulent history of their nation, thereby offering immense lessons that the readers could learn from it, as in the case of Parvatibai Athavale. Deeper resentments of the gendered self were often couched by resorting to the use of humour to relate otherwise unpalatable aspects of their lives, as seen in the case of Lakshmibai Tilak. However, there were exceptional autobiographers too like Cornelia Sorabji who while writing through the interstices of her British and Indian identities, faced no such awkwardness in regaling her western audience with thrilling accounts of her adventurous life and almost gloating over her own

smartness. Pandita Ramabai's letters show the kind of challenge she posed to entrenched patriarchies, including the one seen in race, evangelism and colonialism.

Unlike what some scholars believe, women autobiographers in India did have a female tradition of selfhood to draw from as a model even if it was a rather tenuous one. The cultural ethos of the worlds they inhabited was also suffused with a repertoire of practices that would have helped them carve their selfhood, apart from the Bhakti model. Women's voices right from the time of the Buddhist nuns or Theris in the sixth century B.C. reveal the ways in which they strain against oppressive limitations set on their selfhood. Their writings reveal how they utilise the space evacuated by the ascetic order to revolt against patriarchal restrictions that had immured them in the role of wives and had prevented them from uttering words of protest. Religious salvation in Buddhist and Bhakti traditions that was offered through ascetic renunciation of the self and the world was one space that women exploited to get away from the clutches of a gendered life and ironically reveal their greater awareness of the female self. The female experience of the self here has been traced from the writings in the pioneering work by Susie Tharu and K. Lalitha in *Women Writing in India: 600 B.C. to the Present* in two volumes, abbreviated hereafter to *WWI* when referred to in parenthesis. Mutta, a Buddhist nun exults in her new-found freedom from "three petty things" – from mortar and pestle i.e. back-breaking and arduous work, from her "twisted lord" i.e. her hunch-backed husband and from "rebirth and death" (*WWI*, 68). Yet another nun Sumangalamata echoes this glorious liberation from "kitchen drudgery", from the "harsh grip of hunger" and the control exerted by the "unscrupulous man" in her life that now allowed her to "contemplate" her "happiness" (*WWI*, 69). Likewise Mettika also glories in the "breath/Of liberty" that blows over her at least in her old age and feels victorious about the path of the Buddha that she has embraced (*WWI*, 69-70). Here then are the early blue-prints of female resistance and awareness of self through discernment that scramble the scripts offered by normative femininity in the Sita and Savitri ideal of domesticity. In the Virasaiva Bhakti poetry of Akkamahadevi, a bold denunciation of female stereotypes of the desirable woman as an object and the easily available whore is evident. For her, selfhood is delinked from all sexual associations with men (whom incidentally, she likens

to mosquitoes on the buffalo's hide) as with the female body and finds expression in the intimacy of union with a personal deity that as Tharu and Lalitha write, gives "form to her Self." Her female agency and the depth of her selfhood are expressed in the sensual language of physical love for her divine lord, whom she searches for in her quest for spiritual salvation (WWI, 78-81). Again, in the incipient feminism of the Varkari saint-poet Janabai who too critiques gender and class seen in the hardships of domestic labour she is consigned to, we see a yearning for a personal god, for freedom and power. The mystic-poet defies curbs on her mobility and aspires for a life untrammelled by the norms of decorum by saying "I go about/who dares to stop me?" (WWI, 83) She conveys a sense of female abandon, deriving confidence from devotion to a personal god. Rami, the Vaishnava poet turns round to curse the "hellhounds" who persecute her and vows "I won't stay any longer in this land of injustice" (WWI, 87) – a rising sense of female sensibility couched in mysticism. Ratanbai's poem expresses her grit, tenacity, autonomy and hard work after being deserted by her husband, and her sense of satisfaction at being independent enough to pay off all her debts and hold her sense of personhood intact (WWI, 89). Meerabai also reveals a tremendous sense of self even as it is immersed in her love for Krishna. Her poems mark the female resistance to the authority of the husband. They also reveal great tenacity and integrity of self in withstanding every form of pressure exerted on her being and her goals. Atukuri Molla who wrote the *Molla Ramayana* simultaneously asserted on the one hand that she was "God's gift" to her father and on the other hand wrote in self-deprecation that she was no scholar (WWI, 97) thereby manifesting similar female strategies of self-assertion and self-denunciation seen in the autobiographies of the nineteenth century. Bahinabai's *abhangas* reveal the anguish of a woman craving for Truth, trapped as she was in a female body and therefore debarred from seeking knowledge. Her poetry reveals her resolute desire not to give up on her quest for truth. She reveals the tensions and conflicts within her marriage and presents her husband as a jealous and violent old man who would beat her brutally and tie her up to be tossed about. It is interesting that even in her seeming self-effacement and desire to reconcile with him, she manages to encode her female power and superiority in the spiritual domain by putting this perspective through the mind of the insecure and powerless husband (WWI, 107-

115). But by far, the most daring of female writing came from the courtesan Muddupalani who proclaimed her own great worth as a beautiful and accomplished poet, admired by all. Her poem *Radhika Santwanam* is an unabashed acknowledgment of female sexuality and shows female agency in the matter of sex (WWI, 116-120). This explicitness coupled with her supreme self-confidence as a female poet led to the ban on the book produced by another courtesan Bangalore Nagarathamma in nineteenth century colonial India. The familiar self-deprecation seen in some literary women is visible in the works of the poet Tarigonda Venkamamba who is apologetic about her poetry. Yet she shows tremendous will-power and self-confidence in her personal life, refusing the garb of a widow and living an independent life and inviting the wrath of a misogynist world. Besides these, there are also innumerable folk songs by women that tell of the miseries of the daughter-in-law, widows and childless women whose lives then get mortgaged to that of others who use their labour and degrade them (WWI, 126-142).

Thus, Tharu and Lalitha's unearthing of the works of women poets reveals a very strong streak of female consciousness and agency even in the face of extreme and limiting situations inimical to the expression of the female self. It is also interesting to note that most of the mystic women poets were either branded as being mad or were seen as prostitutes – the only conditions that made a bold expression of female subjectivity possible in a gendered world. Aberration of female sexuality and the possession of a supposedly 'mad' mind in fact helped these women escape many of the other traditional roles enjoined upon ideal womanhood.

One can therefore venture to say that women's writings did have a radical edge to it even if often couched in more palatable language. In addition to the native influence, the permeation of nineteenth century Victorian values is evident too in the autobiographical works of the women. Elaine Showalter in *A Literature of their Own*, traces three phases in women's writing as seen in nineteenth century English literature – feminine, feminist and female to reflect the imitative, the rebellious and the autonomous phases with respect to male writing. Showalter brings to the fore long forgotten women writers and asserts the existence of a separate female literary tradition (Showalter, 1977). Her work too has relevance for the analysis of women's writing in India. Earlier on, Virginia Woolf had

pertinently referred to the Victorian feminine virtues of docility and sacrifice that taught a woman to be an “Angel in the House” and which was reflected in conciliatory, charming and deceitful behavior (Woolf, 129). In the case of many women autobiographers of Maharashtra, these Victorian virtues were combined with native patriarchal caste expectations. Again, Patricia Meyer Spacks writes that the anger and feelings of repression experienced by literary women of this period against oppressive structures were channelised as a source of creative energy and power to express ‘subterranean’ themes (Spacks, 77). Likewise, Sandra Gilbert and Susan Gubar write about the ‘palimpsestic’ works of Victorian women like Jane Austen, Mary Shelley, Emily Dickenson, the Brontes and George Eliot, who they say, had to appear modest, apologetic and self-deprecatory in order not to be ridiculed or dismissed as writers (Sandra Gilbert and Susan Gubar, 62). These writers therefore had to create ‘submerged meanings’ hidden within the more accessible, “public” content of their works. Thus their “surface designs conceal obscure deeper, less accessible (and less socially acceptable) levels of meaning” (72-73). While one might question the equation of the protagonists with the writers themselves, and as Toril Moi pertinently points out, be wary of the setting up of yet another monolithic if female literary tradition as Showalter has done (Moi, 77), these insights are of significance while analysing Indian women’s autobiographies of the nineteenth century and can be studied for the submerged meanings that are embedded in a more culturally palatable matrix. Quite often the reader is startled to observe the complex layers of meanings encoded therein which makes one wonder if many of the western, androcentric theories of the genre of autobiography could ever be effective in grappling with the subtle and crisscrossing cultural undercurrents seen under the surface of seemingly facile Indian women’s autobiographies.

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AN EMANCIPATED VOICE IN MAHASWETA DEVI'S RUDALI -A CRITICAL SURVEY

- Mary D'Souza

Abstract

Mahasweta Devi is undoubtedly, an outstanding Indian regional woman writer, actively involved in the humanizing mission of empowering the tribal and dalit women. In 'Rudali', she sheds light on the exploitation of women. The article looks at some of the social issues: caste system, poverty, sexual abuse, prostitution, old age, marginalization and patriarchy as the alarming problems in the emancipation of women. The female protagonist, Sanichari toils hard to swim against the currents to assert her identity by trespassing patriarchal hegemony and emancipating self and others. Mahasweta Devi's sympathetic literary presentation of a woman's life in all its adversities in Rudali is realistic. Sanichari her creation is a symbol of female resistance, defiance and transgression in the patriarchal construct. The article surveys the text focusing on the female character and her polyphonic voice for social and economic freedom.

Key Words: *dispossessed women, subaltern, marginalised, professional mourners, shipwrecks, unjust social structures, subversion, suppression, emancipation,*

The recent Indian regional writings by women have been largely in support of the voiceless women. Mahasweta Devi, a well known Bangla writer and the winner of a couple of prestigious awards presents pathetic tales of women of the lower range of the society. Earnestly, she focuses her entire energy on the emancipation of the tribal and dalit women of northern India. Devi as a creative writer has a social conscience.¹ Nevertheless; she universalises women's experiences in her literary genres. The Literary efforts of Devi are solely directed

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toward the cause of liberation and empowerment. This article critically surveys the atrocities meted out to outcast women in her short story, *Rudali*. It also examines as to how a poor and outcast woman, *Sanichari* comes out of the shackles of an unjust social system and carves her own niche for emancipation. Commenting on the female protagonist of *Rudali*, *Sanichari*, Anjum Katyal records in the following lines, “In the short story, the text sees an evolution in the central character, Sanichari, who emerges at the end as better equipped to adapt, survive and manipulate the system- in other words, more empowered –than she is at the beginning.”²

In India, women are exploited in multiple ways. Mahasweta Devi perceives herself as a redeemer of the Indian subaltern women. The endeavours of Devi started in the 1980s from the “grassroots level social movements around the question of bonded labour, persisting feudalism in rural polity, state’s negligence, and forceful acquisition of agricultural land.”³ The literary works are testimonies to her hard labour whereby, she firmly feels that her writing is an extension of her commitment to social work.⁴ Hence, the humanism of Devi reaches every sphere of women’s consciousness and allows them to soar to the realm of emancipation.

The empowerment of women being the slogan of the contemporary feminists’ writings has enormously shaped the creative consciousness of Indian regional women writers. “The very act of writing by women not only becomes an act of identity and empowerment but also a gesture of defiance, subversion, resistance, transgression.”⁵ The stalwart regional writers: Bachint Kaur, Amrita Pritam, Snehalatha Dasnoorkar and Vasundhara Patwardhan depict women as eternally mute suffering creatures who need sympathetic attention. In their writings they try to “chart women’s slow but unmistakable and moving struggles for dignity and personhood outside the double-edged”⁶ social structures. In the present Indian literary scenario Abhuri Chayadevi, Volga, Mahasweta Devi and many other feminists empower women in different literary measures.

In the twentieth century, among the regional writers, the contribution of Mahasweta Devi towards the cause of dispossessed women is praiseworthy. She

records events that are true of postcolonial Indian reality. Being a social and a political activist, Devi works round the clock towards the emancipation of women. Through her writings, she highlights her responsibilities and moral obligations towards the downcast women. Ispita Chanda highlights Devi's words on literature in the following words, "That I have based my writings on truth, and not on fiction." ⁷ In *Rudali*, the writer consciously picks up a downcast woman from the margin and makes her a saviour for her own sake. Therefore, Devi stands tall in the arena of achievements in awakening the literary sensibility for the empowerment of women. Essentially, Devi is concerned with nurturing personal growth and raising the individual consciousness by linking literature to life.⁸

A literary phenomenon, Mahasweta Devi occupies a significant place in the contemporary Indian literary scenario. In most of her writings, she redefines the image of the Indian women through remaking of myths and representations. It is evident in her other female characters, *Dopti* and *Jashoda*.⁹ Her writings deliberately question the traditional subordination and social oppression of women. *Rudali* is a fine example of a marginalised woman who voices her own concern in a patriarchal society embedded in caste, class and gender hierarchies. Creation of a real fictional figure of Devi is to challenge traditionally and culturally determined gendered roles of a woman. Thus she laments ironically on the evil practices saying, "This business of getting whores to mourn is really amusing"¹⁰ Devi's indomitable courage to depict the vulnerability of a simple and down-trodden woman in *Rudali* is noteworthy.

Rudali is set in the crudest rural Indian context of a caste-ridden patriarchal society. The female protagonist, *Sanichari* is a poor, meek and lowly outcast woman positioned in the exploitative world of landlords and money lenders. Yet, at the end she flouts and trespasses social, religious, political, economic and traditional boundaries in a significant manner. Thus Devi joins her hands with other women writers and "[f]eminists critics who have argued that woman is produced by gendered discourses and thus is constructed according to dominant thoughts and ideologies that are present in a given culture."¹¹

In the story, Devi's art of depicting the world of dispossessed women caught up in a traumatic situation is "a harsh, powerful critique of an exploitative and repressive socio-economic and religious system."¹² *Sanichari*, the "homodiegetic,"¹³ narrates her own melancholic tale beset with poverty, injustice and exploitation. Thus, "leaving her little child at home, Sanichari laboured hard for the sake of a little security in her household... She would go off to malik's house where she would split wood, gather fodder for the cows and in harvest season work along with her husband in the field"¹⁴

The daily trials of the woman are unredeemable. Yet, she pulls on with a survival instinct. Her bitter experiences keep her shut from the perils of life. Caught up in utter poverty, *Sanichari* has no tears to shed either for the death of her mother-in-law, her own husband or her beloved son. This shows her endurance, resignation, confidence and courage in all odds of life. From the beginning, *Sanichari's* struggle is to come out of the vicious circle of patriarchal traditional beliefs. Through the character, the author highlights the false belief of appeasing gods and many other inhuman cults and practices. The protagonist interrogates this fact by saying, "you were born on a Monday- was your life any happier?"¹⁵

Rudali is also a metaphor for umpteen anti-social activities. The writer unravels a social system, which, dehumanises the marginalised and the voiceless. *Sanichari* embodies victimised women caught up in the eternal riddles of oppression. Paradoxically, the individual space of Sanichari is stripped off by *malik- mahajans*, the greedy and exploitative agencies of the society. These agencies bury *Sanichari's* grief in the direst need for her survival by exploitation and suppression. Devi's attempt to critique these agencies is consistent.

On the contrary, *Sanichari's* astute nature lies in her ability to counter-act and manipulate exploitative structures. The writer depicts social and economic independence of a woman in the character of *Sanichri*. The vehement belief of the protagonist makes her realise that, "grief is turned into a commodity, and mourning is labour. If sorrow is controlled by the malik-mahajan, tears can be used as a produce, a source of earning by professional mourners."¹⁶ *Malik-mahajan*, employ her as a professional mourner for the ostentatious funeral

ceremonies of the dead landlords. It fetches her more labour and more income.

In the story, *Sanichari*, through prowess prowls for a situation to assert her individual identity and enhance her economic status. The highlight of the story is that the tears are used as implements for the subversion of patriarchal parameters. The profession of shedding tears is hired for all the funeral occasions of *malik-mahajan*. "The world belongs to the professionals now, not to the amateur."¹⁷ Literary intention of Mahasweta Devi is to empower a lowly maid of the outcast. In doing so, Devi trespasses the literary and patriarchal conventions. The story also illustrates how a female protagonist, *Sanichari* stands head and shoulder above *Malik-mahajan*.

Sanichari is a generic noun which stands for the women of the village-*Tahad*. "Like the other villagers, her life too was lived in desperate poverty."¹⁸ On the contrary, *Sanichari* takes up her tears as instruments to empower the entire village, particularly, her own women folk. It is a metaphor for women's empowerment and individual freedom which is distinctly carved in the central character. *Sanichari* strengthens all the women of her community by manipulating the exploiters and invites them "since this market exists, the outcast and marginalised can supply their skilled labour to service it."¹⁹

In the final scene of the story, *Sanichari's* every loss suffered by the extreme poverty and indebtedness has changed into a fabulous wealth. Even her daughter-in-law, *Prabatia* and her grandson, *Haroa* resort to similar empowering agencies: prostitution and vagrancy. *Sanichari's* son, *Budhua* has no escape from the perpetual oppression and institutionalised exploitation of serving the masters. In the story, Mahasweta Devi creates real human beings who try to butter their own bread. *Dulan*, 'a crafty old rogue' from the subaltern is not exceptional. Though a marginalised man yet he works against the current to identify himself.

The activist writer, Mahasweta Devi understands the pains and sufferings of the marginalised and their struggles for survival. For poverty- stricken outcasts "[e]verything in this life is a battle."²⁰ So, the characters come out of the dungeon for basic survival. To live anyway is the sole quest for survival and this aspect of human struggle is the motif of the story. The writer brings out the

hypocrisy of “men who consider women as irrational and assert their assumed masculinity. The women are captured by oppressive conceptual structures.”²¹ She also critiques this discordance in the protagonist’s voice and movements.

However, the protagonist feels comfortable as her new found profession can give her sustenance till the end of her life. *Sanichari* goes to *randi bazaar*, a prostitute colony to empower the other downcast women. She fills them with confidence, because “this profession will stand them in good stead when, like her, they age, and other means of livelihood fail them.”²² The writer highlights in *Sanichari* that only an empowered woman can empower the others. *Bikhini*, a bosom childhood friend of *Sanichari* joins hands to uplift the ostracised women of her locality. *Bikhini* is ready to go to the whores’ market to get many more *rudalis*. Thus, she becomes the instrument of empowerment.

Mahasweta Devi’s protagonist is a prey to the unjust social structures of society. *Malik-mahajan*- the money-lenders and the landlords are socio-religious, economic, cultural and political power structures of this system. The system hunts²³ her. Therefore, *Sanichari* becomes the victim of gender oppression. As Judith Butler puts it “as a result, it becomes impossible to separate out “gender” from political and cultural intersections in which it is invariably produced and maintained.”²⁴ Furthermore, the story throws light on the professional manipulation of the exploiters. The noble profession of *Sanichari* is conferred by the middle class morality. Simultaneously, *Sanichari* exploits the situation to suit her purpose. Tremendous overflow of *Sanichari*’s tears turn her into a successful professional from an amateur. Her new found job is to increase the prestige of her masters. By taking up this lucrative assignment, she subverts the position of her masters in a subtle manner and emancipates herself.

The protagonist voices out many types of oppression. The genre starts with a narration of caste division in *TAHAD* village. *Ganjus* and *dushads*, the outcast are the most subservient and impoverished lot. The protagonist’s destiny of belonging to *ganjus* is counted in terms of the ‘unlucky day’ of her birth. Thus, as a dalit she is born to suffer. In the discourse of dalit consciousness, the concern for the position of dalit women for their double marginalization is

significant”²⁵ Ironically, among the suppressed castes a woman can never be worthy of fortunes. Superstitions and blind beliefs subjugate them to the drudgery. *Sanichari*, paradoxically, interrogates this biased belief by saying “You were born on Monday- was your life any happier? Somri, Budhua, Moongri, Bishri- do any of them have happier lives?”²⁶

The exploitation persists among the poor and the down-trodden women, causing them death and other ordeals of life. *Sanichari*’s mother-in-law dies of great pain, misery and hunger. She “is crushed under the burden of patriarchy as well as under the burden of caste prejudices.”²⁷ There is no one left to provide food for her as the bread-winner male folk is unjustly kept behind the bars by the oppressors. It follows the death of *Sanichari*’s brother-in-law and his wife. Sorely afflicted, *Sanichari* heaves a long sigh of relief as she finds it cumbersome to feed too many mouths.

The issues caused by the religious practice are pointed out vehemently by the character. It starts with *Baisakhi mela* at *Tohri*, a grand festival in honour of Lord Shiva. Pots of milk given by the rich to the idol have changed into poison for the lower-caste people. *Sanichari* witnesses this crude reality of drinking the ‘sour thick milk’ beset with ‘buzzing flies’. Soon starts another tragedy in the family, her husband dies of cholera after consuming the putrefied milk. In all these traumatic experiences, the protagonist has no tears to shed.

Religious demands stand heavy upon her to appease the upper- caste gods as her husband dies in the holy place. Furthermore, she is reduced to a wretched widow. At the end of the episode, *Sanichari* and her son, *Budhua* are targeted by the upper-caste priest, *Mohanlal* who exploits the situation to drive them to *Ramavatar* as his “debt-bonded slaves. Thus the bonded labor system, in its naked savagery and its exploitation of women”²⁸ marks the beginning of her misery. Mahasweta Devi plunges her characters into the deep mire in order to awaken social conscience.

Dulan ganju is adept at manipulating his masters. His timely intervention in the life of *Sanichari* is tremendous. He teaches her the tricks of the trade by consoling, “Why are you killing yourself over that bastard’s field? Take it easy. As

long as there's work, there's something for the stomach."²⁹ The writer comments on *Sanichari's* inner capacity not to yield to the situation. The crude life's situations prompt her to dream for the impossible. She uses the same measure to measure her manipulators. Thus, on an occasion of a family gathering, she resorts to a new scheme by pleading with *Ramavatar* to reward her for the service and wipe out her debt.

For, *Sanichari* poverty becomes a constant pest of preoccupation. The people of her community are inheritors of poverty and there is no way for escape. Mahasweta Devi's motif in the story is to liberate her women and give them economic freedom. So, the issues of poverty, deprivation and exploitation form the crux of the story. These issues strip away the basic dignity and self-respect of all women and it is supported by Spivak in the following words saying, "this has led them for double displacement."³⁰ The daughter-in-law of *Sanichari* is not exceptional in this vulnerability. Yet she surpasses these "[t]hrough her contacts in the market place by managing to feed herself on all sorts of stuff" ³¹

The author posits that in a dominant society, the poor have no place for prosperity. *Ramavatar's* son *Lachman* exploits *Budhua*. *Sanichari* builds empty castles with the death of her son. She is tormented as her dreams of building a life around *Budhua* scatter. Every failure is a stepping stone to success. *Sanichari* realises this great truth. Despite the hurdles, she walks towards the path of success. The story progresses as *Sanichari* treads forward with a single-minded devotion to realise her dreams and opposes "realities of social exploitation that deny the power to define " ³² herself.

The story progresses with two shipwrecks, *Sanichari* and *Bikhini* coming together for emotional support. They are the unified feminine forces who toil hard towards the emancipation of women. These meek and humble creatures of low caste witness murder, mutual jealousy and hypocrisy of their masters in a dramatic scene created by *Lachman Singh* after killing his own father. The ostentatious pomp and splendour of the upper- caste masculinity commences in the funeral ceremony of *Bhairab Singh*. Thereafter, *Sanichari* along with *Bikhini* takes a lead to manipulate the situation and exhibit her super power to

transgress the exploiters. "They are endowed with the power to assert their right to self preservation, self development, self dignity and self survival" ³³

Sanichari is indeed a mouthpiece of Mahasweta Devi to bring out the social attitude towards women. The glaring problem of prostitution is brought out as the black-spot of the system in which the writer desires to include the excluded women. The story exposes Rajputs as the culprits who disrupt social harmony and integrity of the women of the village community. Lachman is a metaphor for this evil deed because, "Young women who worked for him never return home....First they go to a nice place, then to the randipatti- the whores' quarters." ³⁴ The rampant social evils created by the unjust social structures subjugate women.

Among the multiple problems, old age is portrayed as the glaring issue in the story. *Bikhini* and *Sanichari*, old women find it hard to crawl down the lane of their old age. In the 'game of chance' everything gets altered. The old woman, Sanichari is left alone after the death of her friend, Bikhini. For the first time she feels threatened. She is frightened as, "[h]er husband had died, her son had died, her grandson had left, her daughter-in-law had run away. There had been always grief in her life. But she never felt this devouring fear before...Ageing means growing old. Growing old means not being able to work. And that means death."

³⁵

Sanichari's survival question pushes her onward to take up hardships in old age. Though she is devastated, she understands the value of "Money, rice, new clothes- without getting these in return tears are useless luxury."³⁶ Thus, she is forced to go to the red light area to look for more *randi rudalis*. She feels no shame in asking directions to the prostitutes' colony. *Sanichari* goes alone to spread the message of empowerment to her own community of women. Hence, Mahasweta Devi accomplishes her dream of emancipating the lowly and the marginalised women.

The analysis of the character reveals that a low caste woman like Sanichari can sustain her own autonomy of self and can survive in the double marginalisation of gender and caste specific paradigms. The protagonist's protest against

exploitation, quest for survival, undaunted courage, inner strength and innate desire for self empowerment are the triumph of the impossible. Mahasweta Devi in *Rudali* employs these traits for women on the road to success and emancipation.

Note:

¹ Gayatri Chakravorty Spivak, Trans. *Imaginary Maps* (Calcutta: Thema, 1993)

² Anjum Katyal, Trans. *Rudali: from fiction to performance* (Calcutta: Seagull, 1997) p.2

³ Nivedita Sen and Nikhil Yadav, eds. *Mahasweta Devi -An Anthology of Recent Criticism* (New Delhi: Pencraft International, 2008) p.2

⁴ Ibid., p.1.

⁵ Vandana Gupta, *Mahasweta Devi: A Critical Reading* (New Delhi: Creative Books, 2009) p.14.

⁶ Susie Tharu and Lalita K, *Women Writing in India* (New Delhi:Oxford,1991) p.186

⁷ Ipsita Chanda, Ed. *Bitter Soil* (Delhi: Seagull, 2002) p.ix

⁸ Toril Moi, *Sexual/Textual Politics* (London and New York: Routledge, 2002) p.42

⁹ Dopti and Joshoda are central female characters in *Draupati* and *Breastgiver*- the short stories by Mahasweta Devi.

¹⁰ Anjum Katyal, Trans. *Rudali: from fiction to performance* (Calcutta: Seagull, 1997) p.89

¹¹ Joel Kuortti and Rajeshwar Mittapalli, eds. *Indian Women's Short Fiction* (New Delhi:

Atlantic, 2007) p.12

¹²Anjum Katyal, Trans. *Rudali: from fiction to performance* (Calcutta: Seagull, 1997)

¹³ Peter Barry, *Beginning Theory An Introduction to Literary and Cultural Theory* (New Delhi: Viva, 2012) p.226

¹⁴ Anjum Katyal, Trans. *Rudali: from fiction to performance* (Calcutta: Seagull, 1997) p.56

¹⁵ Ibid., p.54

¹⁶ Ibid., p.4

¹⁷ Ibid., p.74

¹⁸ Ibid., p.54

¹⁹ Ibid., p.5

²⁰ Ibid., p.74

²¹ S.Kumaran, "Mahasweta Devi's Water and Bayen: An Ecofeminist Reading", *Journal of Literatures in English*, Vol II no.4, July-Dec, 2009, p. 93

²² Anjum Katyal, Trans. *Rudali: from fiction to performance* (Calcutta: Seagull, 1997) p.22

²³ Gayatri Chakravorty Spivak, Trans. *Imaginary Maps* (Calcutta: Thema, 1993) P. xvii

²⁴ Judith Butler, *Gender Trouble*. (New York and London: Routledge 2007) p 4-5

²⁵ Habir Singh Randhawa, ed. *Dalit Literature Contexts, Trends and Concerns*, New Delhi: Sarup 2010) p. 167

²⁶ Anjum Katyal, Trans. *Rudali: from fiction to performance* (Calcutta: Seagull, 1997) p.1

²⁷ Habir Singh Randhawa, ed. *Dalit Literature Contexts, Trends and Concerns*, New Delhi: Sarup 2010) p. 167

²⁸ Gayatri Chakravorty Spivak, Trans. *Imaginary Maps* (Calcutta: Thema, 1993) p.xii

²⁹ Anjum Katyal, Trans. *Rudali: from fiction to performance* (Calcutta: Seagull, 1997) p.58

³⁰ Spivak.G.C. "Can the Subaltern Speak?" Lemert Charles.ed. *Multicultural and Classic Readings*. (New Delhi:Rawat, 1999) p.549

³¹ Anjum Katyal, Trans. *Rudali: from fiction to performance* (Calcutta: Seagull, 1997) p.58

³² A.S Dasan, " The Subaltern as Metaphor" *Littcrit: The Indian Response to Lireature*.Vol.34

No 2. Issue 66. Dec-2008 p 81

³³ Habir Singh Randhawa, ed. *Dalit Literature Contexts, Trends and Concerns*, New Delhi: Sarup 2010) p. 168

³⁴ Anjum Katyal, Trans. *Rudali: from fiction to performance* (Calcutta: Seagull, 1997) p.60

³⁵ Ibid., p.88

³⁶ Ibid., p.89

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SHAREHOLDERS' VALUE ADDITION IN A BAILOUT TAKEOVER – A STUDY WITH REFERENCE TO MAHINDRA SATYAM

- Avinash Kotyan

Abstract

Almost every day, there are media reports about mergers and takeovers: the forthcoming or the completed ones; the mergers that have fallen through, or the ones that appear to be successful or unsuccessful and so on. The public and the politicians praise or criticise these mergers and take overs. The Competition Commission makes further additions to the Mergers and Takeover anxieties. The employees become uneasy and sceptical about their future. The stock exchanges react positively or negatively. The fact remains: mergers and takeovers are always risky endeavours of the management. But this risk multiplies exponentially when it comes to bailout takeover as this involves taking over of a financially unstable company with a goal of turning it around through a costly rehabilitation scheme. Due to this there is every possibility after takeover the performance of the company might deteriorate. There are incidents in the past where the acquisition of sick business has resulted in negative or no value addition for the shareholders.

From India's perspective, the purchase of Satyam in a government backed auction by Tech Mahindra in 2009 is a perfect example for Bailout Takeover as one of the subsidiaries of Mahindra Group acquired 46% stake in the Scam affected Satyam Computers as a part of their corporate strategy. But this diversification strategy was a question mark in Indian Corporate World. Therefore this study tried to figure out the answer to the question mark by exploring the performance of these two companies after takeover and also examined the effect of the strategy on Shareholders' Wealth. The results indicated a marginal improvement in financial and profitability position and a significant positive value creation to Mahindra Satyam (MS) there by to Tech Mahindra.

Keywords: *Bailout Takeover, EPS, M&A, Satyam, Shareholders' Wealth, Tech Mahindra.*

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BACKGROUND

Satyam Computer Services Limited was an emerging star in the Indian IT services industry. The company was formed in 1987 in Hyderabad by Mr. Ramalinga Raju. The firm began with 20 employees and grew rapidly as a global business. It offered IT and Business Process Outsourcing services spanning various sectors. Satyam was as an example of “*India’s growing success*”. Satyam won numerous awards for innovation, governance, and corporate accountability. In 2007, Ernst & Young awarded Mr. Raju with the ‘*Entrepreneur of the Year*’ award. On April 14, 2008, Satyam won awards from MZ Consult’s for being a ‘*leader in India in Corporate Governance and Accountability*’. In September 2008, the World Council for Corporate Governance (WCCG) awarded Satyam with the ‘*Global Peacock Award*’ for global excellence in corporate accountability. Unfortunately, less than five months after winning the Global Peacock Award, Satyam and its associates have seen the beginning of a long & tortuous nightmare when the chairman of Satyam, Mr. Ramalinga Raju confessed that he had manipulated the accounts of the company by US \$1.47 Billion (₹ 7800 crores) using different means such as fake bank accounts, non-existent accrued interest, overstated assets, understated liability, salary payment to non-existent employees and many more.

This announcement had created a catastrophic effect on the Indian economy. SENSEX & NIFTY fell drastically. The Satyam’s own share price fell to 11.50 on 10 January 2009, their lowest level since March 1998, compared to a high of 544 in 2008. In New York Stock Exchange (NYSE), Satyam shares peaked in 2008 at US \$29.10; by March 2009 they were trading around US \$1.80 and more than these symptoms of financial distress, there were thousands of employees whose livelihood was at stake. Due to all these reasons, the government of India has decided to bail out the company with the help of other corporates.

In April 2009, Venturbay Consultants Private Limited (Venturbay), a 100% subsidiary of Tech Mahindra, emerged as the successful bidder in the acquisition of 46% stake in Satyam. This has resulted in, Satyam becoming a part of the well respected Mahindra Group, leading to the reconstitution of the Board. With effect from July 2009, Satyam rebranded its services under the new Mahindra management as “ **Mahindra Satyam**”. Right now this brand no longer exists, as the company is on the verge of completely merging with Mahindra Satyam’s parent company,

Tech Mahindra. But there is a necessity to verify how this bailout takeover has turned around the company from scrap to the 5th Largest IT Sector Company in India at present. With this purpose in mind, the study ascertained value synergy in this takeover from the stand point of the equity shareholders (Owners) of the merged entity.

OBJECTIVES OF THE STUDY

The study has been undertaken with the following research objectives:

- ↳ To gain an insight into the performance of the company during and after the takeover period.
- ↳ To verify the improvement in the liquidity position of the company.
- ↳ To check whether the takeover has resulted in wealth maximization for the shareholders.
- ↳ To identify and to analyse the impact of the takeover on the Market value of the companies.

SCOPE OF THE STUDY

The Study made an attempt to measure the performance of the company during takeover and post takeover period and observe the effect of takeover on shareholders earnings and growth prospects. So, the scope of the study is limited only to the above formed objectives and it is not focused on other aspects of performance enhancement.

MATERIALS & METHODOLOGY

In order to fulfil the research objectives, the data has been extracted from the Annual Reports of Satyam Computers (2007-08 and 2008-09), Mahindra Satyam (2009-10, 2010-11 and 2011-12). Since this is a case of Bailout Takeover, the year of takeover has been taken as base year (2008-09) instead of 2007-08 mainly to normalise the effect of inflated figure.

The study has also availed the benefit of existing literature on the topic of '*Bailout Takeover & Wealth Maximisation Pre & Post Takeover*' to get an understanding of the conceptual background, application and ongoing researches in different countries. The data collected for this study has been analysed and interpreted using various statistical techniques.

REVIEW OF RELATED LITERATURE

Numerous empirical studies have been conducted to check whether different forms of mergers and acquisitions will result in increase in the value of the shareholders and firm. The study conducted by Meschi, Meloria (2013) pointed out that the mergers and takeovers are usually unprofitable and that the only group who stand to profit from a merger are the common stock holders of the acquired company. Sinha Pankaj & Gupta Sushant (2011) studied a pre and post analysis of firms and concluded that the takeover had a positive effect on their profitability but in most of the cases there was a condition of poor liquidity. After the period of a few years of Merger and Acquisitions, the researchers noticed that the companies may have been able to leverage the synergies arising out of the merger and Acquisition that have not been able to manage their liquidity.

Dell’Ariccia, Giovanni and Ratnovski Lev (2013) found some evidence that in a government bailout scheme the bailouts protect prudent banks and companies against contagion. This defensive technique encourages monitoring and reduces bank risk taking leading to poor performance of the bailed out banks. Torres, Jaime and Sardon, Claudio (2010) in their paper argued that the policymakers (Govt) bail out banks with financial problems mainly to avoid the costs of financial repression. But after financial liberalisation and when the risk is verifiable, in some circumstances the government can commit to policies that discipline banks ex-ante and ex-post , by providing assistance to conservative banks and threatening to takeover risky and non performing banks.

The study conducted by Vanitha and Selvan (2007) revealed that the financial performance of the acquired firm will improve faster than the target firm’s previous performance. Ghosh, A (2001) found that mergers, acquisitions and takeovers showed significant positive effect in operating performance of the acquired company after merger. Pawaskar (2001) analyzed the post merger profitability with pre merger profitability and attempted to identify the sources of merger-induced changes, but no significant improvement in profitability was found. Swaminathan, (2002) studied the sample of five companies and found that four of the five acquiring firms improved operating and financial synergies (measured through financial ratios).

Powell and Stark (2005) compared post takeover performance with combined pre takeover performance and suggested that there were no significant improvements in operating performance. Mantravedi and Reddy (2008) studied the impact of mergers on the operating performance of acquiring corporate in different industries by examining some pre- merger and post-merger financial ratios, the results suggested that there are minor variations in terms of impact on operating performance following mergers, in different industries in India.

Most of the research studies indicated above are relating to Bailout Schemes of the Government and they are concentrated largely on banking sector and it has shown that the longer bailout period has resulted in poor performance of the bailed out banking corporation. Whereas when it comes to private bailout takeovers, the acquired company has benefited a little and there was marginal increase in the wealth for the shareholders.

RESEARCH HYPOTHESES

With the help of various literature reviews and to fulfil the research objectives, the present study has set the following research hypotheses to verify its significance.

- ↪ H_{01} : There is no significant difference between the performance efficiency of the company during and after takeover.
- ↪ H_{02} : There is no significant value addition in shareholders' wealth after takeover.
- ↪ H_{03} : There is no significant change in stock price after takeover.

RESULTS AND DISCUSSIONS

In order to verify an improvement in performance efficiency of the company and shareholders' wealth after takeover, the study has used EBITDA which is a financial metric which represents company's cash flows generated by operating activities, After Tax Profit which measures profitability of a venture after accounting for all costs, liquidity ratio $[(Current\ Assets - Inventory) / Current\ liabilities]$ discloses company's ability to pay off its current dues, Diluted EPS gauges the quality of a company's earnings per share if all convertible securities were exercised and RONW $[(Net\ Profit - Preference\ Dividend)/Networth]$ reveals

whether company has earned a satisfactory return on the investment made by the shareholders. These variables are tested for normality using Shapiro-Wilk's Test which indicates if p value is greater than 0.01 then data is normally distributed and hence parametric test can be applied, otherwise non parametric test is appropriate. The following table gives details about Shapiro's p value.

Table – 1: Verification of Normality of Test Variables

| | Kolmogorov-Smirnov ^(a) | | | Shapiro-Wilk | | |
|---------------------------|-----------------------------------|----|------|--------------|----|---------|
| | Statistic | df | Sig. | Statistic | Df | Sig.(p) |
| EBITDA | .213 | 4 | . | .963 | 4 | .798 |
| Net Profit | .403 | 4 | . | .750 | 4 | .039 |
| Liquidity Ratio | .240 | 4 | . | .935 | 4 | .623 |
| Diluted EPS | .418 | 4 | . | .705 | 4 | .013 |
| Return on Networth | .422 | 4 | . | .696 | 4 | .010 |

A5 Lilliefors Significance Correction

Source : Annual Reports of the Company

Shapiro-Wilk's Result revealed that the test variables (i.e., EBITDA, Net Profit, Liquidity Ratio and Diluted EPS) have p value greater than 0.01, which indicates normality of the data and hence, Independent 't' is applied, where as the variable Return on Networth has p value equal to 0.01 and therefore Mann-Witney's non-parametric test is applied on the variable.

Table-2: Comparison of Performance Efficiency between Takeover and After Takeover

(₹ in Millions)

| Test Variables | Status | Mean | Mean Difference | Standard Deviation | t-value | Sig (p) (2 tailed) |
|-------------------------|-----------------|-------------|-----------------|--------------------|---------|--------------------|
| EBITDA | Takeover Period | ₹(12031.00) | ₹19541.00 | --- | 2.809 | .107 |
| | Post Takeover | ₹7510.00 | | ₹6025.30 | | |
| Profit After Tax | Takeover Period | ₹(79352.00) | ₹82877.67 | --- | 9.748 | .010 |
| | Post Takeover | ₹3525.67 | | ₹7363.25 | | |
| Liquid Ratio | Takeover Period | 1.0459 | 0.992 | --- | 3.303 | .081 |
| | Post Takeover | 2.0379 | | 0.26008 | | |

Source : Annual Reports of the Company

Table-2 represents performance efficiency for base takeover period and after takeover period. The comparison of EBITDA shows that there was a transition from loss to profit (i.e., from ₹ 12031millions to ₹ 7510millions) but this is statistically insignificant as **p** value of 0.107 > 0.05, whereas in case of net profit there is similar transition from a loss of ₹ 79352millions during takeover period to a mean profit of ₹ 3525.67millions after takeover and the increase in statistically highly significant (**p** of 0.01 is < 0.05). As far as Liquid Ratio is concerned there was an increase from 1.0459 to 2.0379 with a standard deviation of 0.26 after takeover. Conceptually, liquid ratio of 1:1 is considered satisfactory since a firm can easily meet all immediate claims. The company's liquid ratio under both periods is more than satisfactory, as it has more liquid

assets. But the increase is insignificant as **p** value is greater than 0.05. These results relating to performance efficiency suggests that there is an improvement in company's performance in terms of profitability and liquidity but the improvement is not significant.

Table-3 & 4: Comparison of Shareholders' Wealth between Takeover & Post Takeover

| Test Variables | Status | Mean | Mean Difference | Standard Deviation | t-value | Sig (p) (2 tailed) |
|----------------|-----------------|------------|-----------------|--------------------|---------|--------------------|
| Diluted EPS | Takeover Period | ₹ (117.91) | ₹120.74 | --- | 16.343 | .004 |
| | Post Takeover | ₹ 2.83 | | ₹ 6.4 | | |

Table- 3 Source : Annual Reports of the Company

| Test Variables | Status | Mean | Mean Difference | Standard Deviation | t-value | Sig (p) (2 tailed) |
|----------------|-----------------|----------|-----------------|--------------------|---------|--------------------|
| RONW | Takeover Period | (455.76) | 466.81 | --- | 1.342 | .180 |
| | Post Takeover | 11.05 | | 21.86 | | |

Table- 4 Source : Annual Reports of the Company

The shareholder's wealth gives a clear cut picture about whether takeover decision has benefited the owners of the company. The results as shown in table-3 indicates that the EPS has increased tremendously from negative to positive (i.e., -₹ 117.91 to an average of ₹ 2.83) and the **p** value suggests that this increase is highly significant as **p** value of 0.004 is much lower than 0.05. But RONW (Table-4) reveals in insignificant boost in return on the investment made by shareholders (**p**=.180 > 0.05). The results above relating to Diluted EPS and Return on Networth indicate a more or less significant increase in shareholders' wealth after takeover.

Table-5: Verification of Normality of the Variable – Stock Price

| Test Variables | Status | Kolmogorov-Smirnov ^(a) | | | Shapiro-Wilk | | |
|------------------------|---------------|-----------------------------------|----|-------|--------------|----|------|
| | | Statistic | Df | Sig. | Statistic | Df | Sig. |
| Market Price Per Share | Pre Takeover | .197 | 15 | .122 | .863 | 15 | .027 |
| | Post Takeover | .134 | 21 | .200* | .962 | 21 | .567 |

*. This is a lower bound of the true significance

a Lilliefors Significance Correction

Source : Annual Reports of the Company

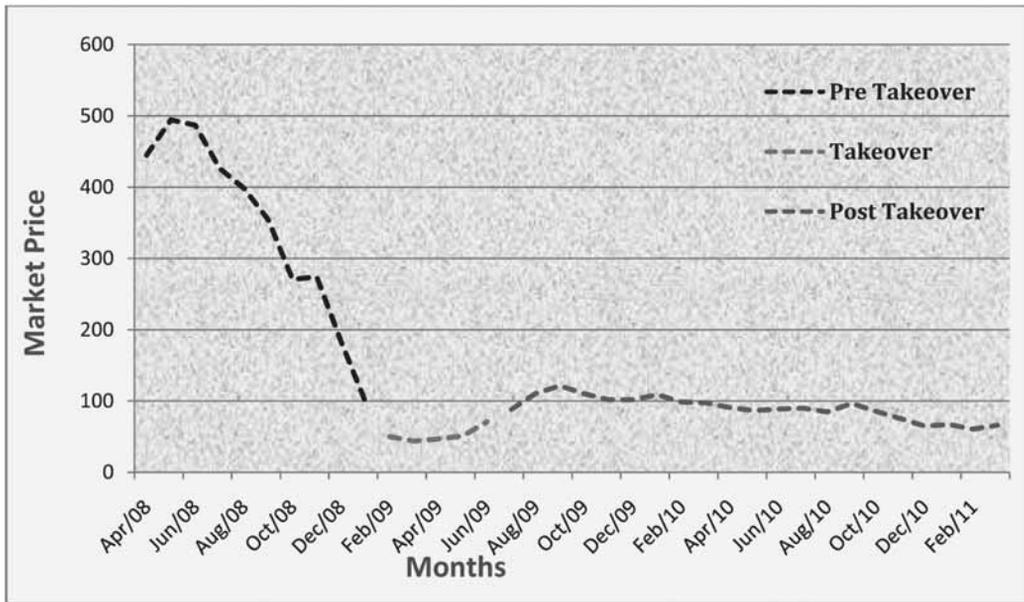
The average monthly market price data extracted from Bombay Stock Exchange and National Stock Exchange for the period April 2008 – March 2011, has been tested for normality using Shapiro’s Test. It reveals that the pre takeover and post takeover data are normally distributed as **p** values of .027 & .567 are greater than 0.01, hence the study applied ‘t’ test to check for significance changes in market price before and after takeover.

Table-6: Comparison of Market Price of the Share between Takeover and Post Takeover

| Test Variables | Status | Mean | Mean Difference | Standard Deviation | t-value | Sig (p) (2 tailed) |
|------------------------|---------------|----------|-----------------|--------------------|---------|--------------------|
| Market Price per Share | Pre Takeover | ₹ 246.23 | ₹-156.09 | ₹177.61 | 3.393 | .004 |
| | Post Takeover | ₹ 90.14 | | ₹ 16.55 | | |

Table- 6 : Source : Annual Reports of the Company

Chart-1: Comparison of Stock Price of Pre-takeover, Takeover & Post-takeover Period



Source : Monthly high & low market price data obtained from BSE & NSE (*Bhav Copy*) are averaged and depicted in the line chart.

The analysis of Market Price depicted in Table-6 shows that there is a radical fall in the market price after takeover as mean market price before takeover (i.e., ₹246.23) has decreased to ₹90.14. The Chart-1 and the statistical value (p of $0.004 < 0.05$) gives an evidence that there is a significant plunge in the market price after takeover. But this is mainly due to higher market price before the scam as financial accounts of the company has been fabricated which induced the market price to amplify. The bottom line is, company has done really well to lift the share price from ₹ 11.50 (BSE=09/01/2009) to ₹ 65.89 (BSE=28/03/2011) and to ₹115.13 (BSE=24/04/2014) after amalgamating with Tech Mahindra.

RESEARCH FINDINGS

From the above discussion related to various financial parameters, the study has arrived at following major findings.

- ❖ The data extracted from the annual reports of the company indicates a progress in financial efficiency of the company as there was an enhancement

in operating profit from ₹ -12031millions to an average profit of ₹+7510millions after takeover over. Similarly, the EPS of the company has increased from a negative of ₹117.91 in 2009 to a positive value of ₹ 10.21 in the financial year 2012.

- ❖ The liquidity ratio determines the company's ability to pay-off its short term financial obligations. The study has found that the liquid ratio of the company has improved drastically from 1.05 to an average liquid ratio of 2.04 after takeover. Besides, it has been found that even under a turbulent scenario, the company could able to maintain standard liquid ratio 1:1, as the ratios in 2008-09, 2009-10, 2010-11 and 2011-12 were 1.05, 2.04, 1.78 and 2.38 respectively. This stable liquidity position of the company has enhanced its margin of safety to cover short term debts and to make the best use of new opportunities presented by the business environment.
- ❖ With respect to maximization of shareholders' wealth, the study has offered significant evidence of improvement as there was change in diluted EPS from ₹ -117.91 to a mean EPS of ₹ 2.83 with a standard deviation of ₹ 6.40 after takeover. The return on networth has changed from -455.76% to an average ratio of +11.05% after takeover and also Price Earnings ratio has observed positive growth from -0.33 time in 2009, -142.77 times in 2010, -60.86 times in 2011 and +7.38 times in 2012. These signs of increase in wealth and growth in earnings of the shareholders portray the successfulness of bailout takeover from the perspective of owners of the company.
- ❖ The increasing market price per share is a performance metric of the company which not only attracts new shareholders but also augments public and other stakeholders' confidence. The average stock price of Mahindra Satyam in the year 2008-09 was ₹ 293.78 with a minimum price of ₹ 43.68, maximum of ₹ 494.31 and withthe standard Deviation (*s*) of ₹ 166.70. In 2009-10, the company's average stock price was ₹ 92.15 with a minimum price of ₹ 46.74, maximum of ₹ 121.18 and the *s* of ₹ 23.88 . But in the year 2010-11 the average, minimum and maximum stock price were ₹ 79.61, ₹ 60.49 and ₹ 96.39 with the standard deviation of only ₹ 12.23. The above statistics discloses fall in the market price of the share from April-2008 to March-2011. However, the decrease in the share price is largely due to

chaotic market conditions, effects of global economic meltdown and poor IT sector performance during these three years. The decreasing standard deviation value is a positive sign of stabilisation in the market price of the share in 2009-11 (After takeover) compared to 2008-09.

CONCLUSION

The two of the plausible reasons behind takeover are synergy and shareholders' value addition. These two determinants perfectly correlate with each other as synergy is the ability of the merged company to generate higher shareholders' wealth than the standalone entities and shareholders' value is the sum of strategic decisions which magnifies earnings, share price and networth. Since, takeovers are one of the strategic decisions; it is also expected to enhance owner's wealth. But, the bulk of the empirical evidence on the profitability of mergers or takeovers and on the stock performance of the merging partners shows that mergers are usually unprofitable and that the only group that gets benefit from a merger are the shareholders of the acquired company. But this is not so true in case of Mahindra Satyam as there was enhancement in shareholders' wealth.

The first null hypothesis set under this study to validate the improvement in performance efficiency of the company has been accepted as there was insignificant increase in EBITDA and Liquid Ratio and only Profit after Tax has seen a significant increase. However, the second null hypothesis formed to authenticate the enhancement in Shareholder's Wealth has been rejected as there was highly significant increase in Diluted EPS and less significant improvement in Return on Networth. As far as the third null hypothesis is concerned, there was a significant change in market price of the share after takeover and the change was negative than positive in nature and Hence, the null hypothesis was rejected. The results of this investigation regarding post takeover shareholders' value addition also suggest that there is improvement in all financial and non-financial parameters of performance measurement. The EBITDA (Earnings before Interest, Tax, Depreciation and Amortization), Net Profit after Tax, Diluted EPS, Market Price per Share, Return on Networth and Liquid Ratio have collectively seen only a slight significant increase mainly due to factors such as severe competition in IT sector, economic uncertainties, rupee crisis and turbulent market environment.

This research outcome and performance of the company under unfavourable and volatile conditions gives a precise evidence of successful bailout takeover decision of Mahindra group. Moreover, there is a great deal of real evidence about the shareholders of Satyam who decided to be the same even after the takeover have reaped plenty of fruits in the form of considerable maximisation of their wealth and the bottom line is the company (i.e., Tech Mahindra) has delivered on the promise of growth made at the time of takeover with its focus on innovation, customer centricity and strategic acquisitions of other companies. In the coming years, the implication of this takeover will indeed provide new evidences relating to fruitful future and greater value creation & addition for the shareholders of the new brand of Mahindra Satyam, that is, Tech-Mahindra.

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FINANCIAL INCLUSION INITIATIVE BY RBI: UNCERTAINTIES AND COMPLEXITIES

- Maria Rodrigues and Suresh Poojary

Abstract

As India grows in stature on the world stage, there is a danger that it will leave half of its population behind, mired in poverty. Financial inclusion seems to be the only way the country can ensure all citizens benefit from its healthy GDP growth rate. And thus the Reserve Bank of India has stepped forward to promote financial inclusion in order to achieve sustained growth by focusing on the country's most important resource i.e. its people.

Financial Inclusion or inclusive financing is the delivery of financial services at affordable costs to sections of disadvantaged and low-income segments of society, in contrast to financial exclusion where those services are not available or affordable.

The RBI has been undertaking various initiatives in order to derive the benefits of financial inclusion and due to the efforts of its various stakeholders it has made tremendous progress from its inception. But, certain complexities and uncertainties continue to impede its progress.

The paper highlights some challenges and complexities faced in the quest for universal financial inclusion. Strategies that could be used to manage and eliminate these complexities were also been discussed in the paper.

The task of financial inclusion in a country like India with large population and geographical spread is, indeed, challenging. Considering the enormity of the task, the combined will power of the society is required to ensure success in this challenging objective. Thus, these uncertainties and complexities on the path towards financial inclusion need to be eliminated in order to achieve the objectives established by RBI towards financial inclusion.

Key Words: *Financial Inclusion*

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INTRODUCTION

It is convincingly argued that poverty is not just insufficient income, but rather the absence of wide range of capabilities, including security and ability to participate in economic and political systems. Today the term 'bottom of the pyramid' refers to the global poor, most of whom live in the developing countries. These large numbers of poor are required to be provided with much needed financial assistance in order to help them sail out of their conditions of poverty.

Accordingly, there is felt a need for policy support in channelising the financial resources towards the economic upliftment of resource poor in any developing economy.

The consensus is that finance promotes economic growth but the magnitude of impact differs. Financial inclusion is intended to connect people to banks with consequential benefits. Ensuring that the financial system plays its due role in promoting inclusive growth is one of the biggest challenges facing the emerging economies. We therefore advocate that financial development creates enabling conditions for growth when access to safe, easy and affordable credit and other financial services by the poor and vulnerable groups, disadvantaged areas and lagging sectors is recognised as a pre-condition for accelerating growth and reducing income disparities and poverty.

Therefore, the Reserve bank of India has taken this initiative of promoting financial inclusion in India, so that it is able to reach out to the financially excluded people of the country. But in order to fulfil the objectives of this initiative it is very important to concentrate and to try to eliminate the loopholes that hinder the progress of financial inclusion. ***While financial inclusion appears as a noble goal in itself, recent history shows that efforts to drive financial inclusion can be counterproductive unless handled well.***

This paper attempts to discuss the challenges, uncertainties and complexities present in attaining 100% financial inclusion. It also throws light on how these complexities or issues can be dealt with by the different intermediaries in the process of promoting financial inclusion.

This conceptual study focuses on the following objectives:

- *To analyse the efforts taken by the government of India and RBI towards financial inclusion initiatives.*
- *To study the need and progress of financial inclusion.*
- *To analyse the demand side and supply side issues, and Find out the challenges which create hindrances for the implementation of initiative taken for building financial inclusion.*
- *To suggest strategies to ensure maximum financial inclusion for under privileged and unbanked sector.*

REVIEW OF LITERATURE

Biju, S.K and Dr. Sunil John(2013) has highlighted the purpose of financial inclusion. They feel that most of the people take financial services for granted due to which they face barriers in undertaking even simple transactions. They often don't know whom to turn to for advice and support. Financial exclusion can limit opportunities for employment and enterprise, impose a premium on the costs of the basic services and reinforce social exclusion. Thus, the author clearly points out as to why financial inclusion matters.

- **Vijila V. And Anil Kumar M (2013)** in their paper titled "Role of Financial inclusion as a means of Inclusive growth" have addressed some of the issues and challenges faced in the promotion of financial inclusion. Although a country like India faces several challenges in promoting an initiative as that of financial inclusion, common among them such as unbalanced distribution of banking services, no multi fold strategic approach of financial inclusion in poverty dominated areas and a major issue of overcoming bankers aversion for financial inclusion are leading this initiative towards more complications.
- **A.P. Patil (2009)** in his study on "Enhancing Financial Inclusion: The Catalytic Role Of Self Help Group" speaks about how S.H.G 's are considered to be a changing agents in bringing financial inclusion, alleviating poverty and enhancing empowerment compared to all the other intermediaries and measures taken by the policy makers. SHG's- which are found to be more active in recent years act as a catalyst in social transformation and economic empowerment. Considering all the studies made in different parts of the world, attempts are made to build in financial linkages and catering to the needs of

the poor, especially the women. The author opims that emergence of SHG's as financial intermediaries in recent past has raised hopes that rural India could be effective in terms of financial linkage and empowerment.

- **Rajasree P.S and Biju S.K (2013)** in their paper titled “Financial inclusion in India: Issues, Achievements and Challenges” have driven more focus towards a very important question which needs to be analysed and understood i.e. why financial inclusion. Due to the various loopholes in this initiative which might have arisen due to poor policy making, heavy population and various other huge costs involved, it's important to understand that there is an urgent need for financial inclusion in the society- is the major fact that the author focuses in this paper.
- **Dr. P.S Deva Kumar(2013)** in his paper titled “Financial Inclusion-Challenges in evolving a cost effective delivery model” speaks about the high operating cost involved in extending the financial services to the remote areas. High maintenance costs of these accounts as well as small ticket size of the transactions are also adding to the problem. The cost of financial service can be changed through the adoption of stable ICT model. Banks will have to adopt a system of business process, re-engineering to change their business process, delivery model as also information processing systems. The RBI should develop unique software and cost reduction strategies could be a solution to this challenge.
- **Dr. K Ramakrishnan (2007)** in his study “Financial Inclusion and Financial Literacy: Andhra Bank's Initiatives “speaks about the role of self help groups in poverty alleviation of the households. SHGs are the best ways of building linkage and access to formal banking services. NABARD has played a significant role in supporting group formation, linking them with banks as also promoting best practices. Through SHGs millions of households avail bank facilities.

FINANCIAL EXCLUSION

Financial exclusion is not just a problem in India it's a global problem. Financial exclusion is the lack of access by certain consumers to appropriate, low cost, fair and safe financial products and services from mainstream providers. Financial exclusion becomes of more concern in the community when it applies to lower income consumers and/or those in financial hardship.

Extent of Financial Exclusion according to RBI statistics is that almost half the country is unbanked. Only 55 per cent of the population have deposit accounts and 9 per cent have credit accounts with banks. India has the highest number of households (145 million) excluded from banking. There was only one bank branch per 14,000 people. 6 lakh villages in India, rural branches of SCBs including RRBs number 33,495. Only a little less than 20% of the population has any kind of life insurance and 9.6% of the population has nonlife insurance coverage. Just 18 per cent had debit cards and less than 2 per cent had credit cards. Exclusion is staggering whichever parameter one chooses to look at.

Given the level of financial exclusion in India, the need for financial inclusion policies is greatly felt in India. Financial inclusion is a critical objective today, the RBI says. Indeed, it should be when Census 2011 says that 50 per cent of Indian households do not have any banking services at all.

The objective of Financial Inclusion is to extend financial services to the large hitherto un-served population of the country to unlock its growth potential. In addition, it strives towards a more inclusive growth by making financing available to the poor in particular.

RBI'S APPROACH TO FINANCIAL INCLUSION

The Reserve Bank of India and the Government of India have sought to adopt a structured and planned approach towards FI by not just focussing on improving access to financial services but also encouraging demand for financial services through financial literacy initiatives. Some of the defining features of the approach to FI are:

A bank-led model for FI, but have permitted non-bank entities to partner banks in their FI initiatives. They have encouraged banks to leverage technology to attain greater reach and penetration while keeping the cost of providing financial services to the minimum. While they remain technology neutral, banks are required to seamlessly integrate whatever technology they choose, with their CBS architecture.

As a philosophy, banks are encouraged to pursue FI as a commercial activity and to not view it as social service or charity. The self-sustainability and commercial viability of the FI initiatives are important if banks have to scale up their operations to cover more unbanked areas.

Banks are advised to adopt innovative business models and delivery channels to expand their FI efforts. There is a need for banks to develop new products and design new delivery models that are customised to the unique needs of the financially excluded population, both in the rural and urban areas.

The Reserve Bank has sought to play a supportive role in FI by creating a conducive regulatory environment and providing institutional support to banks in their FI efforts. Importantly, banks are given the freedom and the space to determine their own strategies for rolling out FI and are encouraged to identify their own goals and targets through their respective Financial Inclusion Plans.

PROCESS AND PHASES OF FINANCIAL INCLUSION IN INDIA

1950-70: Consolidation of the banking sector and facilitation of industry and trade.

1970-90: Focus on channelling of credit to neglected sectors and weaker sections.

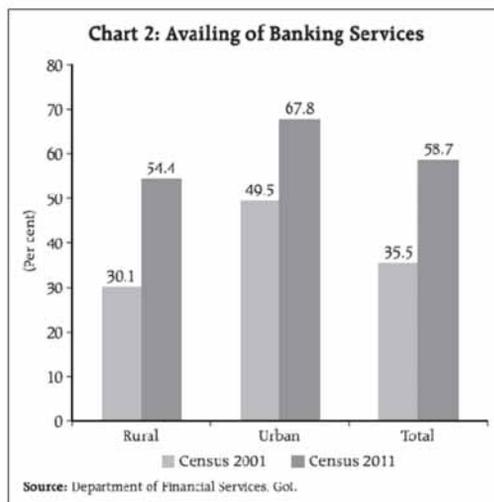
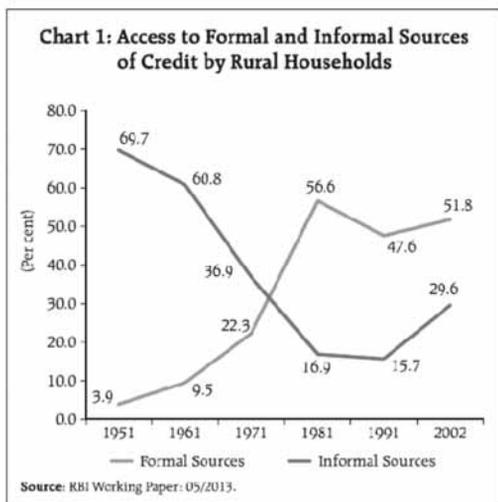
1990-2005: Focus on strengthening the financial institutions as part of financial sector reforms.

2005-onwards: Financial inclusion was explicitly made as a policy objective.

The process of financial inclusion in India can broadly be classified into three phases. During the First Phase (1960-1990), the focus was on channelling of credit to the neglected sectors of the economy. Special emphasis was also laid on weaker sections of the society. Second Phase (1990-2005) focused mainly on strengthening the financial institutions as part of financial sector reforms. Financial inclusion in this phase was encouraged mainly by the introduction of Self- Help Group (SHG)-bank linkage program in the early 1990s and Kisan Credit Cards (KCCs) for providing credit to farmers. The SHG-bank linkage program was launched by National Bank for Agriculture and Rural Development (NABARD) in 1992, with policy support from the Reserve Bank, to facilitate collective decision making by the poor and provide 'door step' banking.

The objective of Financial Inclusion is to extend financial services to the large hitherto un-served population of the country to unlock its growth potential. In addition, it strives towards a more inclusive growth by making financing available to the poor in particular.

MEASURES TAKEN AND PROGRESS OF FINANCIAL INCLUSION



The charts reveal the impact of financial inclusion, being implemented and progressed all over India. Access to formal sources has drastically increased and a lot more has to be worked on in order to further reduce the access of informal sources especially to the rural population of the country.

As per census 2011, the percentage of population availing banking services has also significantly increased from 35.5% to 58.7% in total which depicts a positive impact of financial inclusion in India.

Along with these achievements the RBI and other commercial banks have been able to increase the banking facilities and services to the financially excluded.

EXPANSION OF BANKING INFRASTRUCTURE

As per Census 2011, 58.7% households are availing banking services in the country. There are 102,343 branches of Scheduled Commercial Banks (SCBs) in the country, out of which 37,953 (37%) bank branches are in the rural areas and 27,219 (26%) in semi-urban areas, constituting 63 per cent of the total numbers of branches in semi-urban and rural areas of the country. However, a significant proportion of the households, especially in rural areas, are still outside the formal fold of the banking system. (Source: <http://financialservices.gov.in/>)

) To extend the reach of banking to those outside the formal banking system, Government and Reserve Bank of India (RBI) are taking various initiatives from time to time some of which are enumerated below:-

- (a) **Opening of Bank Branches:** Government had issued detailed strategy and guidelines on Financial Inclusion in October 2011, advising banks to open branches in all habitations of 5,000 or more population in under-banked districts and 10,000 or more population in other districts. Out of 3,925 such identified villages / habitations, branches have been opened in 3,402 villages/ habitations (including 2,121 Ultra Small Branches) by end of April, 2013. (Source: <http://financialservices.gov.in/>)
- (b) **Each household to have at least one bank account:** Banks have been advised to ensure service area bank in rural areas and banks assigned the responsibility in specific wards in urban area to ensure that every household has at least one bank account.
- (c) **Business Correspondent Model:** With the objective of ensuring greater financial inclusion and increasing the outreach of the banking sector, banks were permitted by RBI in 2006 to use the services of intermediaries in providing financial and banking services through the use of Business Facilitators (BFs) and Business Correspondents (BCs).

Banks had been permitted to engage individuals/ entities as BC like retired bank employees, retired teachers, retired government employees, ex-servicemen, individual owners of kirana / medical / fair price shops, individual Public Call Office (PCO) operators, agents of Small Savings Schemes of Government of India/ Insurance Companies etc. Further, since September 2010, RBI had permitted banks to engage „for profit companies registered under the Indian Companies Act, 1956, excluding Non Banking Financial Companies (NBFCs), as BCs in addition to the individuals/entities permitted earlier. According to the data maintained by RBI, as in December, 2012, there were over 1,52,000 BCs deployed by Banks. During 2012-13, over 18.38 crore transactions valued at Rs.16533 crore had been undertaken by BCs till December 2012.

- (d) **Swabhimaan Campaign:** Under “Swabhimaan” - the Financial Inclusion Campaign launched in February 2011, Banks had provided banking facilities by March, 2012 to over 74,000 habitations having population in excess of 2000 using various models and technologies including branchless banking through Business Correspondents Agents (BCAs).

Further, in terms of in Finance Ministers Budget Speech 2012-13, the “Swabhimaan” campaign has been extended to habitations with a population of more than 1000 in North Eastern and hilly States and to habitations which have crossed a population of 1600 as per census 2001. About 40,000 such habitations have been identified to be covered under the extended “Swabhimaan” campaign.

- (e) **Setting up of Ultra Small Branches (USBs):** Considering the need for close supervision and mentoring of the Business Correspondent Agents (BCAs) by the respective banks and to ensure that a range of banking services are available to the residents of such villages, Ultra Small Branches (USBs) are being set up in all villages covered through BCAs under Financial Inclusion.
- (f) **Banking Facilities in Unbanked Blocks:** All the 129 unbanked blocks (91 in North East States and 38 in other States) identified in the country in July 2009, had been provided with banking facilities by March 2012, either through Brick and Mortar Branch or Business Correspondents or Mobile van. As a next step it has been advised to cover all those blocks with BCA and Ultra Small Branch which have so far been covered by mobile van only.
- (g) **USSD Based Mobile Banking:** The Department through National Payments Corporation of India (NPCI) worked upon a “Common USSD Platform” for all Banks and Telco’s who wish to offer the facility of Mobile Banking using Unstructured Supplementary Service Data (USSD) based Mobile Banking. USSD based Mobile Banking offers basic Banking facilities like Money Transfer, Bill Payments, Balance Enquiries, Merchant payments etc. on a simple GSM based Mobile phone, without the need to download application on a Phone as required at present in the IMPS based Mobile Banking.

STEPS TAKEN BY RESERVE BANK OF INDIA (RBI)

To strengthen the Banking Infrastructure –

- (a)** RBI has permitted domestic Scheduled Commercial Banks (excluding RRBs) to open branches in Tier 2 to Tier 6 Centres (with population upto 99,999 as per census 2001) without the need to take permission from RBI in each case, subject to reporting.
- (b)** RBI has also permitted SCBs (excluding RRBs) to open branches in rural, semi urban and urban centres in North Eastern States and Sikkim without having the need to take permission from RBI in each case, subject to reporting.
- (c)** Regional Rural Banks (RRBs) are also allowed to open branches in Tier 2 to Tier 6 centres (with population upto 99,999 as per Census 2001) without the need to take permission from the Reserve Bank in each case, subject to reporting, provided they fulfil the following conditions, as per the latest inspection report:
 - (i) CRAR of at least 9%;
 - (ii) Net NPA less than 5%;
 - (iii) No default in CRR / SLR for the last year;
 - (iv) Net profit in the last financial year;
 - (v) CBS compliant.
- (d)** Domestic SCBs have been advised that while preparing their Annual Branch Expansion Plan (ABEP), they should allocate at least 25% of the total number of branches proposed to be opened during the year in unbanked Tier 5 and Tier 6 centres i.e. (population upto 9999) centres which do not have a brick and mortar structure of any SCB for customer based banking transactions.
- (e)** RRBs have also been advised to allocate at least 25 percent of the total number of branches proposed to be opened during a year in unbanked rural (Tier 5 and Tier 6) Centres).
- (f)** New private sector banks are required to ensure that at least 25% of their total branches are in semi-urban and rural centres on an ongoing basis.

DIRECT BENEFIT TRANSFER (DBT)

The objective of DBT Scheme is to ensure that money under various developmental schemes reaches beneficiaries directly and without any delay. The scheme has been launched in the country from January, 2013 and has been rolled out in a phased manner, starting with 26 welfare schemes, in 43 districts. The scheme is now being extended to additional 78 districts and additional 3 schemes from 1st July, 2013 and would be extended to the entire country in a phased manner.

The Government has also started the transfer of cash subsidy for domestic LPG cylinders to Aadhaar linked bank accounts of the customers with effect from 1st June 2013, in 20 pilot districts. About 75 lakh beneficiaries would be benefitted in these districts.

Banks play a key role in implementation of DBT and this involves four important steps, viz.

- (i) Opening of accounts of all beneficiaries;
- (ii) Seeding of bank accounts with Aadhaar numbers and uploading on the NPCI mapper;
- (iii) Undertaking funds transfer using the National Automated Clearing House - Aadhaar Payment Bridge System (NACH-APBS).
- (iv) Strengthening of banking infrastructure to enable beneficiary to withdraw money.

Banks are ensuring that all beneficiaries have a bank account. All Public Sector Banks (PSBs) and RRBs have made provision for Aadhaar seeding in the CBS. All PSBs have also joined the Aadhaar Payment Bridge of National Payments Corporation of India (NPCI). Banks are also issuing debit cards to beneficiaries. Banks have also started action for strengthening banking infrastructure and providing business correspondents in areas, which were so far unserved.

Banks have also been advised to provide an onsite ATM in all the branches in identified districts and a Debit Card to all beneficiaries to enable him / her to withdraw the money as per his/her ease and convenience. Issuance of a Debit Card to all beneficiaries to enable him/her to withdraw the money as per his / her ease and convenience will also strengthen the withdrawal infrastructure.

EXPANSION OF ATM NETWORK

Pursuant to Budget announcement 2013-14, Banks are required to ensure an onsite ATM in all the branches. Out of 34,668 onsite ATMs thus identified to be installed by Public Sector Banks, 1,097 ATMs have been installed by the end of April, 2013. *(RBI - as of June, 2013)*

UNCERTAINTIES AND COMPLEXITIES

Irrespective of its wide achievements within a very short duration of time, this measure suffers from various issues and challenges both at the demand side as well as supply side levels.

BASIC CHALLENGES OF FINANCIAL INCLUSION

RBI Report on Financial Inclusion: A Review (R Viswanathan) clearly states the various challenges to be faced and over ridden in order to attain financial inclusion. If these uncertainties and complexities are not taken seriously then financial inclusion will only remain as a policy measure without being able to fulfil the internal objectives of its implementation

The committee has recommended that all banks should be required to disclose the results of their stress tests both at an overall balance sheet and segmental level, at least annually. The dissenting note is against this view. Banks exist because of the faith and trust reposed in them by the public. If such trust is even momentarily shaken due to partial and subjective information, the very edifice of the banking system would be at peril.

Extending banking and credit services in rural and informal urban areas is a daunting challenge, considering the grassroots level realities which are characterized by dilapidated soft and hard infrastructure like intermittent or no broadband and telecom connectivity, irregular power supply, unreliable public transport, sketchy road network, erratic cash flows, lack of trust by the people on banking personnel and finally lack of a universally available and readily acceptable common identity proof. Serving low value retail customers in these geographies pose some operational, regulatory and viability challenges for banks.

Banks are profit oriented entities and must be able to recover the costs which they incur in providing services like deposits, credit, remittance, insurance

etc. Otherwise the model would be unstable and may collapse one day. On regulatory part the Indian central bank does not make any incentivizing exceptions for banks based on branch size, location and business potential for operations like cash management, branch banking services, staffing ,operating hours and the most important lending and interest rates on savings, which make banking with the poor a costly and unremunerative affair for banks. There is a huge banking potential at the base of the pyramid but it is required to overcome all of the identified barriers. Any successful model would essentially need to address all the barriers at the same time. Only such a model can enable change in the approach of delivering services to the unbanked and under-banked areas. Therefore, the need was felt for more innovative, cost effective and easily accessible delivery channel which would take financial services to the nooks and corners of India.

The report on financial inclusion by the committee is surely a gold mine of information and action points but the key question is whether some of its recommendations can be implemented at all and that too in the time frame suggested which is a major challenge in the process of promoting financial inclusion initiative.

Financial inclusion describes access as necessarily implying a range of services, including payments, savings, investments, pensions, insurance and loans. However, the outreach of most financial services is abysmally low.

K.C chakrabarty at the inaugural session of the 32nd Skoch Summit on the theme of 'Regaining 8 per cent Growth with Equity'. Addresses on complexities and uncertainties that have to be looked upon in order to attain Financial Inclusion, as these complexities are currently hindering the financial inclusion initiatives. Revving the growth engine through financial inclusion is the need for the day since there is temporary loss of growth momentum and hence it's an opportunity through financial inclusion to recalibrate our growth strategies to ensure that the benefits of future economic development are shared by all sections of the society, particularly the poor and the excluded groups.

While several initiatives are being taken for ensuring widespread financial access, certain factors continue to impede progress. Some of the major issues that various stakeholders face in their quest for universal financial inclusion are:

The goal of universal financial access is yet to receive the complete conviction/commitment of the Board/top management of banks. This is often due to a lack of genuine belief that this can be pursued as a profitable business activity. It is important for the banks to view the expenses incurred on FI initiatives as an investment instead of being considered as expenses, and the same should be weighed against present/future benefits likely to accrue from the same.

Another major challenge is that banks are yet to develop sustainable and scalable business and delivery models to guide their FI initiatives.

While several alternate models have been tried out, the time has come for banks to zero in on the models that they find most suited to their goals and to focus on scaling up the same.

While access to financial services has improved, the usage of the financial infrastructure continues to be tardy. While more than 2.70 lakh banking outlets are available across the country, the number of transactions in these accounts remains unimpressive. For instance, nearly half of the Basic Savings Bank Deposit accounts are not seeing transactions. This not only restricts the potential benefits that could accrue from increased financial access but also reduces the viability of FI activities for banks and BCs. The reduced viability, in turn, impacts the scalability of the model, thereby hampering FI efforts.

Technology issues: While banks have innovated on technology, the same has not resulted in significant reduction in the cost of providing financial services. Beneficiaries/ stakeholders often complain of constraints in digital/physical connectivity. This coupled with delays in issuance of smart cards, reliability issues in hardware infrastructure such as hand held devices, etc have impacted the quick roll out of financial services across the country.

It is, indeed, disheartening to note that India, despite being the software service provider to the world, is unable to develop reliable software solutions and back office services for supporting our own FI activities.

The process of seeding the bank accounts with Aadhaar numbers is faced with various constraints which could impact the roll out of the Government's DBT initiatives.

OBSERVATIONS AND SUGGESTIONS

- Financial services providers should focus on how they can help their customers in fulfilling the functions of finance efficiently and continuously, using a range of financial products. The providers must consider both demand-side and supply-side issues, for, while the former helps make the products more useful, the latter will ensure the institution's sustainability.
- Financial products must be developed with the objective of helping households match their cash availability with consumption (savings, investments); manage uncertainty; and access capital for financing growth opportunities.
- Sheer opening of no frill accounts and small loans would not be sufficed. Bank must inculcate financial habit among the financially underprivileged to modify the attitude of excluded group.
- In traditional farmer loan, it is observed that bank's penetration is either zero or low. A small and marginal farmer hesitates to take loan because of cumbersome documentation process. Those who have taken a loan, delayed in repaying the loan causing low recovery which adds to non performing asset. They prefer to take loan from money lenders even at exorbitant rate of interest. The inability to repay the huge debt forces farmers to commit suicide.
- Weak delivery model, average small size loans, higher transaction cost, narrow coverage, exclusive focus on credit, wilful defaulting, non availability of credit history, lack of ownership documents, illiquid assets, inaccurate valuation, unsuitability of loan products, non alignment of staff incentive with targets and lack of enterprise support create obstacles in financial inclusive model.
- There are systemic risks, like catastrophic events in specific geography, that the local lender or insurer cannot manage. This has to be managed by trading these risks with more diversified entities like reinsurers, or spreading them through markets.
- It is true that in order to fulfil the functions of finance, there is a requirement of fairly complex financial designs which are difficult for most customers to understand. It is the responsibility of the providers to convey the product

features to clients in simple language, while managing the design complexity at the back-end.

- The craft of product design lies in concealing underlying complexities, and conveying elegant solutions to clients, while taking responsibility for these solutions. This requires a deep understanding of clients' needs as well as financial design. One without the other would be inadequate, even harmful.
- Although a lot of initiatives are taken in order to attain financial inclusion in different parts of the country, there is always a possibility that still a major portion of the citizens are financial excluded and one of the major problems is due to the costly products designed by the banks which have failed to satisfy the low income families. The provision of uncomplicated and affordable products will help in bringing the low income families in to the formal financial sector.
- Educating the consumers about the financial benefits and products of banks which are beneficial to low income groups will be a great step to address the issue of financial exclusion.
- Another strategy that could be adopted and which the RBI is presently trying to implement is a tie up between banks and post offices in order to reach the unbanked areas.
- ATM & IT support. : opening a branch in each village and town involves huge infrastructure cost which is unaffordable by banks. Installation of ATM in the vernacular language with biometric cards could be a solution. To reduce dependencies on inorganic source, specified overdraft facility with the help of ATM card could be extended to the rural population. The reason for this is being, people rely more on inorganic source to avoid the bank's cumbersome procedures in eleventh hour.
- Technical advice along with financial advice should be extended gradually to make people self employed. Bank could facilitate a partnership Model between NGO and MFI for providing advice on issues like improvement in productivity of crops and crop Insurance.

CONCLUSION

To accelerate the economic growth rate, investment and savings are two pillars. Increasing credit requirements has emphasized more on mobilization of

deposit. But Inculcation of financial habit among households are to be the utmost priority. Therefore, to cover more household into bank ambit, innovative products and process must be ensured worldwide. Financial Inclusion initiative would be able to fulfil its objective if and only if these barriers are taken into considerations and Innovative strategies such as tailor made products that suit the requirements of the people at the bottom of the pyramid are designed, financial literacy, technical issues, establishment of ATM's, all demand side and supply side considerations are given due importance.

It is vital to frame a clear and detailed vision for financial inclusion and financial deepening, to lay down a set of design principles that will guide the development of national frameworks and regulation for achieving financial inclusion and development, to review existing strategies and develop new ones that address specific barriers to progress and that which encourage participants to work swiftly for inclusion and financial deepening consistent with design principles and to develop a comprehensive network for monitoring financial inclusion and deepening efforts on a nationwide basis.

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A REVIEW ON THE NUTRITIONAL ASPECTS AND HEALTH BENEFITS OF CASHEW (*ANACARDIUM OCCIDENTALE*)

Tiffany Avril Cordeiro

Abstract

*Cashew nuts or kernels (*Anacardium occidentale*), are the kidney-shaped seeds that adhere to the bottom of the cashew apple, the fruit of the cashew tree. At present India is the largest producer, processor and exporter of cashew kernels in the world. The cashew nut is a valuable food both for physical and mental health. It is a complete nourishment and a suitable food medicine for several ailments. Nutritionally it stands at par with milk, egg and meat. It is employed as a cocktail delicacy or in the food industry in the manufacture of biscuits, ice creams and chocolates. The pulped fruit can be used for fruit juice, alcohol, sweets or fruit pies.*

The health-promoting substances in nuts guard one from cancer, heart disease, blood pressure and a number of degenerative ailments linked to ageing. The cashew nuts or kernels have been a popular snack since ages. But a large majority of people have a wrong belief that cashews are unhealthy, fattening or cholesterol increasing. This article tries to compare the nutritive value of cashew with other nuts and also explains the health benefits of cashew consumption. Cashews have immense nutritional properties which can be explored further and used as potential nutraceutical and functional food. Several value added products can be prepared from the fruit and kernel and made use of in culinary. Keywords: Cashew kernel testa, unsaturated fatty acids, coronary heart disease, antioxidant.

INTRODUCTION

A nut is botanically “a dry, hard, shelled, one seeded fruit with a hard pericarp often cultivated as a fruit crop”. Cashew nut, almond, apricot, beech nut, betel nut, pistachio and walnut all come under the term tree nut. The use of nut as food goes back to pre- historic times. Many primitive people of the world subsisted primarily on nuts together with roots and berries. In pre- historic times, nuts were a dietary staple and still are in some places particularly in Mediterranean region (Sudersanan, 2001).

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Differing from the US traditional perceptions of healthy eating by the US Department of Agriculture, the new Mediterranean Diet Pyramid has been developed by the World Health Organisation. Till now, tree nuts had been positioned largely as a food to be taken sparingly, but now it has been established that tree nuts can be consumed daily like fruits, vegetables, legumes and grains. Proteins, fats and carbohydrates are the major constituents of nuts and these constituents play an important role in product development. They are increasingly being recognised as powerhouses of health- promoting substances, especially for people who need to lower their cholesterol, triglycerides or blood pressure. From olden days down to modern times, travellers have found them convenient as ready-to-eat food which is both healthy and tasty (Rastrolloet *al.*, 2007)

Tree nuts are a traditional part of many ethnic cuisines, providing rich flavours that compliment just about any herb, fruit, vegetable, cheese and meat.

CASHEW PRODUCTION

Cashew nuts (*Anacardium occidentale*), which are native to the coastal areas of north-eastern Brazil, are actually the kidney-shaped seeds that adhere to the bottom of the cashew apple, the fruit of the cashew tree. It is a popular dry fruit which is sweet and delightful in taste. Cashew was introduced in India by Portuguese travellers during the 16th century. The cashew tree has always been a priced resource owing to its precious wood, cashew balm and cashew apple, but the cashew nut itself did not gain popularity until the beginning of the 20th century. At present India is the largest producer, processor and exporter of cashew kernels in the world (Fernandez, 2001). Currently it is grown in an area of 7.12 lakh ha with a production of 4.99 lakh tons of raw cashew nuts. It is employed as a cocktail delicacy or in the food industry in the manufacture of biscuits, ice creams and chocolates. The pulped fruit can be used for fruit juice, alcohol, sweets or fruit pies. The cashew nut shell- liquid which is extracted from the shell surrounding the kernel is astringent corrosive oil useful in the manufacture of clutch, brake lining, paints and plastics (Odunsi, 2002)

CASHEW NUT PROCESSING

Cashew nuts are to be processed to extract edible kernel which is highly nutritious. In India, it is harvested in the months of April and May and marketed

immediately thereafter. The raw cashew nut has a thick outer shell and a thin inner covering or membrane. During commercial processing of cashew nuts, cashew kernel rejects, testa and cashew shell are obtained which form important by-products and find extensive industrial application. The kernels obtained during processing are of different grades such as wholes, splits, bits etc.

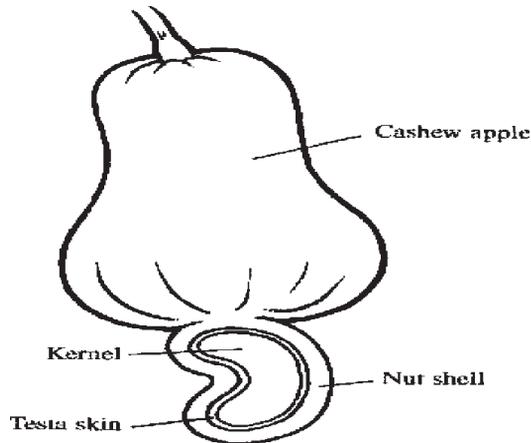


Figure 1: Cross section of a Cashew Fruit.

NUTRITIVE VALUE OF CASHEW

Composition of cashew kernel, testa, apple and shell has been reported by a number of workers.

1. CASHEW KERNEL

Cashew kernel contains protein (18.22g), carbohydrate (27.13g) and fat (46.92g) per 100g. The cashew kernel proteins contain arginine (2.123g), histidine (0.456g), lysine (0.928g), tyrosine (0.508g), phenylalanine (0.951g), cystine (0.393g), methionine (0.362g), threonine (0.688g) and valine (1.094g) per 100g of kernels (Anon, 1989). Cashew kernel protein contains all the essential amino acids and is rich in glutamic acid followed by aspartic acid and arginine (Sathe, 1994). However, variation in the amino acids composition has been noticed (Subramanian *et al.*, 1957, Fetugaet *al.*, 1975).

Cashew kernel lipids are rich in unsaturated fatty acids such as Oleic acid (73.7%) and polyunsaturated fatty acid such as linoleic acid (7.67%). Stearic acid

is present to the extent of 11.2%. Ratio of unsaturated to saturated fatty acid is 5.9, 3.0, 0.008 and 2.0 in triglycerides, monoglycerides, glycolipid and phospholipids respectively (Nagaraja 1987b). Cashew kernels are free from Cholesterol and contain sizeable quantity of mono unsaturated fatty acid (oleic acid) which is now believed to be as efficient as poly unsaturated fatty acids in lowering cholesterol.

Cashew kernels do not contain any anti-nutritional factors. Cashew kernels provide energy of 611Kcal/100g and this is very much comparable with that of almond (612Kcal/100g). Besides, it also contains minerals such as Calcium, Phosphorus, Sodium, Potassium, Magnesium, Iron, Copper, Zinc and Manganese. Cashew kernels contain Copper (21µg/g) and Zinc (51µg/g) (Allen *et al.*, 1977).

Cashew kernels contain few vitamins like Thiamine (0.56%), Niacin (3.68%), and Vitamin E (210mg/100g) (Ohler, 1979). Vitamin D, Riboflavin and pyridoxine is found in traces. It is also rich in starch (Samanth and Rege, 1989). Oligosaccharides of cashew kernel are mostly galactosylsucroses and contain sucrose, raffinose, stachyose and verbacose (Shivashankari *et al.*, 1973).

COMPARISON OF CASHEW WITH OTHER TREE NUTS

Cashew kernel compares well with almond with respect to protein, carbohydrate, fibre and mineral matter. Compared to hazelnuts, walnuts and macadamia nuts, cashew kernel contains higher protein, carbohydrate and mineral matter. Fatty acid composition of cashew kernel oil compares well with that of almond and macadamia nuts.

Cashew kernels contain the highest amount of protein (21%) when compared with Almonds (20.8%), Hazelnuts (12.7%), Walnuts (15.6%) and Macadamia Nuts (9.2%). The fat content is the least (47%) in comparison with Almonds (59.9%), Hazelnuts (60.9%), walnuts (64.5%). Carbohydrate content is present upto 22%, whereas almonds, hazelnuts, walnuts have 10.5, 17.7 and 11% respectively.

2. CASHEW APPLES

The pseudo fruit which is otherwise called "Cashew Apple" is a juicy fibrous fruit which is quite nutritious. Cashew apple contains sugars, tannins, phenols, amino acids, ascorbic acid, minerals and fibre. It also contains

riboflavin. Cashew apples are very rich in ascorbic acid (240mg/100g) which is almost 6 times that of citrus fruits (40mg/100mg) which is known to be a very rich source of Vitamin C (Ohler 1979). The quantity of ascorbic acid, soluble solids, reducing sugars and total acid were found to vary between periphery and centre of the cashew apple (Arraes and Braga, 1970). Free amino acids present in cashew apple have been identified as aspartic acid, asparagine, glutamic acids, serine, glycine, threonine, alanine, valine, proline, tryptophan and leucine (Ventura and Lima, 1959) The major constituents of oil from fruits of red varieties are palmitic and oleic acids (19.6% each) while, palmitic acid (11.4%), furfural (10%), 4- hydroxyl dodecanoic acid lactone (8.2%), E-hex-2-enal (7.2%), Z-hex-3 enal (6.2%) and hexadecanol (6.2%) were the principal components identified in the oil of yellow cashew (Jose *et al.*, 2000)

Cashew apple juice serves as a good substrate for growing *Saccharomyces cerevisiae*. The yield of cells grown with and without nutrient supplementation was 0.5 and 0.39g/cells/g reducing sugar consumed (Layokeenet *al.*, 1986)

Nutritionally cashew apples contain 86g moisture, 0.80g proteins, 0.20g fat, 12.60g carbohydrates, 0.60g fibre, 0.30g ash, 0.20mg calcium, 19mg potassium, 0.40mg iron, 0.20g thiamine, 0.20mg riboflavin, 0.50mg niacin and 2g of Vitamin C

3. CASHEW KERNEL TESTA

Cashew kernel testa is one of the important by-products obtained during commercial processing of cashew. Cashew kernel testa is rich in tannin which is extracted and used in leather industry for curing skins (Kamatet *al.*, 1965, Nayudamma and Rao, 1967). Cashew kernel testa from different varieties and industrial samples have been analysed for tannin, protein, sugar, starch, phenols. Almond testa contains less tannin compared to cashew kernel testa (Nagaraja, 2000).

4. CASHEW NUT SHELL

Cashew nut shell contains cashew nut shell liquid (CNSL) (35%), sugar (20.85) protein (4.06%), cellulose and lignin (17.35%) and ash (6.74%) (Ohler, 1979). Compared to cashew kernel oil, CNSL has higher acid value (107), iodine

value (296), saponification value (119) and density (1.013g /cc) (Ohler, 1979). CNSL on distillation yields 75%, cardanol, 10%, phenolic compounds and 15% alkyl benzenes (Lin *et al.*, 1991)

HEALTH BENEFITS OF CASHEW

The cashew nut is a valuable food both for physical and mental health. It is a complete nourishing diet and a suitable food medicine for several ailments. Nutritionally it stands at par with milk, egg and meat. Cashew nuts contain 47% fat, but 82% of this fat is unsaturated fatty acids (good fat) (Fernandez, 2001). The health- promoting substances in nuts guard one from cancer, heart disease, blood pressure and a number of degenerative ailments linked to ageing.

CASHEW NUTS FOR HEART HEALTH

Traditionally, nuts have been perceived as an unhealthy food because of their high fat content. However, recent accumulative evidence suggests that frequent consumption of nuts may be protective against coronary heart disease. About two-thirds of cholesterol in the body does not come from cholesterol in food, but is manufactured by the liver, its production being stimulated by saturated fat.

The real danger to heart and arteries is posed by saturated fats. Saturated fats are found predominantly in animal products including meat and dairy products. People can lower their blood cholesterol by eating less saturated fats and more unsaturated fats.

Over the last few years, there have been a growing number of positive studies in the health benefits of tree-nuts. For instance, data from recent epidemiological and clinical studies support consumption of tree-nuts to help reduce the risk of coronary heart disease (Fraser, 1994). Unsaturated fats contained in tree-nuts are free from cholesterol (Narayanan, 1998). Cashew nut contains 47% fat, but 82% of this is unsaturated fatty acid and the proportion of the monounsaturated fatty acid and polyunsaturated fatty acid is 4:1 (Rao, 1995). Cashew kernel, which is low in saturated fat and cholesterol and high in monounsaturated fat reduces the overall levels of cholesterol and low-density lipoproteins (LDL) - the so called "bad cholesterol" that leads to heart disease,

and increases high-density lipoproteins (HDL), thus helping to make the heart more healthy (World Tree Nut News, 1999)

Cashew kernel contains 1.30% fibre. Introducing more fibre into diet lowers serum cholesterol and the risk of coronary heart disease popularly known as heart snack. Fibre in the intestine reduces the absorption of cholesterol from food intake (Narayana, 1998).

Regular consumption of cashew nuts, as part of a low-saturated fat diet, can lower the risk of heart disease in general by beneficially affecting blood cholesterol levels and can reduce the risk of having a second heart attack (The Cracker, 1999).

CASHEW NUTS GOOD FOR BLOOD SUGAR

Frequent consumption of foods that quickly raise the level of sugar in the blood increases the risk of developing heart disease and diabetes. The high dietary fibre and high monounsaturated fat in cashew kernels lower blood glucose and improve insulin resistance (Sacks, 1999). Hence, those suffering from diabetes can safely consume cashew kernels.

CASHEW NUTS GOOD FOR COLD AND FLU

Cashew kernels contain sizeable quantity of vitamin B, a naturally occurring antioxidant which has immunity boosting power (Ohler 1979). Hence, consuming cashew kernels during cold and flu season will improve one's immunity.

CASHEW NUTS HELP REDUCE WEIGHT

Researches from Harvard University reported that a low-calorie diet containing ample fat from tree nuts and olive oil was as effective for weight loss as a low calorie, low diet and was more effective for weight loss maintenance. Cashew nuts are so full of nutrients and fibre that they tend to satisfy hunger on fewer calories than chips or cheese doodles. Snacking on them will result in eating less later, thus helping people to effectively lose and maintain body weight (The Cracker, 1999)

PROTECTION FROM CANCER

Cancer can also take a beating from nuts. Selenium - rich cashew kernels

can help against lung, liver, skin, brain and gastrointestinal cancer (Sacks, 1999). The high fibre content also helps to fight cancer.

PROTECTION FROM AGEING

Vitamin E has immunity-boosting power. A recent study of men and women aged 65 and older showed that a 200 International Units (IU) Vitamin E supplementation seemed to halt the decline in immunity associated with ageing (The Cracker, 2000). 100gm of cashew kernels contain 46mg of Vitamin E (Indian Cashew Journal, Vol XXI, No.1), thus protecting from ageing.

UPKEEP OF KIDNEY

Potassium is a very essential mineral for the upkeep of human kidneys. One ounce of cashew kernel (28g) provides 150mg of potassium. Potassium as a natural mineral is very rare to be obtained in the natural state except from tender coconuts, cashew nuts etc. (Pillai, 2001)

BENEFICIAL TO THE DIGESTIVE TRACT

Cashew contains 1.30% fibre. Dietary fibre is beneficial to the functioning of the digestive tract. It absorbs water, softens the stool and prevents constipation. This way, it can help prevent haemorrhoids, varicose veins, hiatal hernias and diverticulosis (Cashew Bulletin, 1998).

COPPER FOR ANTIOXIDANT DEFENSES, ENERGY PRODUCTION, BONES AND BLOOD VESSELS

Copper plays a role in a wide range of physiological processes including iron utilization, elimination of free radicals, development of bone and connective tissue and the production of the skin and hair pigments. Copper is an essential component of the enzyme, superoxide dismutase, which is important in energy production and antioxidant defences. It is also necessary for the activity of lysyl oxidase, an enzyme involved in cross-linking collagen and elastin, which provide the ground substance and flexibility in blood vessels, bones and joints.

A quarter cup of cashews will supply the 38% of the daily value for copper

avoiding iron deficiency anaemia, rupturing of blood vessels, osteoporosis, and joint problems such as rheumatoid arthritis, brain disturbances, irregular heartbeat, and susceptibility to infections. (Davis, 2003)

CASHEW – BONE HEALTH AND RELAXATION

A quarter cup of cashews provides 22.3% of the daily value for magnesium. Magnesium along with calcium is vital for healthy bones. By balancing calcium, magnesium helps regulate nerve and muscle tone. It serves as nature's own calcium channel blocker, preventing calcium from rushing into the nerve cell and activating the nerve. By blocking calcium's entry, it keeps the nerves relaxed. Studies have shown that magnesium helps reduce the frequency of migraine attacks, lowers blood pressure, helps prevent heart attacks, promotes normal sleep patterns in women suffering from menopausal sleep disturbances and reduces the severity of asthma.

THE MEDITERRANEAN DIET PYRAMID

Leading International nutritionists have come out with a new Mediterranean Diet Pyramid, emphasizing the nutritional benefits of plant based food including tree nut. The base of the newly developed diet pyramid includes grains, fruits, vegetables, legumes, olive oil, cheese, bread and tree-nuts. Cashew kernel is an ideal supplement in the diet of children, pregnant women and lactating mothers. Cashew kernels may be used as a food medium for loss of appetite, general depression, nervous weakness and scurvy. It is also a rich source of riboflavin which keeps the body active and energetic. Cashew is useful in anaemia, being rich in iron. Its regular use is beneficial in the treatment of gastric, chest, urinary and liver disorders (Sudersanan, 2001)

CONCLUSION

The cashew tree is native to Brazil, where its fruit is considered a delicacy. In the 16th century, the Portuguese introduced them to India and some African countries. Cashew nuts are a delicious snack and have many health benefits. Cashews are high in calories. 100g of nuts provide 553 calories. They

are packed with soluble fibre, vitamins, minerals and various health promoting phyto chemicals that help from diseases and cancers. Not only do cashews have a lower fat content than most other nuts, approximately 75% of their fat is unsaturated fatty acids, plus about 75% of this unsaturated fatty acid content is oleic acid, the same heart friendly monounsaturated fat found in olive oil. Studies show that oleic acid promotes good cardiovascular health, even in individuals with diabetes. They are also very good source of monounsaturated fats and copper and a good source of magnesium, manganese and phosphorus. Compared to green leaf and vegetables, cashew kernels contain lower levels of oxalic acid which influences absorption of calcium.

Cashew kernel is a good medicine for loss of appetite, general depression, nervous weakness, scurvy, anemia, and treatment of gastric, chest, urinary and liver disorders. It has been found that the cashew kernels can be ground into a poultice for treating snakebites, apply nut oil to cracked heels or as an antifungal agent. The fruit, bark and leaves are used for many other purposes including anti-fungal activity, for sores and rashes, as antipyretic and for anti-diarrheal applications.

Cashew nuts have no cholesterol, so it is good for people with heart problems. In addition, there is also monounsaturated fat content that helps produce good cholesterol and improve blood circulation. Cashews have immense nutritional properties which can be explored further and used as potential nutraceutical and functional food. Several value added products can be prepared from the fruit and kernel and made use of in culinary.

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These should be simple, centered, separately numbered and self explained, and titles must be above the Tables / figures. Note if any must be provide below the table before the source of data. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.

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PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES

A. BOOKS

- Sen, Amartya, (2010): *The Idea of Justice*, New Delhi, Penguin.
- Drèze, Jean, Amartya Kumar Sen(2002): **India: Development and Participation**, New Delhi, Oxford University Press

B. CONTRIBUTIONS TO BOOKS

- Lobo, Norbert (2012) : “Impact of Human and Economic Development on Migration Destination”, **Perspectives on Social Development** , Edited by Richard Pais, Rawat Publications, New Delhi, Chapter 10, pp 175 192

C. JOURNAL AND OTHER ARTICLES

- Sundaram, K (2001): “**Employment Unemployment Situation in the Nineties: Some Results from the NSS 55th Round**”, *Economic and Political Weekly*, Vol 36, No 11, pp 931 39.
- Mehra, Rekha and Sarah Gammage (1999): “Trends, Countertrends, and Gaps in Women’s Employment”, *World Development*, Vol 27, No.3, pp 533 50.

D. CONFERENCE PAPERS

- Chandel K.S. (2009): “*Human Resource Management Practices in Higher Educational Institutions*”, Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

E. UNPUBLISHED DISSERTATIONS AND THESES

- Prashanth S. (2006): **Customer Value: A Comparative Study of Rural and Urban Customers,**” Unpublished Ph.D. Thesis submitted to Mangalore University,

F. ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

G. WEBSITE

- Kelkar V. (2009): “Towards a New Natural Gas Policy”, **Economic and Political Weekly**, Viewed on February 17, 2011 <http://epw.in/epw/user/viewabstract.jsp>
- Chandrasekhar C.P. & Ghosh, Jayati (2006): ‘**Working More for Less**’, Macro scan, Nov28,http://www.macrosan.org/the/employment/nov06/emp171106Employment_Growth.htm
- Patnaik, Utsa (2005): “Global Capitalism, Deflation and Agrarian Crisis in Developing Countries”, Paper No.: 15, **UNRISD**, Geneva, accessed from [www: google.com](http://www.google.com) on March 15,2012.

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