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# AL-SHODHANA

*A Multi Disciplinary Refereed Research Journal*

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- ❖ People's Participation in Decentralised Planning for Rural Development - **G.V. Joshi**
- ❖ Students' Uses and Gratifications of the Internet: A Comparative Study - **Melwyn S. Pinto**
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*A Multi Disciplinary Refereed Research Journal*

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# *Principal's Message*

Our quest for knowledge takes us to unknown paths and provides us a new sense of direction. Institutes of higher learning are expected to tread the untrodden path and must engage in creating new knowledge. A constant search for knowledge and creation of new knowledge is a part of the process of learning in higher education. *Al-Shodhana*, a research journal of St Aloysius College (Autonomous), is an attempt in engaging readers through research articles to look afresh into realities from different perspective.

St Aloysius College (Autonomous) inculcates research culture in the institution. We have involved our faculty and students in organising international, national and state level seminars. Moreover, many of our faculty and students have presented their findings in seminars and have engaged in the complex issues of society through research articles. St Aloysius College encourages students and the faculty to involve in higher pursuit of learning who in turn help to reach the unreached. Our focus on collaboration and issue based research eventually must lead us towards building a just society.

I congratulate the editorial team for bringing out this edition of *Al-Shodhana* and wish that these research articles encourage the readers to reflect on and respond to the realities positively.

**Rev Dr Praveen Martis SJ**  
**Principal**

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# *Editor's Note*

This issue of *Al-Shodhana* contains one invited article and four other articles. **“People’s Participation in Decentralized Planning for Rural Development”** by Dr G.V. Joshi is an invited article. He argues that at a time when there is large scale transfer of resources from the centre to states and local government institutions under the umbrella of cooperative fiscal federalism, it is necessary to have a special institutional arrangement for promoting people’s participation by strengthening Panchayat Raj system with well defined powers of Gram Sabhas.

In his paper **“Students’ Uses and Gratifications of the Internet: A Comparative Study”**, Pinto through the use of Uses and Gratifications paradigm, investigates how students make use of the Internet and what gratifications they satisfy. He concludes that the Internet is largely seen as an entertainment medium, though at a secondary level students do make use of it for educational purpose, and for financial benefits.

Shilpa in her paper **“The Making of ‘The Unreal’: A Structural Analysis of Select Novels and Tales of Daphne Du Maurier”** analyses the narrative structure of select fictional works of Daphne du Maurier to reveal the ways in which the idea of the ‘real’ is problematized in her writing.

In his article **“ British Judiciary and Social Change in Tulunadu with Reference to Aliya Santhana and Slavery”** Rai studies the social reconfiguration spurred by the implementation of British legal apparatus in South Canara with a special focus on two prominent practices in the region: Aliya Santana (nephew inheritance) and gulamagiri (slavery).

Kumar, Radakrishna and Santhosh in their article **“Factors Influencing Investment Decisions of Stock Market Investors” – A Special Reference to Dakshina Kannada District.”** using statistical tests and different statistical tools

make an attempt by using primary data to find out the various factors that affect individual investment behaviour and their weightage.

I thank all the authors for providing their articles. My thanks are due to the Principal, members of editorial board and the editorial advisory board.

I am grateful to Dr Sylvia Rego for her whole hearted support in editing this issue.

**Norbert Lobo**  
**Editor-in-Chief**

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# PEOPLE'S PARTICIPATION IN DECENTRALISED PLANNING FOR RURAL DEVELOPMENT

- G.V. Joshi

## **Abstract**

*Rural India has been experiencing significant changes as a result of spread of urban influence. Many programmes of rural development have failed to reach out to the target groups as there is very little scope for participation of these groups in the formulation, execution and evaluation of the programmes. Decentralised planning per se does not ensure equitable rural development. A special institutional arrangement is necessary for promoting people's participation by strengthening Panchayat Raj system with well defined powers of Gram Sabhas at a time when there is large scale transfer of resources from the centre to states and local government institutions under the umbrella of cooperative fiscal federalism.*

## **INTRODUCTION**

Jean Dreze and Amartya Sen have pointed out that "India was the first non-Western country and also the first poor country in the world—to commit itself to a resolutely democratic governance" (Dreze and Sen, 2002). Governance, according to the Commission on Global Governance, is the sum of the many ways that individuals and institutions, public and private, manage their common affairs. (Commission on Global Governance, 1995). It should, as far as possible, comprise the mechanisms, the processes and institutions, through which citizens and groups articulate their interests, exercise their legal rights, meet their obligations and mediate their differences. Governance particularly at the grassroots' level should become instrumental in promoting much needed people's participation without which the goal of decentralised planning of inclusive rural development can hardly be achieved. However, decentralisation *per se* does not ensure people's participation in India where villages are characterised by stratified societies and inequality of various types. This article proposes to bring out a case

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for making a special institutional arrangement for attaining the socio-economic progress of the weaker sections of the rural society the aspirations of which are rapidly rising, thanks to the spread of urban influence. The pre-reform situation and post-reform scenario (period following economic reforms declared in 1991) are distinguished to bring to light changes which are indicating the tremendous significance of people's participation for distribution of benefits of these reforms on an even or equitable basis. It may be noted in passing that though the sources of information reviewed here were published in the reform era, they throw light on the situation widely prevailing in villages before the onset of reforms as such. The article reaches the conclusion that India which has the credit of having the largest democracy in the world may experience accentuation of inequality without participation of the people (target groups) in the process of development in rural areas.

### **DEVELOPMENT STRATEGIES TOWARDS MASS PARTICIPATION**

A refocusing of development strategies in the mid 1970s led to the emergence of people's participation as a central concern, and to an increasing recognition of the need for development strategies which were not primarily capital centered without regard to human resources but seeking to involve people more directly in development process. In the beginning, these strategies laid emphasis on the notion of human resource development as an important adjunct to existing capital centered method. In the 1980s, however, the interpretation was broadened to treat effective people's participation as a mechanism to improve the distribution of the benefits of development. In the subsequent decades (1990s and 2010s) people's participation came to be treated as an important component of governance in general as economic reforms stress the significance of the slogan "That government is the best which rules the least". That slogan is now refashioned as "Maximum Governance with Minimum Government"! This was reiterated in the section on Agriculture and the Rural Economy of the Budget Speech delivered by the Union Finance Minister Arun Jaitley on February 1, 2018 when he said that "Good governance aims at minimum interference by the government in the life of common people of the country".

The Greek philosopher Aristotle observed that if liberty and equality are to be found in democracy, people need to be involved. The word people's participation

is used broadly to refer to the role of members of the general public as distinguished from that of appointed officials, including civil servants, in influencing the activities of government or in providing directly for community need. The World Conference on Agrarian Reform and Rural Development (WCARRD): In 1979 stated that participation by the people in the institutions and systems which govern their lives is a basic human right and is also essential for realignment of political power in favour of disadvantaged groups and for social and economic development.

### **PRE-REFORM SITUATION**

Even before the commencement of the reform era the need for participation of the people in altering power structures was recognised. J.D. Sethi wrote in 1990 that “we might end up with a situation in which people’s power will become the watchdog of the state’s activity” (*Sethi 1990*). In 1984 K.N. Raj threw enough light on a number of preconditions that must be present or fulfilled for the successful operation of decentralised planning in rural areas (K.N. Raj, 1984). One of the conditions is the political mobilisation of the weak against the rural elite by enabling the former to enjoy decision-making powers. M.L. Dantwala expressed the fear that in the initial stage, decentralised planning would even create an opportunity for the educated and the monied class to ride over the uneducated rural poor. He cautioned: “.....while people’s participation, involvement and control in local level planning must remain the objective in the evolution of planning methodology, a starry-eyed approach to the problem may do more harm than good to planning for the poor” (*Dantwala, 1986*).

The need for vigorous involvement of the people in the planning for rural development was expressed in an unequivocal manner by the Ashok Mehta Committee in its report (1978). The Committee regretted that the planning agencies then were essentially bureaucratic despite some representation given to the representatives of people. (*Mehta, 1978*)

Of the writers who have discussed various issues – many of them are priority economic issues- with a lot of clarity, one who is quite prominent is V.M. Rao (1993). Making a critical review of the course of decentralised planning in India with special reference to rural areas, Rao commented that the Indian approach to rural development had relied on short-term perspectives and low cost strategies. As a result the decentralised planning is not a functioning system.

The methodologies for formulation of decentralised planning is not a functioning system. The methodologies for formulation of decentralised plans have remained inadequate in all the three fronts, namely, growth, needs and participation. One of the political processes for ensuring the effectiveness of decentralised planning is mobilisation of the rural poor. This mobilisation is needed for putting pressure on both government and rural elite for a larger development share of the poor. To put it differently people's participation on a much larger scale is what is needed to ensure trickle down of the fruits of development.

An elaborate analysis of dimensions of people's participation in rural development was given by S.N.Mishra and others in 1985 (1984). They contended that participation and development assumed greater significance particularly in the developing countries of the Third World whose economies were basically rural. Rural development is a complex process of change involving as it did several sub-systems. Therefore, people's participation in rural development is difficult to define. Not surprisingly, its scope and meaning differed sometimes very widely depending upon a number of circumstances.

Mishra and others made a survey of the relationship between political participation and rural development. A broad picture as regards this relationship emerged in different parts of the country in the post-Independence period. Their analysis treated the national policy as the independent variable and the local feedback as the dependent one.

After elucidating participation in decision-making, participation in implementation of development projects, participation in monitoring of projects and participation in benefit sharing it was emphasised that separate intuitional arrangements were to be evolved on decentralised basis to facilitate people's participation. Then the authors added, " The hypothesis is this that the smaller the unit of decentralisation, the more direct the participation and the greater the involvement of people. This will serve yet another purpose that the process would also make the people more accountable to one another and thereby to the society at large" (Stiglitz, 2002).

From the foregoing situation pertaining to the pre-reform period, the following become abundantly clear:

1. The Indian experiments and experiences did not provide the theorist with clear cut and conclusive evidences for local governance for promoting mass participation in rural development;
2. Decentralised planning by itself could not ensure people's participation albeit the fact that the need for this participation was keenly felt; and
3. A definite and well-structured institutional arrangement on decentralised basis was necessary to ensure local governance and people's participation to facilitate further decentralisation.

### **POST –REFORM SCENARIO**

With the commencement of economic reforms, the emphasis on decentralisation has increased, especially because new partners in both decentralisation and development are emerging. In this new era where scope for new government intervention is reduced, more and more research is needed to examine how far and how efficiently decentralisation can be used as a strategy for rural development in developing countries like India.

One of the major processes giving rise to more or less the same result which decentralisation causes is privatisation which involves a shift of power and resources from major centralised power centre to another. In fact privatisation is sometimes taken as the final form of decentralisation. In the reform era many governments both in developed and developing countries have transferred functions or tasks to industrial and trade associations, private companies, professional groups, religious organisations, cooperatives and voluntary organisations through privatisation. However, privatisation is a difficult cumbersome and painful process and therefore cannot be taken as a complete or perfect substitute for decentralised planning. (Sundaram, 1997, Part II)

The main objectives of decentralisation in the reform era are to maintain or improve democratic decision-making, foster responsiveness and accountability, improve effectiveness and efficiency in government which lead towards self reliance, people's participation in government policy formulation and implementation.

There is a growing realisation that decentralisation policies should concentrate on three major aspects related to rural development.

1. Increasing the power of periphery by enhancing its ability to influence the government, to share in decision making and to understand the rights and obligations of the local people;
2. Reducing poverty by encouraging an equitable distribution of available resources; and
3. Expanding choice of the people drawing on the experience of cultural diversity and the sharing of knowledge.

In the 1970s and 80s certain important developments took place eventually leading to the new wave of decentralisation or Renaissance in the 1990s. The research studies conducted by a number of scholars highlighted that the centralised and hierarchical planning model had some shortcomings as regards development. Even national leaders who officially endorsed the developmental plans found that it was difficult to mobilize support for centralised planning.

The manner in which centralised planning could destroy institutional diversity required to sustain public debate and legitimate decision was pointed out by Hicks and Kaminski (James Manor, 1999). The urgent need for developing necessary infrastructure facilities like rural roads, sanitation, education, electrification and drinking water called for participatory mode of development. In fact there was no exaggeration in the observation that the development throughout the world in the 1980s buried the notion that centralisation was a key to industrialisation. The increased emphasis on equity with a sustainable growth rate rather than an increment in economic growth was not consistent with the philosophy of centralised planning. The change that was initiated in favour of decentralised planning in the 1970s and 1980s was expedited with the beginning of the era of new economic reforms in the early 1990s. The loss of popular confidence in the centralised state in the earlier decades thus created necessary backdrop for serious thinking on the need for taking constitutional or legislative measures for institutionalising decentralised planning on a much stronger footing.

The two states namely West Bengal and Karnataka started in 1980s significant policy measures for institutionalising planning with a number of purposes as has been stated by James Manor. One of the major purposes was enlarging opportunities for citizens to participate in decisions affecting their lives. The

other purposes like deepening democracy by extending liberal representative politics of lower levels, drawing on local knowledge and preferences about development bringing informal local mechanisms for the management of resources or the resolution of conflicts into the formal political process, promoting partnership between state and society were complementary to the purpose of promoting people's participation. Later in the post-reform period there were separate constitutional amendments to direct states for enacting legislations for facilitating decentralised governance for development.

#### **Four Major Factors that Deserve Attention**

1. The 73<sup>rd</sup> constitution Amendment Act that came into effect from April 24, 1993 provides for certain reaching steps to strengthen Panchayath Raj system. It contains guidelines for the structure of Panchayats, composition, powers, functions, devolution of finance, regular holding of elections, reservation of seats for women and weaker sections. As the Task force on Panchayath Raj in its report submitted in March 2000 observed, "With such a blueprint, the amendment has been hailed as a revolutionary step towards establishing grass root democracy; specifically it has given constitutional guarantee for people's participation and self- governance. In order to translate the above into reality the state governments have been given necessary freedom to feed 'flesh and blood' to the framework provided by the amendment" (Bhargava, 2008). Bhargava in one of his recent papers (2008) rightly remarks "The 73<sup>rd</sup> Constitution Amendment along with the process of globalisation, liberalisation and privatisation (started in 1992-1992 in country) are likely to bring about a drastic change in the structure and nature of governance at the grass roots" (Chandrashekar,2000).
2. The Scope for people's participation in rural development programmes has got enlarged due mainly to reduction in the state-level assistance for these programmes. This in turn has paved the way for increasingly self-reliant approaches in local-level planning and development.
3. Rural development, if it has to become sustainable, should be broad based to avert further "Environmental Crisis". Systematic environmental management has to begin at the local level in which the rural people should actively participate; and

4. The resurgence of interest in District Planning and Panchayath Raj system has now given birth to the vision of a New Society with some characteristic features i.e., harmony between bureaucracy and local government institutions, empowerment of people for their participation in rural planning and government institutions with sufficient local autonomy to give due regard to the collective wisdom of the people. (Sundaram, op.cit.,)

In brief, the post-reform scenario in India is characterised by a strong and concerted effort to institutionalise decentralised planning initiated by the centre and followed by States. A chief component of this planning in principle at least is the widened scope for participatory rural development.

#### **NEW OPPORTUNITIES FOR LOCAL GOVERNANCE AND PEOPLE'S PARTICIPATION**

Some distinct opportunities have emerged in the post- reform period which directly or indirectly add to the process of widening the scope for decentralised planning with mass participation in rural development.

Firstly, mention needs to be made of the benefits of IT Revolution in agriculture and rural development in the reform era. With the help of a sophisticated econometric model Kundu brings out this reality (2002). He states that information needed for planning is dispersed throughout the economy, which may be too difficult and too costly to gather and analyse for any central planner. Decentralised planning responds to it by requiring decision-making to be located in many centres and economising on the transfer of information from one center to another. This advantage may be incorporated in local governance.

Secondly, in the wake of 73<sup>rd</sup> Amendment Act many states have acted to strengthen village democracy by recognising the significance of Grama Sabhas. Now one can reasonably argue that there is at least statutory provision for helping the rural people to air their views at a forum called Gram Sabha. Enough light was thrown on people's participation in the proceedings of the Gram Sabhas in the National Conference held at NIRD, Hyderabad on July 28-29, 1999. The Gram Sabha may be treated as an institution for reinforcement of sovereignty of the people. One of the recommendations of the Conference reads: "The Grama Sabha has to be the centre of democratic power in the village and is the fulcrum of activity. The basic concept of the Gram Sabha is to treat village as a collective body to discuss and decide holistically about the local

issues and problems. Grama Sabha-based comprehensive planning must form the foundation of self-governance” (Choudhary and Jain, 1999). The rise of Grama Sabhas in different states, though modest, has opened up opportunities for brightening the scope for local governance and people’s participation.

Thirdly, the birth of numerous grass root level institutions such as Users’ Groups, Consumers’ Forums, Self-Help Groups and Joint Forest Management Groups is creating an environment conducive to people’s participation in the local- level planning process. Needless to say, it can facilitate local governance.

Fourthly, Manor has identified the fields where decentralised planning with people’s participation has considerable promise. Reversing the neglect of institutional development, enhancing the responsiveness of government institutions, increasing the information flow between government and people, making development projects more sustainable and enhancing transparency are but some of the areas holding out a lot of promise for people’s participation.

Fifthly, the programmes and policies launched in some states have also become sufficiently fruitful in encouraging people’s participation. For instance, the villagers regarding the scope and need for planning at the village level endeavor to involve the people closely in the decision-making process (B.K.Chandrashekhar, 2000). In Kerala the ambitious People’s Plan Campaign’ launched in 1996 has empowered villagers to prepare detailed development plans. In short, the preconditions for successful decentralisation are to be created in the very process of decentralisation (Ghatak and Ghatak , 2002). Thomas states that the local bodies have been encouraged in Kerala to mobilise resources needed for rural development and the main resources are money, material and manpower (Thomas, 2004.) In Karnataka several guidelines for the conduct of Gram Sabhas have been issued by the Department of Rural Development and Panchayat Raj from time to time.

Thus the newly arisen opportunities in the post-reform era have improved the prospects for local governance and people’s participation in planning at the grass root level for rural development.

## **CHALLENGES CONFRONTING DECENTRALISED PLANNING**

While thinking about the prospects of decentralisation planning with people's participation as a chief component, it is necessary to consider the challenges that confront the very process of this planning. In the post- reform period, in almost all parts of the country the condition of agriculture has deteriorated while the non-agricultural income earning opportunities continue to remain inadequate. What happened at the national level has happened at the state level also. As the pre-budget economic survey of Karnataka 2011-12 observed, it was a matter of deep concern that over the years the contribution of agriculture sector to the economy had been declining continuously without a commensurate decline in the work force deployed in agriculture. The same state of affairs has continued in the recent years as disclosed by the Economic Survey for 2017-18. The Survey states that there was no growth in real agricultural GDP and real agriculture revenues in the last four years. The growth rate in agriculture could be only 2.1 per cent in 2017-18 as against 4.9 per cent in 2016-17. What is really distressing is the possibility of fall in farm income by 20-25 percent in the next 4-5 years due mainly to climate change. We have to admit that decentralised planning cannot provide any effective solution to problems like agricultural distress if farm income dwindles. It has only redistributive effect.

The situation in rural India for the development of infrastructure is not favorable because while the requirements and expectations of the rural masses are rising, these are not matched by local level plans. Local level planning is viewed as a multilevel planning which is based on three major principles: 1.Principle of Function-sharing or Functional Decentralisation, 2.Principle of Financial Decentralisation and 3.Principle of Administrative Decentralisation. (Sundaram, op.cit.,) All these principles call for further decentralisation of authority and power to reach the village level by the State Government. The meticulous sub-division of each responsibility is necessary. The state finance commissions should be able to decide about questions like the sharing of revenues and taxation powers to local bodies as well as the powers to borrow, subject to a limit, from the state government and financial institutions. Administrative decentralisation or deconcentration is a prerequisite for the success of functional and financial decentralisation. The administrative decentralisation is something that relates to the appointment, promotion, transfer and discipline of staff and

their accountability. Unless all these administrative issues are carefully attended, decentralisation planning may fail to get off the ground or may get delayed. There is also the possibility of withdrawal of people from various programs if their efforts are not matched by results.

James Manor discusses the problems that come in the way of local level planning. There are areas or activities where decentralisation has little promise. Alleviation of poverty, promoting planning from below, promoting community participation in development and reduction in corruption are but some of the areas where decentralisation may not immediately deliver the goods (James Manor, op.cit.,). Thus, the benefits of decentralisation are no doubt enormous; but these benefits cannot be easily realized.

### **NEEDED COURSE OF ACTION**

The following measures or action orientated programmes may be considered for realizing the benefits of decentralised planning accompanied by people's participation:

1. To forget that decentralisation is a complete process requiring a lot of political will both for its origin and development would be dangerous. A team of experts in various fields must be maintained at least at the block level to review the progress as well as the pitfalls of decentralised planning and also to suggest necessary remedial measures to be taken on a priority basis without any delay.
2. The Panchayat Raj institutions with the definite goal of promoting people's participation need to be formed at the earliest. The inadequacies of the 73<sup>rd</sup> Constitutional Amendment Act should be overcome through further amendments. This was very much admitted by the Task Force on Panchayat Raj. After giving an historical perspective of Panchayat Raj system in India, the Task Force has observed: " There may be further need for a constitutional compulsion to get the States committed to share their powers and resources with Panchayats so that they might fulfill their mandate as institutions of Self-government" (The Report of the Task Force on Panchayati Raj, op.cit.,).
3. Since it is admitted by all that the Gram Sabha can promote democratic governance for development at the village level, the states should take

measures to strengthen the position of these Sabhas. Greater budgetary allocation, well defined powers and relations of the Grama Sabhas with the Grama Panchayats and enabling Gram Sabhas to attend to important issues such as land reforms, environmental crises and gender inequality in rural areas are but some of the important matters which need to be tackled effectively to see that decentralised planning with people's participation in rural development becomes practically meaningful and sustainable reality.

Some recent developments have indeed very clearly brought to the forefront the need for promoting people's participation for realising the dream of inclusive growth which calls for decentralised planning. Now with the enforcement of the recommendations of the 14th Finance Commission as much as 62 per cent of the resources collected by the centre are being transferred to states and local self government institutions under the umbrella of cooperative fiscal federalism. Different poverty alleviation and employment generation programmes initiated by the centre and the states, modernising agriculture, setting up rural industries upgrading skills and provision of rural health care are right now in the agenda of development. In the absence of an institutional arrangement for guaranteeing participatory rural development, all these would end up with misuse of precious public funds on a colossal scale and consequently strengthening forces of grave and intimidating inequality in rural society the roots of which are found in the pages of history. Dreze and Sen who admired India for getting wedded to democracy have lamented that India's democracy has failed to rise to challenges the country faces in the economic and social fields and worse, it has been compromised by the extent and form of inequality Whether it is education, health care, female literacy, sanitation, or nutrition, India fares only marginally better than countries in sub-Saharan Africa (Dreze and Sen, 2013). They say that India with contradictions is experiencing uncertain glory. It is these contradictions that necessitate mass participation approach in decentralised planning for rural development to minimise their impact.

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# STUDENTS' USES AND GRATIFICATIONS OF THE INTERNET: A COMPARATIVE STUDY

- Melwyn S. Pinto

## **Abstract**

*The present study through the use of Uses and Gratifications paradigm, investigates how students make use of the Internet and what gratifications they satisfy. The study was conducted through a survey method in Mangalore urban and rural Dakshina Kannada district of Karnataka. The factor analysis employed to test the results corroborates the earlier findings that the Internet is largely seen as an entertainment medium, though at a secondary level students do make use of it for educational purpose, and for financial benefits. The study also reveals that students - both in urban and rural areas - are avid consumers of the Internet, frequenting it on a daily basis.*

**Keywords:** *Use and Gratifications theory, audience measurement, limited effects of mass media, the Internet, New Media*

## **INTRODUCTION**

In the world of mass communication research, Uses and Gratifications (U&G) approach has been a very important and influential tradition ever since the beginning of empirical research in the US in the 1940s. Being an audience measurement theory, and firmly grounded on the limited effects model of communication, the theory explores why people make use of mass media and what gratifications they seek from them.

In the last two decades or so uses and gratification research has dwelt extensively on various facets of Internet usage gratification typologies. However, it has to be noted that in India there is a dearth of uses and gratification research of mass media, especially that of the Internet.

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The Internet is arguably the most important medium of mass communication in the modern world and has redefined human communication without the barrier of time and space. Students are an important audience and consumers of the Internet. According to one study, two thirds of the Internet users are students under the age of 25 (Vromen, 2007; Pew, 2008; Bamezai et al. 2011).

As of December 2015, a staggering 3.5 billion people (47 per cent) were estimated to be using the Internet around the world ("ICT facts and figures", 2016). Among all countries, China stood first with an estimated user base of a little over 721 million followed by India with a little over 462 million users and the US with 289 million users ("Internet World Stats", 2016). Though the Internet user base is concentrated in urban regions, the usage in rural India is expected to increase substantially in the coming years.

Accordingly, the present study sought to understand how students in an Indian scenario make use of the Internet and what gratifications they seek from it. The study through a structured survey method was taken up in the district of Dakshina Kannada (Karnataka state), with Mangalore city as the urban segment, and the five talukas of Dakshina Kannada district (Mangalore, Bantwal, Belthangady, Puttur and Sullia) as the rural segment. The study also included gender and subject of study as other variables.

## **LITERATURE REVIEW**

There have been numerous studies conducted post 90s on the uses and gratifications of the Internet. There seems to be a significant interest among researchers in delving deep into the typologies of motives determining the use of the Internet. However, the interest in the Internet had already begun in the 1980s in the US. A study by Rafaeli (1986) on the use of Stanford University's electronic bulletin board brought forth three primary gratifications, namely recreation, entertainment, and diversion. On similar lines, in 1995 Kaye's study concluded that six motivations determined the usage of World Wide Web among college students in the US: entertainment, social interaction, passing the time, escape, information, and Web site preference (Kaye, 1998). Further, the study revealed that about one fourth of the respondents spent less time on other media such as television, VCRs, magazines, and newspapers, once they started using the Web.

In the US, the first national survey of the public's use of the Internet was carried out in 1995. This was later followed by other three surveys in 1996, 1997 and 2000 (Katz, Rice & Aspden, 2001). While comparing the surveys of 1995 and 2000, it was found that the Internet was now accepted as a "positive innovation" (p. 414). The survey results showed that a unique motive for the use of the Internet was sending and receiving emails. Another study by Korgaonkar and Wolin's (1999) found significant correlation between web usage and user's education and income, as the "time spent on the Web for both personal and business purposes, and the users' purchasing behaviour" (p. 66) correlated well with their motivations.

By the beginning of new millennium, the use of motivation statements on Likert scale became a standard procedure in the uses and gratifications studies of the Internet. Ebersole (2000) made use of a 5-point Likert scale to assess uses and gratifications of web among students of ten Colorado public schools, where he used 46 statements. The study brought forth seven important reasons for the use of the Internet such as, (i) research and learning, (ii) easy access to entertainment, (iii) communication and social interaction, (iv) something to do when bored, (v) access to material otherwise unavailable, (vi) product information and technical support, (vii) access games and sexually explicit sites, and (viii) consumer transactions.

Flanagin and Metzger (2001) compared Internet usage with that of traditional media through a non-random sample of 684 students. To identify the motives, they formulated 21 needs statements collated from previous studies. The results declared that in comparison to TV, books, newspapers and magazines, it was "the Internet that was most highly used medium for getting information" (p 174). Here the ten needs for which the Internet was being used were: information, learn, play, leisure, persuasion, social bonding, relationship maintenance, problem solving, status, and insight.

Another very important and often cited study in U&G research is that of Papacharisis and Rubin (2000). They used a voluntary sample of 274 students of an introductory communication course in a mid-Western university. A Likert-type Internet motive scale was constructed with 30 statements. The factor analysis with principal component analysis and Varimax rotation gave forth five gratification

factors: Interpersonal utility, pass time, information seeking, convenience, and entertainment.

Althaus and Tewksbury (2000) conducted a study among 520 undergraduate students. They found that the two most important motives for using web were passing time followed by entertainment. The authors concluded: "Our respondents find the Web useful for keeping up with current issues and events but tend to view it primarily as an entertainment medium and only secondarily as a news medium" (p. 33).

On a similar line, a study by Tsao and Steffes-Hansen's (2008) among 437 teenagers in the US found that the teenagers were mostly using the Internet for entertainment, to know about Internet technology (to check new websites, web tools, play games etc.), build social networks, overcome loneliness, and research. The study also noted that the girls were more likely to go online than the boys, "because they feel lonely and want to be distracted" (pp. 178-179). Also, that the boys were more inclined for the net technology than the girls.

The studies in U&G of the Internet spread also to other parts of the world, including India in the first decade of the new millennium. In Korea, for example, Choi and Haque (2002), found that the chief motives for Koreans to use the Internet were "to communicate with family and friends, entertain themselves, have sexually-oriented materials and compare prices and purchase products online" (p. 133).

Likewise, a comparative study by Ko, Cho, and Roberts (2005) among college students in the United States and Korea, corroborated the findings of Papacharissi and Rubin (2000) who had found information, convenience, entertainment and social interaction as the prime motivations for using the Internet. In fact another study also brought forth similar results. This study by Ayyad, (2011) revealed that students in Sharjah browsed the Internet mostly for entertainment, to get information related to their course work, and to communicate through e-mail. The study also stated through its interviews that the Internet was "the best communication tool to access and get information; to download information and photos; ease to download audio-visual to get data through search engines; and to access other media" (p. 55).

Entertainment seemed to weigh over other motives in the use of the Internet

even in Spain, as a study conducted in the capital city of Madrid found entertainment as the important gratification sought by high school students (Jimenez, et al. 2012). The study was designed to gauge Internet use patterns among adolescents, and established that older adolescents “tend to focus their use of Internet towards audio-visual entertainment, while younger adolescents focus, to a greater extent, on games” (p. 250). However, the study also found that the girls mostly used the Internet for information and to communicate with friends.

Ahrens’ study (2013) delved into studying gender differences while using the Internet in Germany and Australia. The investigation revealed that men used the Internet more than women, what with men using it for relaxation and pleasure, while women being more goal-oriented. A study by Adegbija et al. (2013) in Nigeria revealed that most students in Nigeria accessed the Internet for Facebook, World Wide Web and search engines.

In the Indian context, the studies in the U&G in general and U&G of the Internet in particular are quite sparse. However, some studies did attempt to take up research into such investigation. A survey by Mathur (2004) in rural Andhra Pradesh was one such attempt which showed that the Internet was being used just once or twice a month on an average for a short duration of less than half an hour. The rural population was using the Internet for accessing information on issues such as current affairs, financial matters, training and education, agriculture and health. One other study by GuhaThakurta (2008) found 70 per cent of urban Indians accessing the Internet, but out of them just 15 per cent were women. The study revealed the digital divide prevalent in India, though presently the gap between men and women accessing the Internet has declined considerably. Varshney et al. (2014) in their demographic profile of the Internet users in India found that age, occupation, and urban and rural location of the respondents were significant variables determining the usage of the Internet in India.

A more recent and elaborate study among college students in Kerala by Prasad (2012) investigated students’ usage patterns and gratifications of the Internet and other media. The study found over 56 per cent of the students surveyed spending half an hour to one hour whenever they logged on to the Internet. And the Internet usage was “significantly higher among male, school going, lower

aged, urban and high income group students” (p. 108). What in effect this study revealed was that there was widespread presence of digital divide in Indian society.

The study identified six factors through factor analysis: ‘time pass & information’, ‘social interaction’ ‘entertainment’, ‘education, ‘IT application’ and ‘financial benefit’, in that order. What comes across quite evidently from this study is that students indulge more in ritualistic gratifications of the Internet than instrumental gratifications. The study also revealed the prevalence of gender difference in the use of the Internet. Female students were more likely to use the Internet to pass time and entertainment, while their male counterparts were using it more for education. A similar study by Pinto (2016) among college students in Bangalore and Kolar districts of Karnataka found entertainment and pass time to be the most important motive for students’ use of the Internet, followed by education and current affairs knowledge, and procuring goods and services.

In summary, what the previous studies in the area of U&G of the Internet reveal is that the usage of the Internet among students varies, though entertainment seems to be the most important motive factor followed by education and current affairs knowledge. It is also to be noted that their use of the Internet varies depending on different socio-demographic variables, some of which need to be explored further. One variable that seems unexplored is the subject of study like arts, commerce and science, and hence needs an objective investigation.

The gratifications users derive from the Internet and their usage pattern does not remain a constant always. Hence the need to conduct periodic studies to explore students’ uses and gratifications studies with various demographic variables. As such studies are very few in India, the present study envisages to contribute to the research area. This study is conducted in Karnataka, one of the six Indian states with the highest number of student enrolment in higher education (“All India survey”, 2013).

## **STUDY OBJECTIVES**

The two specific objectives of the study are: (i) To assess the Internet usage among students in terms of their gender, place of study and subjects of study, and (ii) To determine the gratifications students obtain from the Internet.

## **MEASURES**

Frequency of the Internet use can mean two things: number of days the user goes to the Internet and the amount of time spent on the Internet in a day or a week. Some researchers have measured and described the Internet usage in terms of both the dimensions (e.g. Johnson & Kaye, 1998; Ferguson & Perse, 2000; Bubas & Zeljko, 2003; Gemmill & Peterson, 2006; Eduljee & Kumar, 2015). Some others have chosen to focus only on the time spent dimension (e.g. Kaye, 1998, 2004; Li a, N. & Kirkup G, 2007; Jones, et al. 2009; Cauwenberge, 2010; Korgaonkar & Silverblatt, 2011).

In an earlier study (Pinto, 2016), Pearson correlation of frequency of the Internet use in terms of number days and time spent showed a positive correlation. Accordingly, in this study, only one dimension, namely number of days of the Internet use, was employed to measure the Internet usage pattern of students as it had more number of intervals. Thus, the frequency dimension of the Internet use was defined and measured as the number of days the Internet is used in a week with eight responses choices: 7 days a week, 6 days a week, 5 days a week, 4 days a week, 3 days a week, 2 days a week, once a week, and less than once a week. These eight choices beginning from 7 days a week to less than once a week were to be scored from 8 to 1.

## **GRATIFICATION SCALE**

Researchers have used motive statements widely to measure the gratifications users seek and obtain from various mass media. Rubin's (1981) 5-point Likert scale that he used for television has also been used to determine Internet gratifications post 90s. In this study too, a scale with 16 statements representing eight motives which had figured prominently in past studies was developed to identify the Internet gratifications of students. The set of eight motives were: entertainment, pass time, habit, education, financial benefits, social interaction, escape, and surveillance/information. Two statements were prescribed for each motive. The 16 statements were given in the questionnaire without any logical sequence. The respondents were asked to specify their level of agreement with each statement from the five response choices ranging from 'strongly agree' to 'strongly disagree' which during analysis were to be coded with scores ranging from 5 to 1 respectively.

Besides these measurement tools, the questionnaire also had questions seeking students' socio demographic variables including 'place of study', 'course of study' and 'subject of study'. The 'place of study' question was aimed to identify whether the students were studying in urban or rural colleges. The 'course of study' question sought information on whether the students were pursuing undergraduate or post graduate courses. Similarly, the 'subjects of study' question was aimed at identifying students' subjects of study, namely, arts, science or commerce. The questionnaire was pilot tested before administering it to the students sampled for the survey.

## **THE SURVEY**

The survey through a structured questionnaire was conducted in Mangalore city colleges (coming under Mangalore City Corporation), and the five rural talukas of Dakshina Kannada, namely Mangalore, Bantwal, Belthangady, Puttur, and Sullia to determine the urban rural variables respectively. It was decided to draw up a sample size of 1000 students – 500 each from urban Mangalore and rural Dakshina Kannada, as a large sample will have a relatively low sampling error (Cf. Gorsuch, 1983; Comrey & Lee, 1992). The survey was conducted between March 2016 and July 2016.

As a first step, of the 13 Science, Arts and Commerce colleges of Mangalore city listed under 12B and 2F of UGC as on February 28, 2016, 10 colleges were selected randomly using randomizer.org website. These selected colleges were well spread across different regions of Mangalore City Corporation.

In the rural district of Dakshina Kannada, as of February 28, 2016, 36 colleges figured under 12B and 2F category of the UGC, and were spread across five Taluks of Dakshina Kannada. To this list of 36 rural colleges, Mangalore University was also added as it is situated in Bantwal taluka of Dakshina Kannada. This was added to provide a chance for the inclusion of rural post graduate students in the sample. Thus, from the list of 36 colleges, 10 were randomly selected including Mangalore University.

In the second step, a quota of 50 students was set for each of these 20 colleges to make a total of 1000 students. In the third step, all classes of the selected colleges were numbered and one class each was randomly selected. In the final step, the researcher went to each of these randomly selected classes of 20 colleges

and distributed the questionnaire to students who were willing to take part in the survey. When the selected class was not available during the visit, another class was chosen. Such a situation arose in only two colleges – Nehru Memorial College, Sullia and Govindadasa College, Suratkal.

Such an elaborate exercise yielded a total of 1000 filled in questionnaires. However, after discarding of 41 questionnaires which were incomplete, the final sample size was 939.

## ANALYSIS AND FINDINGS

The method employed for the purpose of survey in this study was a blend of probability and non-probability sampling. However, such a blend has not dented the representative nature of the sample with regard to key independent variables. As shown in Table 1, the representation of male and female students in the sample was nearly equal: 46.5 per cent males and 53.5 per cent females.

Table 1

Sample Description

Variable	N	Percentage (%)
<b>Gender</b>		
Male	437	46.5
Female	502	53.5
<b>Total</b>	<b>939</b>	<b>100.0</b>
<b>Place of study</b>		
Urban	446	47.5
Rural	493	52.5
<b>Total</b>	<b>939</b>	<b>100.0</b>
<b>Course</b>		
UG	622	66.2
PG	317	33.8
<b>Total</b>	<b>939</b>	<b>100.0</b>
<b>Subject of study</b>		
Arts	327	34.8
Science	285	30.4
Commerce	327	34.8
<b>Total</b>	<b>939</b>	<b>100.0</b>

With regard to the place of study variable too, the percentage of students sampled for the study from urban and rural colleges was nearly equal: 47.5 per cent of the students were from urban area of Mangalore Municipal Corporation and the remaining 52.5 per cent were from rural talukas of Dakshina Kannada district. Even the representation of students from various subjects of study came to be almost equal, with arts students sampling 34.8 per cent, science 30.4 per cent and commerce 34.8 per cent.

Table 2

Frequency of Internet use

<b>Frequency of Internet use in a week</b>			
	<b>N</b>	<b>%</b>	<b>Mean/SD</b>
Less than once a week/rarely	54	5.8	
Once a week	44	4.7	
2 days a week	27	2.9	
3 days a week	44	4.7	
4 days a week	65	6.9	
5 days a week	52	5.5	
6 days a week	60	6.4	
7 days a week	593	63.2	
<b>Total</b>	<b>939</b>	<b>100</b>	<b>6.60/ 2.221</b>

An analysis of the frequency of the Internet use (See Table 2) by students gives a picture as to how often students go to the Internet on a weekly basis. To draw up this analysis, questions were asked to find out how many days per week the students accessed the Internet.

The analysis shows that a large number students access the Internet on a daily basis (63.2 per cent). In fact, the number of students accessing the Internet for more than five days a week adds up to more than 75 per cent, while those who go to the Internet for less than once a week or rarely is just 5.8 per cent. This suggests that most students are very active users of the Internet.

## GENDER, PLACE AND SUBJECT OF STUDY AND FREQUENCY OF THE INTERNET USE

While looking into the frequency of the Internet usage by gender, it was found that the frequency of the Internet use was dissimilar among male and female students (Table 3). Male students had a higher frequency score ( $M=7.12; S=1.709$ ) than female ( $M=6.15, SD=2.502$ ). Hence, there was a need to find out the significance of the difference between the gender groups. For this, t-test was conducted fixing the significance threshold at .05. As shown in Table 3, the results of the t-test revealed that the differences between the means

Table 3

Internet Use Frequency by Gender

	Group Statistics			t-test for equality of means		
	N	Mean	SD	t	df	p
<b>Gender</b>				6.802	937	.000
Male	437	7.12	1.709			
Female	502	6.15	2.502			
Total	939	6.60	2.221			

of the two groups were statistically significant with a perfect 0 ( $t=6.802, p=.000$ ). What this suggests is that male students are more regular in using the Internet than their female counterparts.

## FREQUENCY OF THE INTERNET USE BY PLACE OF STUDY

With regard to frequency of the Internet use by place of study, the rural students, surprisingly, had greater mean score ( $M=6.88; SD=1.990$ ) than the urban students ( $M=6.29; SD=2.416$ ) (Table 4).

Table 4  
Internet Use Frequency by place of study

Gender	Group Statistics			t-test for equality of means		
	N	Mean	SD	<i>t</i>	<i>df</i>	<i>p</i>
Urban	446	6.29	2.416	-4.089	937	.000
Rural	493	6.88	1.990			
Total	939	6.60	2.221			

Expectedly, the t test showed a perfect positive correlation ( $t=-4.089$ ;  $P=.000$ ). Thus, it can be noted that the rural students are more regular than their urban counterparts in using the Internet. The concept of rural in the case of Dakshina Kannada district needs to be qualified. The five talukas, (Mangalore, Bantwal, Belthangady, Sullia, andPuttur), though considered rural, have as good an Internet connectivity as urban Mangalore. Accordingly, it is but natural that the rural students are also very active on the Internet (More on this in the last part of the article).

#### **FREQUENCY OF THE INTERNET USE BY SUBJECT OF STUDY**

Frequency of the Internet use by subject of study, as shown in Table 5, was carried out through analysis of variables (ANOVA). The results indicate that there is no significant difference among the mean scores of the three subjects. The three subjects had more or

**Table 5 : Internet Use Frequency by Subjects of Study**

<b>Subjects of Study</b>	<b>Group Statistics</b>			<b>One-Way ANNOVA</b>					
	<i>N</i>	<i>Mean</i>	<i>SD</i>	<i>Source</i>	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>P</i>
Arts	327	6.37	2.363	Between Groups	2	28.313	14.156	2.880	.057
Science	285	6.67	2.278	Within Groups	936	4600.520		4.915	
Commerce	327	6.78	2.002	Total	938	4628.833			
Total	967	5.20	2.75						

less similar mean scores with (arts: M=6.37, SD=2.363; science: M=6.67, SD=2.278; commerce: M=6.78, SD=2.002). Hence, it can be said that the subject of study had no significant bearing on the frequency of students' Internet use.

In summary, the gender and place of study had significant bearing on students' Internet use, wherein rural and male students were more regular in their use of the Internet than urban and female students. But subject of study did not matter as regards the frequency of the Internet use.

### **INTERNET GRATIFICATIONS**

The second objective of the study was to determine the gratifications students obtain from the Internet. To assess such gratifications, eight motives namely, entertainment, pass time, habit, education, financial benefits, social interaction, escape, and surveillance/information were selected from previous studies. Two statements each were given for each of the motives, totaling 16 statements. The respondents were asked to indicate their level of agreement with each statement on a 5-point Likert scale (5 = strongly agree to 1 = strongly disagree). Factor analysis was employed using principal component analysis with Varimax (orthogonal) rotation to determine and group the gratifications.

**Table 6: Rotated factor matrix of the Internet gratifications**

<b>FACTOR MOTIVES</b>	<b>FACTOR 1: ENTERTAINMENT &amp; PASS TIME GRATIFICATION</b>	<b>FACTOR 2: EDUCATION &amp; CURRENT AFFAIRS KNOWLEDGE GRATIFICATION</b>	<b>FACTOR 3:PROCURE GOODS AND SERVICES GRATIFICATION</b>
<b>FACTOR 1 MOTIVES</b>			
Pass time (3.63; .997)	<b>.711</b>	.110	-.018
Entertainment (3.58; 1.020)	<b>.691</b>	.195	-.093
Forget problems/ tension (3.20; 1.057)	<b>.684</b>	.003	.328
Habit (3.26; 1.101)	<b>.662</b>	.275	-.092
Daily routine (3.25; 1.139)	<b>.657</b>	.266	.111
When nothing better to do (3.30; 1.064)	<b>.651</b>	.118	.145
Escape (3.27; 1.091)	<b>.643</b>	.072	.321
Overcome loneliness (3.25; 1.072)	<b>.639</b>	.020	.302
Fun (3.44; 1.084)	<b>.484</b>	.039	.309
<b>FACTOR 2 MOTIVES</b>			
Education (4.10; .846)	.076	<b>.719</b>	.147
World update (3.94; .865)	.111	<b>.719</b>	.123
Gain knowledge (3.98; .867)	.083	<b>.712</b>	.153
Current events (3.90; .911)	.152	<b>.710</b>	.158
Interaction (4.02; .889)	.424	<b>.528</b>	-.048
<b>FACTOR 3 MOTIVES</b>			
Financial benefits (3.59; 1.036)	.073	.313	<b>.740</b>
Procure goods and services (3.62; 1.042)	.201	.202	<b>.728</b>
<b>Eigen value</b>	<b>5.330</b>	<b>1.916</b>	<b>1.120</b>
<b>Common variance explained</b>	<b>33.312</b>	<b>11.975</b>	<b>7.001</b>

As reported in Table 6, the principal component analysis of the 16 Internet motive statements yielded only three factors with an Eigen value of greater than 1. The three factors explained a cumulative variance of 52.289 per cent. While the first factor accounted for 33.312 per cent of variance, the second and the third factor explained a variance of 11.975 per cent and 7.001 per cent respectively.

The three factors were named by the researcher as: 1. Entertainment and pass time gratification; 2. Education and current affairs knowledge gratification; and 3. Procure goods and services gratification.

'Entertainment and pass time gratification' was the primary and dominant Internet gratification. It was made up of nine motives: 'pass time', 'entertainment', 'forget problems/tension', 'habit', 'daily routine', 'nothing better to do', 'escape', 'overcome loneliness'. Their mean scores ranged from 3.63 to 3.20. The clustering of such a large number of motives under one factor indicates that the typology of the Internet gratification is markedly different from that of other media. Further, the nine motives factored under 'entertainment and pass time gratification' unambiguously indicate that students tend to perceive the Internet to be a medium which meets their entertainment and pass time needs which inherently are of ritualistic orientation.

The second factor named as 'education and current affairs knowledge gratification' had five interrelated motives: 'education', 'world updates', 'current events', 'gain knowledge', and 'interaction'. Their mean scores ranged quite high between 4.10 and 3.90. Thus, the analysis reveals that students explore Internet's rich resource to know about current happenings, and acquire knowledge, and education.

The third and the last factor named as 'procure goods and services gratification' was made up of two motives of 'financial benefits', and 'procure goods and services.' The mean scores of the two motives were 3.59 and 3.62 respectively. The moderate mean scores suggest that some students do make the most of the Internet to procure goods and services that bring them financial benefits.

## **DISCUSSION AND CONCLUSION**

While analysing the Internet usage among students, the study has shown that largely students are regular users of the Internet and in that 63.2 per cent of the students used the Internet on a daily basis and over 75 per cent of them used

it for more than five days a week. This suggests that the students engaged in higher education are active users of the Internet.

The analysis of the frequency of use through the three variables considered for the study – gender, place of study and subject of study – indicates that the male students are more frequent users of the Internet than the female students, as confirmed by the *t* test. Earlier studies (Prasad, 2012; Pinto, 2016) also pointed to the gender gap in the use of Internet by students. The Broadband Commission for Digital Development (“Broadband Commission”, 2013) notes that the digital gap perhaps is a mirror to the gender inequalities existing in developing societies. However, it has to be noted that this gender gap is shrinking fast with the availability of smartphones among students.

Interestingly, when it comes to place of study it was the rural students who were more frequent users of the Internet than their urban counterparts. As noted earlier, Dakshina Kannada district is a much developed district in the state when compared to other districts. Also, the literacy rate here is nearly 100 per cent. In such a scenario, it is but natural that rural students also are active users of the Internet. What makes such possibility even more realistic is the ubiquitous presence and use of smartphone. Today, most students use smartphones, and as one study shows, in India more than 50 per cent of those who use the Internet use it on their smartphones (Saha, 2015). In terms of subject of study, the analysis showed that it had no bearing in the use of the Internet. In other words, students studying in all three streams are equally active on the Internet.

## **USES AND GRATIFICATIONS TYPOLOGIES**

The second and the most important objective of the study was to determine the gratifications students obtain from the Internet. For this the method involved factor analysis. The test brought forth three important factors. They were named by the researcher as: ‘entertainment and pass time gratification’, ‘education and current affairs knowledge gratification’, and ‘procure goods and services gratification’.

The ‘entertainment and pass time gratification’, which is a ritualistic gratification, had nine interrelated motives such as entertainment, pass time, forget problems/tension, habit, among others. That users gratify first and foremost their entertainment gratification through the Internet has been established in previous

studies as well (Papacharissi& Rubin, 2000; Althaus& Tewksbury, 2000; Choi &Haque, 2002; Ko, Cho & Roberts, 2005; Tsao&Steffes-Hansen, 2008; Ayyad, 2011; Jimenez, et al., 2012; Prasad, 2012; Pinto, 2016). The present study, thus, corroborates these findings. As is well known, the Internet contains a huge collection of videos, games and such other audio-visual material that is attractive for students to satisfy their entertainment needs. Thus, students look at the Internet primarily as an entertainment medium.

However, students also make use of the Internet for education and current affairs, as the second factor 'education and current affairs knowledge gratification' indicates. The Internet is a repository of information and resources to gain knowledge and help students in their education. Rightly, the students make use of it, though only at a secondary level. A previous study done in Kerala (Prasad, 2012) had indicated education to be the fourth gratification factor for Internet use among students, after three ritualist gratifications like time pass/habit, social interaction and entertainment. However, another study (Pinto, 2016), had found education and current affairs knowledge to be the second gratification factor in students' use of the Internet. What this trend suggests is that as the Internet penetration is increasing, its use for educational and informational purpose too is gaining significance.

The third factor that has emerged in this study is also revealing, in that some students do use it for 'procuring goods and services'. Though students do not have much of a buying power, the lure of online shopping is hard not to be yielded to. And as this study shows, some students do make use of the Internet for online shopping and such other financial benefits, a fact confirmed by some previous studies as well (Prasad, 2012; Pinto, 2016).

In conclusion, what this study has established is that the Internet is a medium students frequent almost on a daily basis. What has made this possible is the penetration of the Internet even to rural areas, and the ubiquitous presence of the smart phone. That students use the Internet first and foremost to gratify their entertainment and pass time gratification is a matter of concern, though trends suggest that the Internet is also seen as a tool to gain knowledge and information for education. Further studies conducted in various parts of India can help compare and contrast gratification typologies and gain a holistic picture of students' use of the Internet.

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# THE MAKING OF “THE UNREAL”: A STRUCTURAL ANALYSIS OF SELECT NOVELS AND TALES OF DAPHNE DU MAURIER

- Catherine Shilpa

## **Abstract**

*This research paper analyses the narrative structure of select fictional works of Daphne du Maurier to reveal the ways in which the idea of the ‘real’ is problematized in her writing. The focus of the paper will be on the construction of the ‘absent presence’, with the aim to establish it as the main constituent of the fantastic or ‘the uncanny’ as defined by Rosemary Jackson and Tzvetan Todorov. Given the fact that du Maurier’s tales often defy generic classification, they are examined here on the basis of their narrative and the reliability of their narrators to demonstrate the manner in which they question neat boundaries and literary realism through the process of ‘unrealisation’.*

**Keywords:** Structuralism, the uncanny, fantasy, ‘unrealisation’, narratology.

## **INTRODUCTION**

Daphne du Maurier’s is a British writer whose works have been situated in the tradition of women’s Gothic and Romantic writing with her novel *Rebecca*, often being compared to its canonical precursor, Charlotte Bronte’s *Jane Eyre*. Although classed as a romantic novelist, du Maurier’s stories seldom feature a conventional happy ending, and have often been described as ‘moody and resonant’ with overtones of the paranormal. However, her brand of romanticism is frequently at odds with the sinister overtones and shadows of the paranormal she so favoured. According to her biographer Margaret Forster: “She satisfied all the questionable criteria of popular fiction, and yet satisfied too the exacting

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requirements of “real literature”(11). It is one of the aims of this research paper to explore the ways in which du Maurier, through her novels and short stories, problematises the idea of the ‘real’ and the ‘present’ which are usually privileged in novels of realism. A study of du Maurier’s fiction will also highlight the necessity of gaps, indeterminacies and uncertainties in creating an ‘unnatural’ narrative or a tale of the fantastic.

An ‘unnatural’ or ‘unreal’ narrative, in terms of plot and themes, is one that violates mimetic expectations, the canons of realism and the conventions of conversational natural narratives. A structural analysis of select fictional works of Daphne du Maurier by interpreting the larger system can lead to a better understanding of the individual narratives. This attempt is inspired by Tzvetan Todorov’s structural analysis of the tales of Henry James in his essay entitled “The Figure in the Carpet: A Structural Analysis of the Tales of Henry James”. Todorov explores the poetics of narrative by tracing the way in which Henry James’s short stories are constructed. The hypothesis that James’ tales are based on the quest for an absolute, an absent cause could be a starting point to consider the way in which the tales of Daphne du Maurier –a large portion of whose writing reveals a preoccupation with the supernatural, uncanny and the macabre– are structured to accommodate their recurring thematic concerns.

Structural meaning rises out of the difference between constituent parts that are strung together; the structure of the narrative revolving around the uncanny or the fantastic is also one founded upon contradictions. Daphne du Maurier’s tales revolve around an absent entity that distorts the ‘reality’ of the characters in the stories and ultimately debilitates or destroys them . The ‘present’ (temporal and spatial) of the characters/narrator of the story is often distorted and made ‘unnatural’ by the presence of the uncanny that recurs in du Maurier’s oeuvre. The absent entities in the stories selected for analysis include a dead woman, the spectre of the medieval ages in the modern age (the ‘present’ of the novel), a dead child, a vision from the future, a dead wife, a missing woman and an undefined evil force that may only be an illusion. The author’s privileging of the absent over the present and allowing it to dominate her narrative is a unique feature of her fiction considering that she did not write traditional ghost stories like H.P.Lovecraft or Henry James in which the ghost is the obvious ‘absent

presence'. Neither did her stories involve a fantastical realm and were firmly grounded in the world that her characters inhabited. du Maurier also questions the reliability of the narration and therefore her characters' experience of the fantastic is also subject to doubt.

While the construction of an 'absent presence' might be a key feature of any narrative of horror or fantasy, it is necessary to trace the way in which du Maurier achieves the effect of 'the uncanny' in her fiction, as there have not been many attempts to define her writing as containing anything more than elements of horror or the macabre (or gendered readings of her stories as representative of the Modern Gothic). References can be made to the paradigms of the fantastic as explored in Rosemary Jackson's *Fantasy: The Literature of Subversion* that includes the structural and genre framework laid by Tzvetan Todorov in his 1975 book *The Fantastic: Structural Analysis of a Literary Genre* for a better understanding of du Maurier's tales. The definition of the fantastic includes fairy tales, romance, science fiction and stories which have a rational or psychological background that still unsettles the narrator or reader through a destabilisation or a questioning of the 'real'- a process which can be called 'unrealisation'.

*Rebecca*, one of du Maurier's earliest novels will be analysed along with *The House on the Strand*, one of du Maurier's last novels to locate structural similarities. *Rebecca* is the story of a young woman haunted by her husband's deceased first wife. *The House on the Strand* combines elements of "mental time- travel", a tragic love affair in 14th century Cornwall, and the dangers of using mind- altering drugs.

Her short stories "Don't Look Now", "The Apple Tree", "Monte Verita" and "Not After Midnight" which consist of the more harrowing and terrifying of du Maurier's storytelling will be analysed. They are tales of terror that deal with themes like grief, obsession, the after-life and man's relationship with his natural world. "Don't Look Now" is the story of a husband and wife vacationing in Venice to recover from the recent death of their young daughter. The couple is drawn into further tragedy by a mysterious chain of events over which they seem to have no control. The continuity of time itself is in question in "Don't Look Now" as the future blends into the present.

“The Apple Tree” follows the actions of a man who, following the death of his unloved wife, suspects that her spirit inhabits an old apple tree in his garden which he resolves to remove. The consequences of this decision prove to be fatal as the story concludes with the triumph of the dead wife.

“Not After Midnight” is about a teacher who goes on a painting holiday in Crete and meets a strange American couple— a constantly drunk man and his silent and cryptic wife. The narrator is preoccupied by the fact that his chalet had been previously occupied by a man who had drowned under mysterious circumstances.

“Monte Verita” is the account of the happenings on an isolated mountain, home to a mysterious sect rumoured to be immortal and feared by the local communities from whom it attracts young women who are never heard of again. It is told from the point of view of a nameless mountaineer whose best friend’s wife disappears on a trip to climb the peak.

Du Maurier’s novels and short stories can be clearly seen to have echoes of the uncanny and the macabre. In his essay titled “The Uncanny”, Freud explains his definition of “uncanny” as something that is at once frightening, yet familiar. According to him, what is uncanny in literature could be experienced differently than what is uncanny in real life. This is partly because the world introduced in literature is accepted as being separate from the real world, with different rules governing what can and cannot happen. For example, neither Snow White’s return from the dead nor the resuscitation of the dead in the New Testament are considered uncanny (14). Uncanny moments in literature do occur when the author places the story in the real world the reader lives in —this is essentially the way in which Daphne du Maurier’s tales are constructed.

Freud explains in his essay “The Uncanny” that an “uncanny effect is produced by effacing the distinction between imagination and reality” (15). The distinction is blurred when what is seemingly fantastical intrudes into the ‘realistic’ world that the characters in a story are said to inhabit. The anxiety, hesitation and confusion caused by this intrusion is not just a thematic concern of the story but is a part of the narrative technique that will result in the production of ‘the uncanny effect’.

Rosemary Jackson defines Todorov's characterisation of the 'purely fantastic' as a text that establishes absolute hesitation in protagonist and reader: they can neither come to terms with the unfamiliar events described, nor dismiss them as supernatural phenomena. Anxiety then is not merely a thematic feature, but is incorporated into the structure of the work to become its defining element (33). The indeterminacy of the narrative in the tales leaves the reader with the task of distinguishing between a psychological manifestation and a supernatural occurrence and this very indeterminacy is indicative of 'the unreal'. This hesitation and uncertainty on the part of the readers and the novel's characters is common to all of Daphne du Maurier's fiction. Reason, in a fantastical work of fiction, is made to confront all that it traditionally refuses to encounter. (21). In order to do this however, the fantastic has to contend with the rules of the 'real' world while challenging them. Du Maurier also demonstrates through her writing that the fantastic cannot exist independently of the real world that it finds so frustratingly finite. The subsequent analysis of select novels and tales of Daphne du Maurier will demonstrate how thematic concerns and narrative techniques merge in creating "the unreal" in the stories.

### **Haunted by the Past: The Narrative Structure of *Rebecca* and *The House on the Strand***

*Rebecca* is clearly an example of the 'absence' dominating the narrative to the point that the personality of the unnamed narrator/ protagonist is under threat of being erased by it. The traditional structure of most narratives is said to set out from a situation of order, move through a period of disorder and finally reach a point of closure and completion in which the original order is re-established. On the surface, *Rebecca* seems to fit this pattern and Daphne du Maurier moreover utilises many of the techniques and narrative trajectories of conventional horror. But her novel is distinguished by the unease that troubles the closure of her narratives. In *Rebecca* the haunting and uncanny presence of the dead wife only seems to have been burned and destroyed in the fire which destroyed Manderley; she lives on in her effect on the second marriage and the second Mrs de Winter. The narrator before beginning her account of her time in Manderley reflects on her current life with her husband, "The things we have tried to forget and put behind us would stir again, and that sense of fear, of furtive unrest, struggling at

length to blind unreasoning panic - now mercifully stilled, thank God - might in some manner unforeseen become a living companion as it had before" (7).

But the unrest personified by Rebecca is never stilled and the unease with which she leaves the readers develops into a refusal of closure, and celebratory transgressions. Du Maurier both confirms conventional beliefs and behaviours and deconstructs them, testing their limits, questioning received interpretations and securities whether of behaviour in the natural world, or of the stability of body, time and space (Wisker 20).

The narrator admits towards the end of the tale, "But Rebecca would never grow old. Rebecca would always be the same. And her I could not fight. She was too strong for me" (341). Rebecca's very absence is uncanny as the narrator often imagines her to transcend her death and occupy the familiar space reserved for the living. When she enters Rebecca's room for the first time, feeling like a stranger or an intruder in her own house, her paranoia increases to the point that she believes the dead woman would enter the room and reclaim her space:

In a minute Rebecca herself would come back into the room, sit down before the looking glass at her dressing-table, humming a tune, reach for her comb and run it through her hair. If she sat there I should see her reflection in the glass and she would see me too, standing like this by the door (186).

In this way, the psychological manifestation of Rebecca becomes uncanny and in exposing the fears of the protagonist, unsettles the reader. Uncertainty is deeply embedded both in the structure of the narrative and in the identity of the narrator. The narrator of *Rebecca* is someone who is insufficiently informed and characterised by a sense of inferiority and shyness that prevents her from clarifying doubts or asking questions. Though she is honest and more or less reliable, the fact remains that there would have been no mystery or intrigue had du Maurier employed a more assertive narrator. The unnamed protagonist/ narrator has a great fear of offending or hurting others which makes her incapable of probing deep enough to find the truth and her unreliability lies in the fact that she unquestioningly accepts her husband's narrative when it coincides with her own

expectations of him. Whenever the reader is offered some fragment of truth, it is denied him/her through the overwhelming propriety and naivety of the narrator who refuses to probe deeper.

The truth is deferred, like in detective fiction, by the structure of the narrative and the nature of the narrator who constantly frustrates the reader in his/ her pursuit of the truth. The key narrative technique of the novel is the hesitation that it creates in those readers unfamiliar with its ending who would be kept in suspense as to whether it is a ghost story or a tale of psychological horror. The assumption on the part of prospective readers that the novel is a ghost story is justified by several instances from the text. Mrs Danvers in psychologically torturing the protagonist tells her: "Sometimes I wonder if she comes back here to Manderly and watches you and Mr. de Winter together" (195). This uncertainty about the true nature of the story that one is reading— a story that ultimately ends with rational explanations, is an essential feature of the uncanny as defined by Tzvetan Todorov.

If *Rebecca* were to be considered to be in the fantasy genre, in a form that was called 'the uncanny' by Todorov, it then conforms to Rosemary Jackson's statement in her book about fantasy transforming what is considered 'real' by exposing what is feared and hidden. "Fantasy is not to do with inventing another human world; it is not transcendental. It has to do with inverting elements of this world; recombining its constitutive features in new relations to produce something strange, unfamiliar and apparently 'new', absolutely 'other' and different" (8).

This multi-layered narrative technique presents readers with a puzzle that can never quite be solved. At the end of *Rebecca*, the details of Rebecca's murder and the subsequent cover up are revealed, but there is no certainty about the kind of person Rebecca really was or the nature of her relationship with Maxim. This uncertainty that is a feature of fantastical fiction is often expressed in other works of du Maurier in terms of madness and hallucination. The multiple division of the subject is dramatized by the text itself as it produces a similar unknowingness on the part of the reader. This is best explored in *The House on the Strand* which on the surface is a novel about time travel and the narrator's preoccupation with the past. Chronological time is exploded with time past, present and the future losing their historical sequence and tending towards a suspension, an eternal present.

In *The House on the Strand* the idea of the absent presence works in two ways: The men and women from the past are absent yet present in the modern day landscape of Cornwall and they haunt the narrator till his own reality is distorted. At the same time the narrator is an absent presence in their time, though he does not have the influence that they have over him. Richard Young, the protagonist, in his moments of lucidity makes observations such as follows:

I realised at that moment, more strongly than hitherto, how fantastic, even macabre was my presence amongst them, unseen, unborn, a freak in time, witness to events that had happened centuries past, unremembered, unrecorded; and I wondered how it was that standing here on the steps, watching yet invisible, I could so feel myself involved, troubled, by these loves and deaths (87).

Unlike marvellous secondary worlds which construct alternative realities, the shady worlds of the fantastic construct nothing. They are empty, emptying, dissolving. Their emptiness vitiates a full dimensional visible world, by tracing in absences, shadows without objects. Far from fulfilling desire, these spaces perpetuate desire by insisting upon *absence*, lack, the *non-seen*, the unseeable (Jackson 45). The desire that Young feels for the absent medieval world and the long-dead Isolda eventually turns into an addiction that leads to him becoming paralysed because of the frequent intake of the drug that enables his 'mental' time-travel. The novel which has science-fiction as its premise is, like most of Daphne du Maurier's tales, unclassifiable in terms of genre. However, the one way in which the text can be read is by understanding the narrative devices used in it such as the unreliability of the narrator and the 'hesitation' of the reader. Unlike tales of the marvellous (such as those of the *Thousand and One Nights*), the tales of the uncanny are characterised not by the mere presence of supernatural beings or phenomena, but by the hesitation that governs the reader's perception of the events represented in them. Throughout the story the reader asks himself (and often within the book, a character does too) whether the facts which are recounted are to be attributed to natural or supernatural causes, whether it is a matter of illusion or reality. This hesitation derives from the fact that the extraordinary (and thus potentially supernatural) event occurs not in a marvellous world, but in a familiar everyday context (Todorov 165).

Du Maurier's stories are turned toward the past and sometimes toward the future. In a secularised culture desire for otherness is not displaced into alternative regions of heaven or hell, but is directed towards the absent areas of this world, transforming it into something other than the familiar comfortable one (20). In *The House on the Strand*, the ancestral home of the narrator's closest friend with which he had been familiar since his college days turns into an unfamiliar landscape with its own constructions and characters. The title of the novel represents the ambiguity that characterises the narrator's experiences. The titular house could either refer to Young's friend's ancestral home or the homestead of one of the medieval personages— Roger Kylmerth who the protagonist identifies with. Instead of an alternative order, an 'alterity' is created, the rational world is replaced and dislocated. Thematically too, the fantastic plays upon difficulties of interpreting events/things as objects or as images, thus disorienting the readers' categorisation of the 'real'.

In *The House on the Strand* the reader is to judge the truth of Young's narrative as he is, by the end of the tale, a confirmed addict to the effects of the unnamed drug and the 'trips' he goes on after consuming it. The reader is torn between Young's understanding of what is happening to him and the psychological explanation that Dr.Powell gives for his trips. This unresolved conflict between the two explanations— psychological and fantastical can be observed in the following lines from the last chapter of the novel: I felt strangely shocked. I had imagined that I had told him everything from start to finish about the experiment with the drug, and had described to him, in detail, the happenings of the other world. The fact that I had been born and bred a Catholic had no bearing on this at all.

"I'm a very bad Catholic," I said. "I couldn't wait to get away from Stonyhurst, and I haven't been to mass for years. As to confession..."

"I know," he said, "all in the attic or underground. Along with your dislike of monks, stepfathers, widows who remarry and other little things along the same line." (...)

“Look here,” I said, “you’re talking nonsense. I never give a thought to monks, widows or stepfathers- with the exception of myself- in my ordinary present-day life. The fact that these people existed in the fourteenth century, and I was able to see them was entirely due to the drug.”

“Yes,” he said, “entirely due to the drug.” (du Maurier 321)

Richard Young is an unreliable narrator in every sense of the term, he is almost callous toward his wife and step children, in violation of the implied values of the author of the text and is possibly suffering from a mental instability augmented by midlife crises. Moreover the ambiguous ending of the novel in which the reader is left to determine the fate of the protagonist further problematizes the completeness and veracity of his narrative.

In a secular environment Otherness is not located elsewhere, it is read as a projection of merely human fears and desires transforming the world through subjective perceptions. There are uncanny stories where strangeness is an effect produced by the distorted and distorting mind of the protagonist. The fantastic gives utterance through precisely those elements which are known only through their absence within a dominant ‘realistic’ order. It is this negative *relationality* that constitutes the meaning of the modern fantastic (Jackson 26). In this sense, through its construction of the absent presence *The House on the Strand* can be located in the realm of the modern fantastic in which the reader is constantly perplexed by what is ‘real’ and ‘unreal’. It is this indeterminacy that leads to much of the intrigue in the narrative; and the uncanny nature of the narrator’s experiences and the ambiguity of his fate at the end of the novel creates the ‘strangeness’ and ‘unrealness’ that remain long after the narrator’s mental time-travel comes to an end.

*Rebecca’s* position in the genre of the uncanny is that of a narrative which resolves or rationalises suspicions of the paranormal while questioning the idea of the ‘real’ at the same time. The narrative is structured by the narrator’s misreading and the ‘truth’ is deferred by her psychological barrier against perceiving it and this *negative relationality* between what is said and unsaid, what is seen and unseen, what is real and unreal constitutes the uncanny and the fantastic which will be further explored in the third chapter.

## **The Uncanny and the Macabre: The Narrative Structure in “Don’t Look Now”, “The Apple Tree”, “Monte Verita” and “Not After Midnight”**

The short stories of Daphne du Maurier, like her novels, defy easy genre classifications, but generally deal with themes that are darker and more macabre than that of her novels. She places her plots on the fine edge between supernatural and mundane, romantic and prosaic, tragic and hopeful (though mostly tragic), she gives the reader no warnings and no time to get comfortable. Some stories seem realistic, only to veer into fantasy; others appear to aim for the supernatural, only to slide into the perfectly ordinary. These are stories of suspense – but to a large degree, what we are suspended by is not concern for the characters, but concern for the story itself: the reader is in the position of sometimes not knowing the nature of the story they have been reading until or even after the concluding paragraphs. In this chapter the novellas/short stories “Don’t Look Now”, “The Apple Tree”, “Monte Verita” and “Not After Midnight” will be read in terms of the parameters already established in the previous chapters. There is an element of duality in the way in which these stories are composed– the short, sensational story seems to war against the sober, realistic, slice-of-life detailing.

“Don’t Look Now” is a narrative that is entirely structured around the ‘absent presence’— a spectre from the future that is directly responsible for the gory death of the protagonist at the end of the novella. It is a complex narrative, not the least because it has two levels of the absent presence embedded within it. First, the most obvious, is the dead Christine, the dead child, whose spirit the two sisters in the story claim to be able to see sitting between her parents. It is to get over the absent Christine that John and Laura take the trip to Venice which ultimately destroys John. The second absent presence is the vision John has of Laura and the sisters on the *vaporetto*. This vision from the future appears so life-like to John that he is haunted by it to his death. The story is set in Venice, in whose sinister, echoing labyrinth of alleys, piazzas, churches and canals the unwary visitor could be both literally and figuratively lost.

The story is structured by deferrals, questionings, denials, misinterpretations, keeping it tightly knit, and us as readers constantly uneasy, misdirected, unsure,

certain there is something missed out and misread. "The ghost was temporarily laid" (8) refers to the couple's haunting loss rather than any real ghost. The ghost which is to continue to haunt them is the spectre of a terrifying future, misread. The undefinable, the nightmarish, the inexplicable and the oddly threatening are in excess of any comfortable explanations and closure (Wisker 21).

An emphasis upon invisibility points to one of the central thematic concerns of the fantastic: problems of vision. Objects are not readily appropriated through the look: things slide away from the eye which seeks to possess them, thus becoming distorted, disintegrated, partial and lapsing into invisibility (Jackson 46). Blindness, vision and the unseen become the chief motifs of the story. The blind sister's fixed sightless stare unsettles John and when he becomes aware of her psychic ability to see what is unseen he is even more wary of her. The word "unseen" recurs in the text, even seeming at times unnecessary in certain sentences such as the following: "Then he turned and walked away, back to the hotel, the bright day all about him desolate, unseen." (du Maurier 35). Invisibility, impossibility, transformation, defiant illusion are all characteristic of fantasy narratives. The real world is replaced, its axis dissolved and distorted so that temporal and spatial structures collapse.

In the short story "The Apple Tree" the unnamed protagonist who is simply referred to as "he" throughout the story is haunted by the presence of his dead wife with whom he had an unhappy marriage and is confronted with a natural world that is mysteriously antagonistic to humanity. The wife seemingly takes the form of an apple tree that exhibits the characteristics she exhibited when she was alive. The narrator is unable to persuade his gardener to chop off the tree whose fruit leaves a rotten taste in his mouth and whose wood reeks when burnt at the fireplace. He ultimately undertakes the task himself and on a snowy evening falls over with his foot caught between the jagged split stumps of the apple tree. Despite his efforts to free himself and his repeated cries of "Let me go", he sinks deeper into the snow. The power of the absent entity is so strong that it saps the will and energy of the protagonist before trapping him into what must be sure death: "He sank deeper, ever deeper into the snow, and then when a stray piece of brushwood, cold and wet touched his lips, it was like a hand, hesitant and timid, feeling his way towards him in the darkness" (107).

The reader is kept uncertain as to whether what was given in the name of 'true' experience was true or not. The narrative voice is that of the confused/confusing 'I' at the center of the tale. The fantastic occupies a duration of uncertainty whilst the reader is left in doubt over the origins of ghosts as supernatural or natural presences. The narrator is no clearer than the protagonist about what is going on, nor about interpretation: the status of what is being seen and recorded as 'real' is constantly in question. The fantastic is a mode of writing that enters a dialogue with the 'real' and incorporates that dialogue as part of its essential structure. Du Maurier's fiction often presents a natural world that is distorted and appears menacing to the characters in the story. While the *unrealisation* or *unnaturalisation* of the natural world may constitute one of the chief attributes of the fantastic, this technique when used by du Maurier also places the burden of perception on the human narrator. Uncertainty and impossibility are inscribed on a structural level through hesitation and equivocation and on a thematic level through images of formlessness, emptiness and invisibility. That which is not seen, that which is not said, is not 'known' and it remains as a threat, a dark area from which any object or figure can enter at any time. The relation of the individual subject to the world, to others, to objects, ceases to be known or safe and problems of apprehension (in the double sense of perceiving and of fearing) become central to the modern fantastic in the fiction of Daphne du Maurier.

The narrative is a temporal sequence- a doubly temporal sequence. There is the time of the thing told and the time of the telling. This duality not only renders possible all the temporal distortions that are commonplace in narratives. One of the functions of narrative is to invent one time scheme in terms of another time scheme— and that is what distinguishes narrative from simple description as well as from image (Metz 87). Time and the way in which the past and the future merge with the present are recurring motifs in the fiction of du Maurier and this is seen in the 'unnatural' manifestation of time such as the events of medieval Cornwall taking place in modern-day Cornwall and John's vision of the future merging with his perception of the present. Time is an important factor in locating the absent present and in keeping with the narrative structure of du Maurier's fiction such temporal transgressions in service of the absence destroys the presence. Young's friend Magnus is actually killed by a freight train as he mentally

moves through the medieval landscape of Cornwall while physically moving across modern-day Cornwall, with unseen dangerous obstacles in his path. Likewise, the vision from the future that intrudes upon the present in “Don’t Look Now” leads to the death of the protagonist.

In “Monte Verita” the protagonist is disturbed by his best friend Victor’s narrative about disappearance of his wife Anna in the titular mountain. The missing woman is present for the first portion of the narrative and is then rumoured to have been ‘taken’ by a religious cult in the mountain where she had trekked with her husband. The element of uncertainty is once again central to the structural deference of the truth (*verita*) of the cult. The truth continues to remain elusive even as the story ends with Anna calling her husband’s belief in her unchanging youth and beauty “a dream”. The very beginning of the story establishes the theme of absence that would dominate the rest of the narrative: “They told me afterwards they had found nothing. No trace of anyone living or dead. Maddened by anger, and I believe by fear, they had succeeded at last in breaking into those forbidden walls, dreaded and shunned through countless years-to be met by silence” (9). Monte Verita which means the Mountain of Truth never gives up its ‘truth’— the fact which is again foregrounded at the very first: “Today, approaching seventy, I have few illusions; yet often I think of Monte Verita and wonder what could have been the final answer. I have three theories, but none of them may be true” (9). The impossibility of fulfilment: invisibility or threatened invisibility removes certainty and disturbs the premises and promises of the ‘real’. The protagonist recognises the little that is his, discovering the much he has not had and never will have. The narrator of the story longs to be a part of the community of Monte Verita but his desire is never fulfilled and perpetuated all the more by the absence, the unseen and the *unseeable*.

“Not After Midnight” involves a teacher Timothy Grey, determined to be alone, holidaying in a seaside resort where he occupies the chalet of a man who had died recently. After finding out that his ‘predecessor’ had drowned in the sea, he resolves never to go swimming after dark: “I don’t know why it was, but the sight of that moving object was somehow disconcerting. It made me think of the unfortunate man who had been drowned during a midnight swim. My predecessor” (259). This story too, like “Monte Verita” begins with and precludes

the ambiguity and uncertainty about the “truth” of what the protagonist has experienced:

So that whatever becomes of me, this paper will be found and the reader can make up his mind whether as the doctor suggested, some want of inner balance made me an easy victim of superstitious fear, or whether, as I myself believe, my downfall was caused by an age-old magic, insidious, evil, its origins lost in the dawn of history (248)

The narrator’s understanding of the “insidious evil” is never made clear even at the end of the story. This gap in the narrative is left to be filled by the discerning reader.

Reality assumes presence, which has a privileged position along two parameters, space and time; only the here and now are completely real. By its very existence, the narrative suppresses the now or the here, and most frequently the two together. An account is perceived as such only as long as a margin, even an infinitesimal one, separates it from the fullness of here and now. Reality does not tell stories, but memory, because it is an account, is entirely imaginative (Metz 90). Therefore, the perception of the narrative as real, that is, as being really a narrative, must result in rendering the recited object unreal. Whether the narrated event follows non-human logic or the ordinary logic of everyday life, it has, because it is perceived as narrated, already been unrealised (89). The *unrealisation* effect is created through the technique of memory, whereby most of du Maurier’s tales instead of the implied author have the protagonist as the narrator. The narratives in four out of the six texts that have been analysed have an unreliable first- person narrator.

Much of *Rebecca* consists of the narrator’s imaginings of what might happen or what others might be saying or thinking. The vertical narrative interrupts the forward, chronological pace of the story (the horizontal narrative) and replaces simple linear movement with spatial complexity. The vertical narrative which stalls the progression of events in the ‘present’ represents the act of imagination, not of the writer but of the characters in the story and is a characteristic feature of all the stories that have been analysed here. Everything the narrator tells us about Rebecca is either what she imagines, or what she hears from other

characters, all of whom have their own motives and their own imaginations guiding their versions and the 'truth' is constantly deferred as a result. The narrator has never actually met Rebecca and the ease with which she believes her husband's account makes her narrative open to interpretation. *The House on the Strand* is another story with an untrustworthy narrator whose account is further distorted by his wish-fulfilling tendencies. In "Monte Verita" most of the protagonist's account is based on what he has heard from his friend Victor who in turn has fallen into depression and is on the verge of a nervous breakdown. The narrator of "Not After Midnight" is a man who has been dismissed from his job due to his alcoholism and is probably constructing a tale to explain his descent. Namelessness is also one of the recurring motifs of the stories which add to the idea of the absence and uncertainty. *Rebecca* has an unnamed narrator, the drug which leads to time travel in *The House on the Strand* is never named as are the two psychic sisters in "Don't Look Now", neither the cult nor the protagonist of "Monte Verita" are ever named as is the "evil" in "Not After Midnight". The unnamed and the unknown creates a feeling of unrest which du Maurier deploys in her narrative; what is absent and unsaid is not only the seat of fear and indeterminacy but also the place where meaning is created. There is no possibility of a comfortable closure in any of the novels or short stories as a tale of the uncanny depends on a sense of ambiguity for creating the unease in the reader caused by the unknown and the unknowable.

The unknown is also paradoxically something that is familiar and something that is strangely attractive; this is the essential feature of the uncanny as defined by Sigmund Freud. The narrator's husband in *Rebecca* is rendered 'strange' and 'frightening' to her by his inscrutability and the mystery surrounding the true nature of his feelings for Rebecca. In *The House on the Strand* the Cornish landscape which had hitherto been familiar to the narrator changes in a dangerously captivating way during his time travels. In "Don't Look Now", the 'ghost' of Christine (the nature of which is unknown) is frightening yet fatally attractive to John and Laura. The narrator of "The Apple Tree" realises that the apple tree which had been so familiar to him that he had barely noticed it, has assumed a macabre significance after his wife's death. In "Monte Verita", the protagonist is drawn to what is unknowable about Anna and feels a solidarity

with it as something unknown within himself. "Not After Midnight" explores the fears of the protagonist who possibly recognises the undefinable evil within himself in the repellent yet inescapable Mr. Stoll. The unknown is thus a distortion or 'defamiliarisation' of something that the characters and the reader recognises from their everyday lives. According to Viktor Shklovsky in his essay "Art as Technique", "The technique of art is to make objects "unfamiliar," to make forms difficult, to increase the difficulty and length of perception because the process of perception is an aesthetic end in itself and must be prolonged" (57). In du Maurier's fiction this process is further complicated by the way the familiar or the 'real' is made all the more obscure by the intrusion of the 'unreal' or the fantastic.

## **CONCLUSION**

While various other tales and novels of Daphne du Maurier such as "The Breakthrough", "The Doll" and "The Loving Spirit" also focus on the power of the absence, some of her stories, particularly those novels inspired by the happenings in her own family do not necessarily conform to the narrative structure outlined in the preceding chapters. The aim of this research was to highlight the way in which du Maurier, through certain recurring narrative and thematic tropes problematizes the idea of the 'real' while working within the framework of her present and historical realities (In fact, it is only in her short story titled "The Pool" can the character actually be said to enter another realm inhabited by fantastical beings, the access to which is cut off after she reaches puberty. But even this could be read as a metaphor for the loss of the innocence and magic of childhood) Daphne du Maurier's fiction lends itself for a study of narratology and deconstruction that can further unearth the darker themes and taboos that she explores underneath the conservatism for which she has been criticised. A structure is essentially not static but dynamic and it is therefore possible to identify other structures in her works when they are subject to a different critical approach.

This paper has demonstrated how the distinction between the natural and the supernatural is broken down in du Maurier's fiction to expose the strangeness of

the boundaries and structures of the world that the reader inhabits. The negative subjunctivity, *the cannot or could not*, constitutes in fact the chief pleasure of the fantastic and the uncanny in her writing. The fantastic violates the real, contravenes it, denies it and insists on this denial throughout (Jackson 44) and du Maurier's construction of a narrative through this denial distinguishes her in the canon of 20<sup>th</sup> century British writing.

In structuralist thought, the meaning of words or signs emerges out of the differences that set them apart from other signs within the overarching system or structure. In du Maurier's fiction the absent element also incidentally proves to be the binary opposite of the presence. Rebecca is the selfish, promiscuous, aggressive, arrogant, confident, beautiful first wife of Maxim de Winter whereas the narrator is the self-effacing, chaste, passive, shy and artless second wife. While the novel clearly seems to uphold the narrator's passive femininity, a deconstructive reading would suggest that the absent femme fatale triumphs in her own subversive way. In *The House on the Strand*, the absent world of the medieval ages is full of primal passions, turbulent romances and gallantry whereas the present is (for the protagonist) monotonous, unromantic and generic. This contrast is symbolised in Dick Young's obsession with the beautiful Isolda to whom he unfavourably compares his wife Vita and the passionate relationship between Isolda and the rebel lord Otto Bodrugan with which he compares his own (to him) lifeless marriage. However, this preoccupation with the past leads to his physical and psychological debilitation.

In "Don't Look Now" the absent child Christine (perhaps nostalgically) represents the opposite of her brother (in being a girl and a pampered child as opposed to a boy who is sent off to boarding school) and the disfigured dwarf that murders John. But this opposition can also be questioned in light of the fact that it is memories of Christine and the grief surrounding her death that have led to the tragic conclusion of the story. In this way the spectre of the absent Christine is as much responsible for John's death as the dwarf that murdered him. In "Monte Verita" the impenetrable cult whose presence is always in doubt represents fulfilment, longevity, sexlessness and simplicity as opposed to the dissatisfaction, transcendence, marriage and materialism that characterises the world outside the cult. The narrator realises over the course of the story that the cult is not inviolable

as he supposed it to be and that it too is susceptible to the diseases of the world. But the villagers' attempts to plunder the place and reclaim their daughters and wives pan out as the women disappear and remain absent forever from their loved ones' lives.

In "The Apple Tree" the narrator creates a contrast between the peace and tranquillity of his present life and his unhappy marriage with his now-dead wife. The widower contrasts the characteristics of a woman with whom he was once tempted to have an affair such as youthfulness, cheerfulness and spirit with his wife's weariness, melancholy and dullness. But he discovers that the woman is dead and that his wife is as alive as she ever would be. In "Not After Midnight" the drunk American Mr. Stoll is seen as the opposite of the protagonist: he is indecent, talkative and rich while the narrator is dignified, quiet and financially constrained. However, it is Mr. Stoll's drunkenness that the protagonist inherits—an inheritance that destroys him.

All these differences and binary oppositions provide scope for a reading of du Maurier's texts where the idea of the 'real' can be further problematized. It is du Maurier's 'inbetweenness' that leads to much of her innovation and the recurring narrative trope of the absent present is an illustration of the way the author walks the fine line between the natural and the unnatural. By problematizing the idea of the 'real' du Maurier constructs 'the unreal' and the uncanny that is in direct conflict with the structures of the natural world and celebrates indeterminacy

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# BRITISH JUDICIARY AND SOCIAL CHANGE IN TULUNADU WITH REFERENCE TO ALIYA SANTHANA AND SLAVERY

- Suresh Rai K

## **Abstract**

*This article intends to highlight the impact of British judiciary on the society of Tulunadu or South Canara. In principle, the Judicial System implemented by British regime in Tulunadu or South Canara engendered a significant rupture in the social organization prevalent here. As the mediation of British legal modernity had lubricated the traditional caste hierarchy in other parts of India, South Canara also experienced a slackening of rigid caste system. Although initially people in the lower rungs of social hierarchy could not reap benefits from the modern legal apparatus, eventually they came to realize its significance. Guided by the selfish concerns of colonialism, the British also intended to protect the labour class under the pretext of imparting justice. Furthermore, a few of the conventions of the upper class in society were also perturbed by the interference of British judiciary. This article focuses on the social reconfiguration spurred by the implementation of British legal apparatus in South Canara with a special focus on two prominent practices in the region: Aliya Santana (nephew inheritance) and gulamagiri (slavery).*

**Keywords:** *Aliya Santana, judiciary, slavery, matriliney, white subaltern.*

Tulunadu, historically is the undivided district of Dakshina Kannada in Karnataka and Kasaragod district in Kerala State. The nomenclature 'Dakshina Kannada' is used here to refer to the present Dakshina Kannada district together with Udupi district separated in 1998, which were in combination referred to as 'South Canara' earlier. 'South Canara' was an extensively used term during colonial time, and it has been retained in special circumstances and while mentioning colonial records. The name 'Kanara', which was formerly spelt as 'Canara' is derived from Kannada, the name of the regional language of the State. It appears that the Portuguese, who, on arrival in this part of India, found the common linguistic

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medium of the people to be Kannada, and accordingly called the area as 'Canara'; 'd' being not much in use in Portuguese. This name was applied to the whole coastal belt of Karnataka and continued to be used as such by the British. It is therefore necessary to deploy Tulunadu to refer to the 'cultural zone' that included Dakshina Kannada, Udupi, and Kasaragod districts. In 1799 AD, after the fall of Tippu Sultan, Tulunadu was brought under the new Canara province. Present districts of Karnataka like North Canara, South Canara, Udupi and Kasaragod of Kerala were known as the Canara and Soonda Province, which was under the Madras Presidency. The northern region of Canara province was called North Canara. The same names continued as North and South Kanara after the unification of Karnataka State.

The British occupancy of Dakshina Kannada district or Tulunadu has been a milestone in the history of Tulunadu. The administration and governing techniques introduced by the British in this region exerted a crucial impact on the equations of hereditary authority prevalent here. The administrative control in the older system was largely microcosmic, scattered and fictive in nature. It had paved the way for a slackish organizational design altered by compromises and adjustments caused by the unrestrained local authority and functionaries' cooperation. As a result, such a system was not grounded on any concrete principle, but was largely dependent on conventional conveniences. However, British regime was created on the structures of a defined revenue system and police control. Although it had utilized the erstwhile centres of social power and command, it was, at the same time, successful in mobilizing all the political and administrative powers in its singular hands. Through a comprehensive examination of the administrative machinery, it appeared as an efficient exploitative tool; it was diverted towards revenue determination and collection. Land revenue was one of the major concerns of the British regime in Dakshina Kannada. The significant matters that drew sufficient attention of the British East India Company included Land revenue, Salt tax, monopoly over tobacco products, sea and land excise duty, temple and *math* revenue, etc. The principal objective of the British governance was to enhance revenue collection so as to bear administrative expenses and devise colonial interests. The judiciary was also used as a colonial tool in the hands of the British. The Judicial System implemented by British regime in South Canara also engendered a significant rupture in the social

organization prevalent here. As the mediation of British legal modernity had lubricated the traditional caste hierarchy in other parts of India, South Canara also experienced a slackening of a rigid caste system. Although initially people in the lower rungs of social hierarchy could not reap benefits from the modern legal apparatus, eventually they came to realize its significance. Guided by the selfish concerns of colonialism, the British also intended to protect the labour class under the pretext of imparting justice. Furthermore, a few of the conventions of the upper class in society were also perturbed by the interference of British judiciary. This article discusses the social reconfiguration spurred by the implementation of British legal apparatus in South Canara with special focus on two prominent practices in the region: *Aliya Santana* or nephew inheritance and slavery.

### **ALIYA SANTANA TRADITION AND BRITISH INTERFERENCE**

*Aliya Santana* is a Kannada term for matriliney followed by certain Tulu-speaking castes in the erstwhile South Canara district or Tulunadu of the Madras Presidency. As the nomenclature itself implies, *Aliya Santana* refers to the inheritance of property acknowledged chiefly through the succession of female lineage.<sup>1</sup> It is more of the nature of a custom peculiar to certain classes of people in the district, rather than as a general law governing the whole of its people. In a law suit of Casimir Rebello Vs Lingu, the Court considered *Aliya Santana* as a part of the private ownership legalities of the class to which the individual belonged. The Court upheld an opinion that the tradition of *Aliya Santana* could not be deemed as *Lexi loci* of Canara district.<sup>2</sup> The British judges considered it merely as an ingredient of the conventional laws and regulations of a few caste communities, and not as pertaining to the entire Hindu Act. As Hindu Acts were not germane to either people following to Muhammadan laws or to Parsis, so was it not applicable to the *Aliya Santana* law.<sup>3</sup> The three major characteristics derived by the modern judicial system from *Aliya Santana* practice were: recognizing ancestral lineage only through female line of descent; not recognizing the institution of marriage in family organization; and, prohibiting the compulsory apportionment of family property.<sup>4</sup> Although *marumakkattaya* practice in Malabar resembled the *Aliya Santana* system in terms of matrilineality, the Nair women could practice polyandry as per the customary laws of marriage, and could also have

'visiting husbands' of Namboodiri caste under the practice of '*Sambandam*.' G. Arunima has already conducted an extensive analysis of matrilineality in Malabar and the eventual transformations in its fabric.<sup>5</sup> However, such a practice was not prevalent in South Canara. The conception of *Sambandam* received a severe criticism from within the community, by the educated Nair men, as it was soon equated with prostitution. In South Canara, the Aliya Santana system did not give rise to such an internal conflict, as the union of marriage was still reckoned with sanctity. It was honored at communitarian levels. Nevertheless, when it was synonymized, either by habit or by conjecture with the Malabar practice, the public opinion or mediation of modern legal apparatus it stimulated also, at the same time, ruffled the *Aliya Santana law* of South Canara.<sup>6</sup>

As *Aliya Santana* practice was intricately connected with a very powerful community, Bunts in Dakshina Kannada district, the intervention of modern judicial system perturbed their familial and inheritance regulations at the concluding decades of nineteenth century. As is a prevalent knowledge, the genesis of *Aliya Santana* is knitted with the legend of king Bhutala Pandya. There is no exactitude about the origin of this singular tradition. Foundation for *Aliya Santana* law is also lacking in *Shruti* and *Smritis*. It is a law with currency in the private sphere of rules and regulations. Therefore, the evolution of all modern private legislatures is coupled with the emergence of British judicial system.<sup>7</sup> *Aliya Santana* law is not an exception to this system either. As per the traditional understanding, a King called Bhutala Pandya is identified as the proponent of *Aliya Santana* law. Although, the British Court had recognized it initially, it came to be perceived as a fictive document in later years.<sup>8</sup> A booklet initially claiming to be the commandment of Bhutala Pandya emerged in 1843. Titled as *Bhutala Pandyana Kattu Kattalegalu* (Rules and Regulations of Bhutala Pandya), this book became a basis for the adjudication pronounced by Mangalore Civil Judge Findle Anderson in law suit no. 82 in 1843.<sup>9</sup> The booklet was published from the German Mission Press in Mangalore in 1859. Further in 1864, it was translated into English by Shingal Charior, and was published in the *Madras Journal of Literature and Science*. Another translated version appeared in 1873 by N Ramaswamy Naidu and M T Gopala Krishna Pillai.<sup>10</sup> To sum up the entire story, *Rules* had made its first appearance as a rejoinder submitted by Mundappa Bangera to Malabar Marriage Commission.<sup>11</sup>

As described in the second chapter of this thesis, according to the *Aliya Santana* regulation, a despotic ruler called Bhutala Pandya annulled the law of offspring inheritance in 77 AD in favour of the Nephew Inheritance law. Ganapati Rao Aigal who wrote *Bhutala Pandyana Charitre* in 1923 also reiterates a similar plot line.<sup>12</sup> However, Bhutala Pandya's narrative could be challenged, as the major hurdle in acknowledging its veracity is a series of logical reasoning. It appears an aberrant that an influential individual would release a dictum one fine morning, commanding his citizens to henceforth abide by the *Aliya Santana* law.<sup>13</sup> In J Sturrock and Francis Buchanan's view, it was arduous to consider the genesis of *Aliya Santana* law as it was merely described in a pamphlet. Such a description only expressed mysterious and fictitious details, which were far from the actual truth.<sup>14</sup> Further, although the British Courts employed *Aliya Santana* Law initially, they eventually raised many queries and reservations about its veracity.

Apart from that, the courts, which initially were inclined to accept it as the basis of proof of custom, in due course, doubted the authenticity of this pamphlet.<sup>15</sup> A reference is available about judge Holloway adjudicating on the basis of Bhutala Pandya's *Aliya Santana* Law in the case Munda Shetty Vs Timmaju (MHCR 380) filed in the Madras High Court in 1863.<sup>16</sup> In the same case Holloway held that *Aliya Santana* system of inheritance differs only from that of Malabar in more consistently carrying out the doctrine that all rights to property are derived from the females. The same Madras High Court had acknowledged the *Aliya Santana* Law of Bhutala Pandya in Thimmappa Heggade Vs Mahalinga Heggade case (4 MCHR 28) in 1868. There was a dispute of title deed possession between the above mentioned two individuals in this case. Further, even in the case of Subbu Heggadti Vs Tongu (No 4 MHCR 196) of 1869, the Madras High Court had founded its legal verdict on the *Aliya Santana* law of Bhutala Pandya.<sup>17</sup>

However, since 1883 onwards the Madras High Court harboured suspicion about the validity of Bhutala Pandya's *Aliya Santana* law. For example, in a law suit of Koraga Vs Queen (ILR6, Mad, 374), the High Court shied away from considering the *Aliya Santana* law. A C Burnell termed the pamphlet of *Bhutala Pandya's laws and regulations* as a "book published without conducting adequate scrutiny indispensable to be an authorized version." He further criticized it as an immature, imbecilic and unverified text,<sup>18</sup> and according to him, it was a detrimental

deception altogether. It could potentially create the fear of rendering a vast tract of property into an insignificant entity. "Preparation of contrived documents possessed sufficient knowledge about the Bunt community with which it had to transact. A curse was attached that all those families who follow *AliyaSantana* would be rendered without any progeny and thus many poor superstitious families intended to do away with the tradition. Despite that scenario, petitioning for *Aliya Santana* law's intervention was in practice, and thus it has been put into legal abeyance."<sup>19</sup>

A C Burnell's opinion was given a lot of consideration in Courts in those days. Following his opinion, the Madras High Court declared *Bhutala Pandya's laws and regulations* pamphlet as a bogus document in *Devu Vs Deyi* law suit. Considering Burnell's thought, another judge of the Madras High Court, Louis Moore also recognized *Bhutala Pandya's laws and regulations* as a forfeited record in 1840.<sup>20</sup>

The task of categorically rejecting *Bhutala Pandya's Aliya Santana* law was taken up in 1913 in an investigation into *Santa raja Shetty Vs Secretary of State* government law suit. Through this suit, the State government endeavored to reclaim the land usurped with the means of forfeited records. This attempt of the government was challenged by the son of the deceased. The adopted son of the deceased intended to establish rights over his adoptive father's material property. However, the customary practice under *Bhutala Pandya's* regulations did not approve of adoption of a male child. The Government, therefore, highlighted this aspect; but the major question was whether to regard *AliyaSantana* law in adjudication as it did not possess any accurate basis. Inquiring into this legal suit, High Court judges Arnold White and Tyabji expressed thus: "As it is not possible to declare an authentic basis for *Bhutala Pandya's* custom, it is also not appropriate to consider it as a ground for judicial proceedings. Recently, A C Burnell's thoughts on this also have persuaded the Courts to question its veracity."<sup>21</sup> Even in cases like *Koraga Vs Queen* (1883), *Antamma Vs Kaveri* and *Devu Vs Deyi*, the adjudicative body did not consider *Bhutala Pandya's* laws and regulations as authorized record. Accordingly, it was opined that declaring the law's authenticity or its absence was redundant as *Bhutala Pandya's* law did not carry any verifiable evidential basis.<sup>22</sup>

Apart from the above, no cases were entertained in the Madras High Court

investigating the veracity of *Aliya Santana* law. The position adopted by Madras High Court regarding Bhutala Pandya's *Aliya Santana* law in Santa raja Shetty's case was similarly upheld by the Mysore Court as well.<sup>23</sup> Ultimately, as a result of all the debates pursued, the foundation of *Aliya Santana* law was regarded as customary practice maintained by the common people.

Despite its antiquity and uniqueness, the *Aliya Santanalaw* failed to sustain its relevance and contemporaneity in its struggle against the continually transforming era of modernity. The castes associated with *Aliya Santana* law like Bunts and others also were drawn towards the altered times,<sup>24</sup> and the first move towards such a transformation arrived from Malabar. The Malabar Marriage Act of 1896 spurred the movement of '*Sambandam*' practice of *Marumakkattaya* tradition from 'prostitution' towards 'conjugal' ties. It paved way for the registration of traditional '*Sambandam*' relationships. Apart, this act also facilitated wife and children to claim alimony, share in the family property from husband or father, and to call for divorce. Such a marked shift also raised many voices against *Aliya Santana* law in South Canara. In reality, there was no correlation between the '*Sambandam*' of *Marumakkattaya* custom and *Aliya Santana* law of South Canara. Nevertheless, as traditional customs were comprehended in more than one way, many legal hurdles arose in time.<sup>25</sup>

As early as 1868 itself, there was a petition signed and submitted by members of *AliyaSantana* family to the District Collector, requesting it to be forwarded to the Government. Through that petition, people appealed to abolish *Aliya Santana* law and to implement the general patrilineal system of inheritance.<sup>26</sup> As a substantial portion of the local population was against such an appeal, it could not be forwarded to the government.<sup>27</sup> It was a lucid reflection of the conflict between social convention and an Act that didn't accord any legal status on either husband or wife.<sup>28</sup> It did not fit into a period in which the inheritance procedures were undergoing drastic alteration. The British also oscillated between the two reflective poles of neutrality and intervention. In such a scenario, there were appeals from the *Aliya Santana* followers, especially Bunt caste, for British intervention.<sup>29</sup> The period also witnessed many attempts to create public opinion and awareness through legal restrictions, public debates and print medium. It was argued that an ancient custom could be honoured through some modification.

Surendra Rao records that in a 'Letter to the Editor' section of *Swadeshabhimani* newspaper of September 1910, a young member of a matrilineal family argued for modifications in *Aliya Santana* law.<sup>30</sup> It expressed dissatisfaction about the family elders or chiefs who refused to abide by the novel legislatures. According to Rao, this letter reflected a growing dissent between family chiefs or *yajamana* and its younger members in relation to inheritance, especially self-acquired property.<sup>31</sup>

One significant aspect to note here is that a struggle for transformation in the *Aliya Santana* tradition was started from within its most ardent followers like the Bunt community. It was chiefly because, the younger members of such families benefitted from modern education and acquired personal property and income that they did not intend to merge with the family possession, depriving their children of it.<sup>32</sup> In all the assemblages conducted by Bunts to deliberate the law of *Aliya Santana*, its younger members insisted on revising the law. But the elders in support of the tradition were apprehensive about fractioning the ancestral property which would result in selling the land, and thus cease to possess the power and influence enjoyed for generations by those village families. As a result, while the communities abiding by *Aliya Santana* Law were eager to escape from its tenets, the British also responded in the affirmative to the popular pulse.<sup>33</sup>

The third and fourth decades of the twentieth century were filled with both anxiety and anticipation about the modifications taking place within the traditional fabric. This situation continued up to 1949 until there was a situation to implement the Madras *Aliya Santana* law. There was even a proposal to incorporate enthusiasts of *Aliya Santana* in the *Marumakkattaya* Act while it was introduced in the Madras Legislative Assembly in 1932. However, the proposal was terminated amidst vehement opposition. In 1933, a separate Act was proposed for the followers of *Aliya Santana*, and public opinion was sought in this regard. All the communities abiding by this law expressed their opinion. Madras Legislative Council Member A B Shetty was an active representative in this matter. Many meetings were held, and different proposals were suggested.<sup>34</sup> An assembly of "Aliya Kattacharana Mahasabha" was gathered in Karkala under the leadership of Jarkala Venkappa Hegde. Lawyer Mahabala Hegde and Nitte

Mahabala Adyantaya debated the Act proposed by A B Shetty in Madras judicial assembly. The Mahasabha of Karkala ratified the Act proposed.<sup>35</sup> Billawas, Jains and other communities in places like Kinnigoli, Puttur, Mangalore, Mulki, Kapu and so on also followed the footsteps of Karkala Mahasabha. A meeting was held in 1939 at Bunts Hostel in Mangalore to deliberate on the same matter. *Navayuga* newspaper gave a clarion call against the *Aliya Santana* law, underlining its failure and vices, and attempted to generate a unanimous public opinion in favour of the patriarchal system.<sup>36</sup> Surendra Rao makes a note about an article by M B Narasappa titled "*Aliya Santana Kattu Hogale Beku*" (*Aliya Santana* regulations should vanish) in the 11-4-1946 edition of *Navayuga* newspaper.<sup>37</sup> Interestingly, this article likens the chief or *yajamana* of household to Hitler, who threatens its younger generation and obstructs their ways of progress.

The Madras government presented this legislature in 1948, and it was formally presented by A B Shetty, the then Minister under Madras Government. He delivered his statement in the Legislative Council thus<sup>38</sup>: "The overseer of *Aliya Santana* family has to engage in a continual struggle, and oscillate between his responsibilities towards his successor and their children, with that of his instinctual love on his wife and children. He prioritizes the interest of his wife-children over that of his natural sisters and her children. The situation worsens when he takes up the reigns of a large household with many branches. It becomes all the more difficult to maintain balance between such different subdivisions. Naturally, it leads to a prejudicial inclination towards the members of his own familial branch, also resulting in the negligence of household property. Investment gets unfairly spent in the well-being of wife-children. The head of *Aliya Santana* family expends money towards the education of his children, and not of his sister's offspring. While the relatives from a distance arrive at the head familial house, maintenance of household is rendered more hard. Different branches of the same family engage in internal feuds, and more often than not, there would be instances of crime, and consequent legal quarrels. Younger folk of the family petition against the chief seeking maintenance compensations. They attempt to dethrone the chief from his headship. In many cases the family property is shared volitionally, but they are preceded by inflicting law suits and enmity. The unnaturalness of this practice is debated during much adjudication. Tiruvankur and Cochin have brought about reformed legislations in this tradition many years ago."

After the approval of *Aliya Santana* legislative Act in 1949, and the subsequent introduction of law, this customary practice has lost its significant and controversial aspects. It is laid in commensurate with the mainstream of Hindu Law codes. According to Surendra Rao, even at its peak of presence, the *Aliya Santana* law had not accorded its women with substantive authority. Although it had ritually honoured the power of women, the license to exercise that authority rested with the headman or *yajamana*. Instances where some women overpowered the men and displayed abilities of efficient management might have drawn the attention of society at times. Nevertheless, *Aliya Santana* law lost its ground after years, and was relegated into the four corners of the space of antique goods. There is no necessity to express lamentation over this loss, as time eventually suppresses all non-adoptable elements. The people following *Aliya Santana* tradition themselves scrutinized its tenets and insisted upon transformation. In contemporary times, it has remained among Bunt, Jain, Mogaveera communities as a mere ritual, as they have opted to retain some of the distinctive elements derived from the annals of history as relics. However, they did not allow this relic to be a heavy saddle on the shoulders, affecting the pace of gaits undertaken in time<sup>39</sup>.

## **SLAVERY AND BRITISH INTERFERENCE**

In a complex social system like India, 'caste custom' has brought about both bouquets and brickbats. It appears, as if, fractioned into thousands of sects, classes, castes, etc., the Indian society has been systematically adhering to the caste structure to retain its distinctness. By being bound to the class divisions of higher and lower, the Indian society might have taken itself to the system of slavery. 'Slavery' is also not uniformly spread in the entire Indian continent. In the coastal region of India including Tulunadu the system of slavery is intrinsically connected with the existing caste structure.

It is not uncomplicated to explain the concept of 'slavery' as prevalent in India. While domestic 'slavery' was existent in the entire country, agricultural bondage prevailed only in a few parts.<sup>40</sup> All high and middle class households held slaves as domestic servants. Many prominent royal families, landlords and zamindars maintained domestic servants as slaves to enhance their prestige and honour. An individual's status and esteem in the society was determined by the number of

slaves he held.<sup>41</sup> As the nature and condition of all domestic servants was not similar throughout the country,<sup>42</sup> it is not possible to define 'slavery' in specific terms. In America and West Indies slaves were regarded as the master's exclusive property, and he was the sole maneuverer of their labour and strength. As a deviation, the laws of slavery varied from Presidency to Presidency, from district to district in India.

In Tulunadu or South Canara people belonging to the Shudra category to the ostracized and untouchable community positioned in the lowest rungs of society were automatically considered as slaves. Their existence was so strenuous that they had to survive in crude shelters on the fringes of society, much away from the mainstream arena. They were not permitted to erect an abode in the residential spaces of other upper castes. Through the imposition of certain rules and regulations on the slavish castes, their movements were decreed to be regulated in the society.<sup>43</sup> There is no precise information on the slaves and associated untouchability in English records. A cause behind this could be the administrators' lack of time in comprehending the customs, practices and regulative mechanism of local population. Slavery was further depicted in as mild terms as possible by the inflicting upper castes. In addition, as the system of thralldom was a private subject, it left hardly any scope for the government to intervene.<sup>44</sup>

It is not possible to accurately assess the reason behind the emergence of slavery in Tulunadu. Onslaught of foreigners, agricultural labourers joining as servants under powerful zamindars to ensure their safety and security, landlords lending advance amount to the small tillers and labourers, etc., have been identified as causes for the rise of slavery structure. Emerging in such a scenario, slavery might have retained its unproclaimed existence by adapting to the local demands and necessities. The Hindu Code of law also acknowledged the structure of slavery.<sup>45</sup> Francis Buchanan believed that a group of people subjected to different kinds of slavery existed in Tulunadu or the coastal region.<sup>46</sup> A social group called 'holeya' or 'Dars' was subjugated under varied levels of slavery. This depressed class was engaged in cultivation activities in its master's landholding, receiving in return a very meagre remuneration. Such authorized accounts reflect the prevalence of thralldom in Tulunadu.<sup>47</sup> Based on the reminiscient record of

Buchanan it is possible to state that slavery thrived in the Tulu area as well. All the slaves here were the exclusive property of their masters. The then Revenue Officer of southern belt of coastal province, J G Ravenshaw accounted in his 1801 report that, 52,022 people out of the total population of 3,96,672 were slaves to their masters in Tulunadu.<sup>48</sup> In 1819, an official called Thomas Harris mentioned that there were a total of 82,000 slaves in Tulunadu, out of which about 60,000 were agricultural labourers.<sup>49</sup> According to the estimate of District Magistrate in 1826, around 60,000 hereditary slaves lived here, and about 4500 of them voluntarily sold themselves as slaves.<sup>50</sup> 22,000 out of the rest were captured as slaves during battles, and it also included ostracised Brahmin women. However, to verify the authenticity of these statistics, no census was carried out in the early half of nineteenth century.<sup>51</sup> As per the Census of 1851, it is estimated that there were about 1,53,333 slaves in Tulunadu. In the perspective of Revenue Officials serving in Canara region, slaves in Tulunadu had converted as an entirely cultivating class by the year of 1801.

In 1818, the Madras Revenue Board undertook a serious deliberation about whether it was possible to eradicate the social evil of slavery, and amend the condition of coolie labourers and servants in the coastal region. In the same year, the Minutes of Madras Revenue Board's meeting about the coastal slaves was submitted to the Court of Directors in London.<sup>52</sup> Although many British officials displayed interest in this regard, higher authorities didn't express any concern in implementing their suggestions. However, as the British administrative heads in Britain decided to ameliorate the social situation here, the English governance in India also made efforts in this direction. Although British officials in Tulunadu were well aware of the slavery system and resultant exploitation of slaves prevalent here, they believed that the government's intervention in breaking free of the masters' noose would bear upon the prevailing traditional structure. Further, they were also worried that their interventionist stance might prove as an obstacle in revenue collection, and deemed it as a judicious institution. J G Ravenshaw had opined that, as the same masters in slavery structure contributed chiefly to State treasury through revenue payment, intervening in that structure might exert adverse impact on the British governance. As it was a practice developed within the legal frame of local population, officials measured it out of their authorial jurisdiction. Ravenshaw justified his non-interference as a strategy

to abstain from instigating the obedient landlords.<sup>53</sup> It was therefore decided that, remaining neutral or promoting the matter of slavery – that was intricately connected to land – was a better option than assisting its prohibition. This approach was not only restricted to Tulunadu, but was adopted in all parts of the country.

The British officials all through defended an opinion that there is no relationship between questions of ethicality or humaneness of maintaining slavery and the judicial system of the British. This position was reflected in the 1841 statement of the Magistrate of Udipi, H M Blair as well. He said: “The existing slavery in Kanara, having been recognized by government, it would seem absolutely that the right of the master to the services of his slave should be protected by law, and as difference of opinion seems to exist among the Mohammadan law officers as to whether a slave, having deserted his master and refusing to return to him, is liable to punishment by Criminal Courts, it is desirable that a definite rule should be established on this point, as any uncertainty on this question must seriously affect the landed interest of this province and produce a corresponding influence on the government revenue.”<sup>54</sup> On the contrary, English officers like Thomas Baber Richardson and Harrington maintained a compassionate opinion about slavery in Tulunadu.

It was Lord Cornwallis who raised his voice about slavery in India first. Judge of the Circuit Court, John Richard also had expressed a compassionate statement about the prevalence of slavery, and to quote his words: “Nothing perhaps is so revolting as the idea of hereditary slavery of a man’s inheriting at his birth nothing but the misfortunes of his parents, without hopes of emancipation.”<sup>55</sup> His recommendation to the Calcutta Supreme Court to issue a law prohibiting slavery was not accepted by the Court. The Supreme Court held an opinion that slavery system was legally approved and accepted in India. Court maintained that although it was impossible to prohibit slavery by law, on justice and humanitarian grounds, its sustenance could be curtailed.<sup>56</sup> Furthermore, a strong voice in favour of the proscription of slavery existed in India.

When the subject of continuation of the East India Company was discussed in 1833, President of the Board of Control, Charles Grant and its Secretary, Thomas Babington Macaulay posed a condition that a plan should be designed to

eradicate slavery system in the Charter Bill. The Court of Directors also approved this proposal, and insisted upon completely annihilating slavery and bonded labour in India. Under the leadership of Macaulay, a Commission submitted its report in 1841 in this regard. After many rounds of deliberation, the Indian government implemented an Act in 1843, and according to its 5<sup>th</sup> Section, slavery was prohibited in the entire country. It ensured a liberated existence to all slaves, and protected them from any kind of exploitation. According to the Act, the British judiciary declared that Zamindars do not possess any right to extract service from the slaves. Penal Code was executed in 1861, pronouncing the practice of slavery a criminal offence. As in other parts of India, those officially authorized laws were also applicable in Tulunadu. Unfortunately, the illiterate and helpless crowd of slaves was not aware of any such legal decrees. Nonetheless, when instances pertaining to slavery entered into the floors of judicial Courts, the British officers assisted them in reaping benefits from modern laws.

A potent pressure to prohibit slavery in India arrived from the Christian Missionary quarters. The merciless practices of slavery appeared as ruthless to the Missionaries preaching humanitarian principles of Christianity. Ironically, although more callous forms of slavery existed in Europe, the Missionaries did not deem it uncanny at all. The same attitude could be witnessed among the colonial masters, which could be termed as 'contradictions of Colonialism.' In addition, the British also required coolie servants to toil in their estates. They intended to release the slaves from shackles of slavery and in turn, employ them in their estates against meager wages. The situation of coolie labourers was no different from that of slaves. While the cruelty to which estate labourers were subjected considered, it emerged as another form of slavery itself. This facet of colonial cruelty has been discussed in detail by Elizabeth Kolsky in her book titled, *Colonial Justice in British India; White Violence and the Rule of Law*.<sup>57</sup> Kolsky takes a dig at a claim that the British ensured efficient and refined administration based on the equality of law in India. Outside war and onslaughts, she draws our attention to the other violent activities undertaken by the British. She primarily discusses the 'non-official Europeans' and their activities in the plantation estates in Eastern India.<sup>58</sup> They were called as '*White Subalterns*' and '*White Britons*.' Kolsky claims that the judicial system established by the British in India was neither uniformly applied nor was universal in nature. She opines that, it had

created sufficient scope for the 'White Subalterns' to escape from all criminal acts. For example, if any Indian was murdered by a European, the law had opened up a possibility to argue that the murder was not driven by the European's violence. Colonial judiciary, says Kolsky, also had ensured a scope for the White Subaltern to argue that Indians were using 'racial discrimination' debate to gain sympathy at the international level. Labeling Assam as the 'heart of darkness' of British colonial regime, Kolsky argues that such instances of colonial violence were rampant in the tea estates of Assam.

While debating about the eradication of slavery, the British, at the same time, required an ambivalent policy to justify their colonial governance. In Kolsky's words, *The inability of the Indian labourers to seek justice for the violence committed upon his or her body was after linked to the near-death state caused by economic deprivation*. She further writes, "In 1810 when the Calcutta Supreme Court asked an indigo cultivator named Ali, why he did not lodge a formal complaint against planter J.W. Looker, who had confined him and his son in the stocks without food or water for nine days, Ali replied that for want of food, he could not make the journey to court."<sup>59</sup>

As Kolsky observes in her work, according to the British Imperial understandings, the British colonial benevolence and honour was expressed primarily through its judicial system. Although the British self-proclaimed that they delivered Indians out of individual-centered justice practice by establishing a law-governed judicial system, thereby propelling the country from barbarism to civilization, Kolsky argues that, at implementation level, their claim remained as a mere lie. While the British maintained an illusion that feudal system was eradicated by introducing modern law, their own contribution in spurring feudalism in different forms did not appear as a negative development. In Tulunadu although socially marginalized sections were exploited socially and economically under the manacles of the caste system, the modern judicial system did not contribute substantially in ensuring an appropriate justice to the same subjugated. As mentioned in the earlier pages after the implementation of modern justice system, the exploitative feudal lords of the previous system shed their customary garb, embraced the modern British structure, and reveled in power centers in new attires. The Voiceless class of society failed to benefit from the altered system around. Further, illiteracy, helplessness and apprehension of modern judicial system also operated as an Achilles' heel for the hitherto suppressed social groups.

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- *Ibid.* High court judge Holloway held that, *if this indisputable rule had been abrogated by decisions of the highest courts of appeal.... How much so I should have lamented that judges had overstepped their proper duty of declaring law, I should .... Have followed such decisions. Here, however, the only decisions pronounced are those of inferior courts, evidently influenced by their view of expediency in their particular case before them.... Decisions dividing the family property have also been passed in Malabar and it is one of the claims of our late colleague Mr. Justice Strange... that he successfully resisted the attempts of lower courts.... To introduce foreign admixtures into law of which whatever may be thought of policy none can deny the consistency of the theory upon which it is based. He further continues, I adhere most strongly to the opinion that where a rule of law indisputably exists it is the duty of the judges not to fritter it away on the specious pretense of bringing rules of law into harmony with what they may consider the requirements of society. If they are wrong in their view of such requirement... the evil is unmixed, if right, the mischief still predominates over the good because it prevents that systematic reform from which alone good can result. Such systematic reform is for the legislature.*

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# FACTORS INFLUENCING INVESTMENT DECISIONS OF STOCK MARKET INVESTORS – A SPECIAL REFERENCE TO DAKSHINA KANNADA DISTRICT

- Yathish Kumar, Radhakrishna Nayak and Santhosh C H

## **Abstract**

*Economic growth can be encouraged through the use of sound investments at the business level. An investment is the cognition that indemnifies the best interest. Investor, particularly a tyro, needs to adopt an investment strategy and should focus on diversifying their portfolio in order to reduce the overall risk. But the counterintuitive point for many investors to keep in mind is that investment risk isn't about how much can be gained; it's about how much can be lost. Huge losses are the sign of knell to a portfolio, and that's why great investors focus first on risk, not on returns. There are wide varieties of markets in which one can invest money. Furthermore, within each of these types of markets, there are even more speciality markets. Investors have different profit objectives and their personal skills make different tactics and strategies appropriate. Some choices involve a trade-off between risk and return. Most investors differ from each other somewhere while accepting risk for the expectation of higher returns. Recognising this bias is useful in enforcing discipline when it comes to savings and also to know an appropriate investment avenue.*

*Thus in this paper the authors have thrown light upon the weightage each individual investor associates with, when it comes to investment decisions irrespective of their demographic features and has guided the same regarding the best investment avenues to choose according to their need. Final interpretations are drawn using statistical tests and by using different statistical tools such as graphs, charts, etc.*

**Keywords:** Indian Capital Market, Investment, Investment Strategy, financing firms

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## **INTRODUCTION:**

According to Graham and Dodd [1934], “An investment operation is one which upon thorough analysis, promises safety of principal and satisfactory returns. Operations not meeting these requirements are speculative”. Benjamin Graham further proposed the concept of “margin of safety” as the cornerstone principle for operationalizing this definition of investment. Margin of safety is a measurement of the degree to which an asset is trading at a discount to its intrinsic value. Modern theories of investors’ decision making suggest that investors do not always act rationally while making the investment decisions. They deal with several cognitive and psychological errors. Investors must have a clear survey of the cognitive and emotional errors they are vulnerable to. Tversky (1990) found that 1) investors act not always risk averse but often risk seeking while they make an investment decision, 2) investors interpret outcomes of various decisions differently 3) the expectorations of investors are often biased in a predictable direction, rather than rational.

In traditional theories of finance investment decisions are based on the assumption that investors act in a rational manner. This means that they behave rationally so they earn returns for the money they put in the stock market. To become successful in the stock market it is essential for investors to have rational behaviour patterns. Rational behaviour is also required to be financially successful and to overcome tendencies. Individual investment decisions in stock market are competently influenced by several factors.

## **FACTORS INFLUENCING INDIVIDUAL INVESTMENT BEHAVIOUR**

Risk is a widely used term in cross discipline of knowledge and holds various meanings in different contexts. In behavioural finance, it is one of the key variables that is observed, measured and analysed. For an investment professional the risk is the probability of losing a client, while the client may view risk as the possibility of losing their principal investment or a portion of it or even a variation in return (Victor Vicciardi, 2004). After a careful examination of the literature we found that the previous empirical literature was focused on the

relationship between risk perception, attitude towards risk and investment decision of individual investors; it is obvious that investment decision largely depends on risk perception and risk attitude. Behavioural finance literature assumes that decision on asset allocation in risky and riskless assets relies on the risk taking attitude of investors. Researchers have always been interested in the factors that determine the risk. Broadly, these factors have been classified into three groups:

**1. Factors that Affect Individual Behaviour:-**

The Individual Investor's factors can be further classified into:

**a. Cultural Background:**

Investor's cultural background bears heavy impact upon his/her attitude towards risk perception. Hence, when analysing individual investor's risk attitude, he/she should think of his/her ethnic and religious background as well as his/her family context to understand his/her risk attitude. In this era of globalization, several social researchers conducted research across the boundaries and determined that individual investors show different behaviour in their investment in different types of culture and society.

**b. Experience:**

It plays a very vital role in investment decision making; while calculating risk, one reviews experiences regarding similar situations. Therefore, it is critical to assess one's previous experiences while analysing his risk attitude. Personal past experience has a great impact on individual risk taking behaviour, greater the frequency and degree of experience of risk taking the more risk will he/she take.

**c. Education Level:**

Psyche of investor heavily depends upon his level of education. It affects the investor's perception of risk. Less educated people are more sceptical in their perception of risk, whereas, educated people tend to take rather greater degree of risk. Investors having higher education tend to invest in risky assets i.e. level of education has an impact on an individual's tendency to bear risk.

**d. Age or Maturity Level:**

Age or Maturity Level of Individual is another investment factor. Young investors lack in analytical skills to precisely evaluate risk. Hence, lack of abstract and deep thinking hampers young investors to perceive things in broader context resulting in higher risk attitudes. A number of studies have been conducted and it has been concluded that there is an inverse relationship between maturity level and risk forbearance i. e. low age high risk and vice versa.

**e. Personal Tendencies:**

In addition to these factors, individuals have certain set patterns of psyche like optimism or pessimism. Optimistic people tend to take higher degree of risk than the pessimists do. They tend to overlook certain risk factors and over -simply risk environment. An investor's social factors also affect the individuals decision processes. The investor rationally, analytically search the market efficiency, and then determine the investment alternative.

**2. *Factors affecting presentation of Risk***

Risk Presentation has heavy impact on risk perception. Within presentation of risk, researchers are interested in designing of risk and the credibility of information source. The way risk information is framed affects its perception. Positive framing, as telling that half glass of water is full rather saying that half is empty, affects perception of risk. However, in some cases negative framing could also be helpful. For example, if you have to convince people to undergo a screening test for detection of some disease, you have to negatively frame the chances of risk to convince the people to take the test. In addition, investors tend to magnify risk if they do not trust the source fully as a precautionary measure. Similarly, the degree of uncertainty causes people to view risk as larger than actual.

**3. *Factors Regarding Characteristics of Risk***

The nature and characteristics of risk have an impact on perception of risk. Harvard Centre of Risk Statistics shows that individuals are more concerned

about the risks that are beyond their control, are involuntary, have some uniqueness or novelty, are a consequence of other humans' mistakes or deliberate actions or could be more easily recalled.

Thus behaviour of the investors towards buying and selling in a particular stock of a company generates fluctuation in the price. This study helps to throw light upon all such factors that an individual investor considers in order to ensure his hard earned money is safe and he benefits adequately for administering his savings with respect to the risk he bears due to the level of uncertainty attached to it.

In this paper the authors have tried to construct the relationship among different factors influencing share market investment, with reference to share market investors of Dhakshina Kannada district.

## **LITERATURE REVIEW**

A review of the available studies in the field or related field of investment and factors influencing investments are provided under here.

1. *Dunham (1984)* admits that although personality factors can change an extended period of time, the process is slow and tends to be stable from one situation to another. Therefore, these factors are expected to influence the decision making behaviour of an individual.
2. *Barnwell (1987)* finds that an individual investor can be found by lifestyle characteristics, risk aversion, control orientation and occupation. He suggests the use of psychographics as the basis of determining an individual's financial services needs and takes one closer to the truth from the customer's perspective of need to build a marketing program.
3. *Statman (1988)* observed that people trade for both cognitive and emotional reasons. They trade because they think they have information, when in reality they make nothing but noise and trade only because trading brings them joy and pride. Trading brings pride when decisions made are profitable, but it brings regrets when they are not. Investors try to avoid the pain of regret by avoiding realization of losses, employing investment advisors as scapegoats and avoiding stocks of companies with low reputations.

4. *Harlow and Brown (1990)* observed that psychologists tend to believe that an individual's choice is primarily determined by factors unique to the particular decision setting. Whereas economists assume that there is some individual specific mechanism playing a common role in all economic decisions
5. *Ippolito (1992)* "Behavioural Finance" studies are very few and very little information is available about investor perceptions, preferences, attitudes and behaviour. All efforts in this direction are fragmented.
6. *Kannadhasan (1994)* stated that decision making is a complex activity. Decisions can never be made in a vacuum by relying on the personal resources and complex models, which do not take into consideration the situation. Analysis of the variables of the problem in which it occurs is mediated by the cognitive psychology of the manager. They found that decision making is an activity that follows after proper evaluation of all the alternatives.
7. *Gupta (1994)* made a household investor survey with the objective to provide data on the investor preferences on Mutual Funds and other financial assets. The findings of the study were more appropriate, at that time, to the policy makers and mutual funds to design the financial products for the future.
8. *Min Deng (2006)* highlights the stock price behaviour along with the investor behaviour. Through methodology, the paper provides a detailed exposition on the root cause leading to the inadequacies of the scientific quintessence of technical analysis and low scientific level of the prevailing technical analysis theories. The paper further analyses whether Efficient Market Hypothesis (EMH) is scientific or not. In addition this paper also provides brief comments on the mistakes associated with the Theory of Portfolio Selection, Capital Asset Pricing Model and Behavioural Finance.
9. *Richard L. Peterson, (2008)* demonstrated a relationship between investor psychology and security pricing around anticipated events. Taking a multidisciplinary approach, they pull together research in the finance, psychology and neuroscience literature. Event -studies in the finance literature demonstrate anomalous security price movements around the dates of anticipated security related events. They briefly outlined that an investment

strategy for exploiting the event -related security price pattern described by the trading strategy, “Buy On The Rumour And Sell On The News”.

10. *Abhijeet, Chandra and Ravinder Kumar (2011)* consider this theory of irrationality of individual investors and investigate into their behaviour relating to investment decisions. They examine whether some psychological and contextual factors affect individual investor behaviour and if yes which factors influences most. The study provides five major factors that can influence individual investor behaviour in Indian stock market. The findings can be useful in profiling individual investors and designing appropriate investment strategies according to their personal characteristics, thereby enabling them optimum return on their investments.
11. *Arvid O.I. Hoffmann, Thomas Post and Joost M.E Pennings(2010)* study how during the financial crisis individual investor perceptions change, impact trading and risk taking behaviour and explain performance. Based on monthly survey data and matching brokerage records from April 2008 to March 2009 and find that successful investors had higher return expectation and higher risk aversion. Afterward however they became less averse, were no longer less likely to trade and no longer outperformed suggestion that their success made them overconfident.

### **OBJECTIVES OF THE STUDY**

The main objective of the study is to help investing firms to understand factors influencing investors’ investment decisions and frame up strategies to encourage them to invest according to their mind set and ideology. To satisfy the above broad objective, following objectives are identified.

1. To study the demographic factors of the individual investors in the concerned study area.
2. To analyse the relationship of the demographic factors on the overall influencing factors of investment decision.
3. To identify the most important factor that influence the investment behaviour.
4. To understand the relationship among the six composite factors which influence the investment decision.

## **HYPOTHESIS OF THE STUDY:**

The two assumptions made on the basis of the study are:

**H<sub>1</sub>:** There is no significant association between type of investors and their overall influencing factors of investment.

**H<sub>2</sub>:** There is no significant difference between educational qualification of the respondents and their overall influencing factors of investment.

## **SCOPE OF THE STUDY**

The study covers only the stock market investors staying in Dakshini Kannada District. Next, the study is focused on 6 composite factors like objective factors, sources of information factors, economic/market factors, industry factors, company qualitative factors, company quantitative factors that influence investment decision of the individual investor's.

## **SIGNIFICANCE OF THE STUDY**

If a financing firm understands the logic behind the survey on investor behaviour it can easily frame up strategies for a nearby future and can even encourage the investor to invest in such an investment which is close to their mindset and ideology where it can cut the costs on promoting them to grab a product of the company which is away from his view. This study is much helpful to those financing firms which are into the operations of portfolio management. If a portfolio that is being offered by the firm matches with the ideology of a customer then they easily agree to invest in that portfolio without any hesitation. Any operation that is done by the company loses its credibility if it is not customer friendly or if it is rejected by the customer. So this study helps the companies build such products for its investors which are eligible with their mindset and thinking.

## **METHODOLOGY:**

### **a. Sources of data:**

Basically this paper depends upon primary data which have been collected from 100 capital market investors residing around Dakshina Kannada District,

the required information have been collected through structured questionnaire by using convenience sampling technique. For the theoretical background and basic knowledge even information gathered from reputed journals, magazines, newspapers and surfing net.

**b. Tools of Analysis:**

Final interpretation and suggestions have been drawn as a result of the study after using critical statistical techniques. A statistical technique includes tables, charts and statistical tests like Chi-square test and One way ANOVA.

**DATA ANALYSIS AND INTERPRETATION:**

☛ **Demographic Profile of the Respondents**

**1. Age of the respondents**

Particulars	No of Respondents	Percentage
18 to 30 yrs.	26	26.0
31 to 45 yrs.	38	38.0
46 to 60 yrs.	26	26.0
61 yrs. & above	10	10.0
<b>Total</b>	<b>100</b>	<b>100.0</b>

Source: Primary Data

**2. Gender of the Respondents**

Particulars	No of Respondents	Percentage
Male	63	63.0
Female	37	37.0
<b>Total</b>	<b>100</b>	<b>100.0</b>

Source: Primary Data

### 3. Marital status of the Respondents

Particulars	No of Respondents	Percentage
Married	70	70.0
Unmarried	30	30.0
<b>Total</b>	<b>100</b>	<b>100.0</b>

Source: Primary Data

### 4. Educational Qualification of the Respondents

Particulars	No of Respondents	Percentage
Primary school	8	8.0
Jr. High school	3	3.0
High school	13	13.0
UG	41	41.0
PG	31	31.0
Doctoral	4	4.0
<b>Total</b>	<b>100</b>	<b>100.0</b>

Source: Primary Data

### 5. Occupation of the Respondents

Particulars	No of Respondents	Percentage
Business Owner	21	21.0
Corporate Employee	25	25.0
Govt. Employee	11	11.0
Student	2	2.0
House Wife	17	17.0
Retired	13	13.0
Others	11	11.0
<b>Total</b>	<b>100</b>	<b>100.0</b>

Source: Primary Data

## 6. Annual Income of Respondents

Particulars	No of Respondents	Percentage
Less than Rs.1,20,000	37	37.0
Rs.1,20,001 to 5,00,000	45	45.0
Rs.5,00,001 to 12,00,000	12	12.0
Rs.12,00,001 &above	6	6.0
<b>Total</b>	<b>100</b>	<b>100.0</b>

Source: Primary Data

## 7. Annual Investment of Respondents

Particulars	No of Respondents	Percentage
Below Rs.1,00,000	44	44.0
Rs.1,00,001 to 5,00,000	37	37.0
Rs.5,00,001 to 1000000	16	16.0
Rs.10,00,001 & above	3	3.0
<b>Total</b>	<b>100</b>	<b>100.0</b>

Source: Primary Data

## 8. Number of years involved in investing in stock

Particulars	No of Respondents	Percentage
Below 5 yrs.	50	50.0
6 to 10 yrs.	24	24.0
11 to 15 yrs.	12	12.0
16 to 20 yrs.	7	7.0
21 yrs. & above	7	7.0
<b>Total</b>	<b>100</b>	<b>100.0</b>

Source: Primary Data

## 9. Type of Investor

Particulars	No of Respondents	Percentage
Aggressive investor willing to take more risk	20	20.0
Moderately aggressive investor willing to take some	21	21.0
Moderately conservative investor willing to take less risk	33	33.0
Conservative investor willing to take only minimal risk	26	26.0
<b>Total</b>	<b>100</b>	<b>100.0</b>

Source: Primary Data

## 10. Type of Investment you prefer

Particulars	No of Respondents	Percentage
Equity	37	37.0
Debt	10	10.0
Mutual Funds	8	8.0
Commodities Market	17	17.0
Futures & Options Market	28	28.0
Total	100	100.0

Source: Primary Data

Table 1 to table 10 give the details of the respondents from whom the data has been collected. They give information about investors such as age group of the respondents, gender of the respondents, marital status, education qualification, occupation of the respondents, Annual Income, Annual Investment of the respondents, number of years' experience in investing on Stock and about what type of Investor they are. This data has been collected for getting insight information about the individual investor and for hypotheses testing.

## 11. Opinion Regarding Factors

Sl. No	Factor	Not Imp	Slightly Imp	Moderately Imp	Imp	Very Imp
1	Short Term Capital Gains	(1%)	(12%)	(19%)	(45%)	(23%)
2	Long Term Capital Appreciation	(2%)	(15%)	(21%)	(26%)	(36%)
3	Dividend Income	(3%)	(16%)	(29%)	(33%)	(19%)
4	Diversification	(8%)	(19%)	(22%)	(20%)	(31%)
5	Minimizing Risk	(8%)	(10%)	(15%)	(35%)	(35%)
6	Family / Relative Opinion	(15%)	(11%)	(25%)	(20%)	(29%)
7	Friends / Co-workers Recommendation	(5%)	(20%)	(38%)	(29%)	(8%)
8	Brokers / Financial Advisors	(5%)	(8%)	(35%)	(31%)	(21%)
9	Newspapers / Magazines	(1%)	(11%)	(30%)	(40%)	(18%)
10	Financial Statement / Annual Reports	(2%)	(10%)	(17%)	(41%)	(30%)
11	Computer / Internet	(5%)	(6%)	(11%)	(34%)	(44%)
12	Gross Domestic Product	0	(8%)	(15%)	(36%)	(41%)
13	Interest Rates	2%	(4%)	(28%)	(32%)	(34%)
14	Inflation Rates	0	(12%)	(16%)	(36%)	(36%)
15	Strong Confidence on Economy	(2%)	(3%)	(24%)	(33%)	(38%)
16	Government Stability	(2%)	(6%)	(13%)	(35%)	(44%)
17	Stock Market Performance	(4%)	(7%)	(10%)	(19%)	(60%)
18	Past Performance of Industry	(5%)	(13%)	(16%)	(26%)	(40%)
19	Growth rate of Industry	(2%)	(5%)	(21%)	(30%)	(42%)
20	Firm's Status in Industry Life Cycle	(2%)	(1%)	(13%)	(31%)	(53%)
21	Size of Firm	0	(11%)	(12%)	(34%)	(43%)
22	Firm's Product / Services Quality	0	(4%)	(26%)	(39%)	(31%)
23	Reputation of Firm	0	(14%)	(27%)	(33%)	(26%)
24	Quality of Management	(5%)	(8%)	(19%)	(38%)	(30%)
25	Perceived Ethics of the Firm	(5%)	(13%)	(21%)	(33%)	(28%)
26	Firm's Local Operations	(6%)	(5%)	(24%)	(28%)	(37%)
27	Firm's International Operations	(5%)	(5%)	(17%)	(30%)	(43%)
28	Stock Price per Share	(2%)	(5%)	(16%)	(29%)	(48%)
29	Earnings Per Share (EPS)	0	(7%)	(20%)	(39%)	(34%)
30	Price to Earnings Ratio (P/E Ratio)	(2%)	(11%)	(9%)	(47%)	(31%)
31	Dividend Pay-out Ratio	0	(1%)	(15%)	(53%)	(31%)
32	Book Value per Share	(1%)	(4%)	(16%)	(46%)	(33%)
33	Current Ratio	(1%)	(6%)	(18%)	(34%)	(41%)
34	Debt to Equity Ratio	(2%)	(7%)	(13%)	(45%)	(33%)
35	Return on Equity	(2%)	(5%)	(10%)	(32%)	(51%)

Source: Primary Data

## HYPOTHESIS TESTING AND INTERPRETATION

### 12. Influence of type of investors on the decision factors

**Hypotheses 1:** There is no significant association between type of investors and their overall influencing factors of investment.

Sl. No	Various dimensions of influencing investment decision	Type of Investor				Statistical inference
		Aggressive investor willing to take more risk (n=20)	Moderately aggressive investor willing to take some risk (n=21)	Moderately conservative investor willing to take less risk (n=33)	Conservative investor willing to take only minimal risk (n=26)	
<b>1</b>	<b>Objective</b>					X <sup>2</sup> =22.514 Df = 3 P < 0.05 Significant
	Low	55%	33.3%	57.6%	42.3%	
	High	45%	66.7%	42.4%	57.7%	
<b>2</b>	<b>Source of Information</b>					X <sup>2</sup> =0.966 Df = 3 P > 0.05 Not Significant
	Low	45%	47.6%	45.5%	50%	
	High	55%	52.4%	54.5%	50%	
<b>3</b>	<b>Economic/ Market</b>					X <sup>2</sup> =33.150 Df = 3 P < 0.05 Significant
	Low	65%	52.4%	33.3%	42.3%	
	High	35%	47.6%	66.7%	57.7%	
<b>4</b>	<b>Industry</b>					X <sup>2</sup> =46.629 Df = 3 P < 0.05 Significant
	Low	55%	66.7%	30.3%	53.8%	
	High	45%	33.3%	69.7%	46.2%	
<b>5</b>	<b>Company qualitative</b>					X <sup>2</sup> =48.568 Df = 3 P < 0.05 Significant
	Low	60%	61.9%	39.4%	26.9%	
	High	40%	38.1%	60.6%	73.1%	

6	Company quantitative					X <sup>2</sup> =42.305 Df = 3 P < 0.05 Significant	
		Low	65%	47.6%	30.3%		34.6%
		High	35%	52.4%	69.7%	65.4%	
7	Overall influencing investment decision					X <sup>2</sup> =17.402 Df = 3 P < 0.05 Significant	
		Low	60%	42.9%	36.4%		42.3%
		High	40%	57.1%	63.6%		57.7%

Source: Primary Data

• The Hypothesis 1 [ $H_1$ ] of the study has been tested using Chi-square test

Testing of hypothesis under chi-square test is shown above in the table No.12. Calculated chi-square value for different investment attributes given in last column and degree of freedom is 3 in all cases. Related theoretical value of chi-square at 3 degree of freedom is 7.81. In all cases except source of information (attribute 2) calculated chi-square value is more than theoretical value. Therefore null hypothesis can be **rejected** and finally it can be concluded that investor's objective factor, Economic/market factor, industry, overall investors influencing decision, Company qualitative and quantitative factors of the company is having significant influence on investors investment decision.

**Hypotheses 2: *There is no significant difference between educational qualification of the respondents and their overall influencing factors of investment.***

**13. Difference between educational qualification of the respondents and their overall influencing factors of investment decision**

Sl. No	Educational qualification	Mean	S.D	SS	Df	MS	Statistical inference
<b>1.</b>	<b>Objective</b>						F = 6.384 P < 0.05 Significant
	Between Groups			385.561	5		
	Primary school (n=8)	19.75	5.413				
	Jr. High school (n=3)	16.00	.000				
	High school (n=13)	17.92	3.360				
	UG (n=41)	18.85	2.420				
	PG (n=31)	17.61	4.032				
	Doctoral (n=4)	17.50	4.597				
	Within Groups			7175.399	594	12.080	
<b>2.</b>	<b>Source of information</b>						F = 17.316 P < 0.05 Significant
	Between Groups			1252.774	5	250.555	
	Primary school (n=48)	26.00	4.820				
	Jr. High school (n=18)	22.00	.000				
	High school (n=78)	21.62	3.715				
	UG (n=246)	20.51	3.763				
	PG (n=186)	21.84	3.971				
	Doctoral (n=24)	22.50	1.532				
	Within Groups			8595.086	594	14.470	
<b>3.</b>	<b>Economic/ Market</b>						F = 16.801 P < 0.05 Significant
	Between Groups			1312.352	5	262.470	
	Primary school (n=48)	27.50	1.676				
	Jr. High school (n=18)	24.67	1.940				
	High school (n=78)	23.31	4.313				
	UG (n=246)	24.80	4.082				
	PG (n=186)	24.10	4.377				
	Doctoral (n=24)	19.00	1.022				
	Within Groups			9279.508	594	15.622	

Sl. No	Educational qualification	Mean	S.D	SS	Df	MS	Statistical inference
<b>4.</b>	<b>Industry</b>						
	Between Groups			427.138	5	85.428	F = 11.932 P < 0.05 Significant
	Primary school (n=48)	14.63	.489				
	Jr. High school (n=18)	14.00	.000				
	High school (n=78)	11.38	2.286				
	UG (n=246)	12.20	2.694				
	PG (n=186)	11.77	3.158				
	Doctoral (n=24)	12.00	3.065				
	Within Groups			4252.862	594	7.160	
<b>5.</b>	<b>Company qualitative</b>						
	Between Groups			2218.769	5	443.754	F = 19.231 P < 0.05 Significant
	Primary school (n=48)	32.00	1.238				
	Jr. High school (n=18)	20.00	1.455				
	High school (n=78)	26.46	4.731				
	UG (n=246)	26.88	5.516				
	PG (n=186)	27.32	4.875				
	Doctoral (n=24)	25.00	1.022				
	Within Groups			13706.37	594	23.075	
<b>6.</b>	<b>Company quantitative</b>						
	Between Groups			1306.603	5	260.721	F = 10.275 P < 0.05 Significant
	Primary school (n=48)	36.88	2.170				
	Jr. High school (n=18)	33.33	1.940				
	High school (n=78)	30.77	6.489				
	UG (n=246)	33.00	5.090				
	PG (n=186)	31.84	5.101				
	Doctoral (n=24)	32.00	4.086				
	Within Groups			15072.26	594	25.374	
<b>7.</b>	<b>Overall influencing investment decision</b>						
	Between Groups			24875.798	5	4975.160	F = 15.833 P < 0.05 Significant
	Primary school (n=48)	156.75	12.680				
	Jr. High school (n=18)	130.00	1.455				
	High school (n=78)	131.46	13.966				
	UG (n=246)	136.24	16.083				
	PG (n=186)	134.48	22.852				
	Doctoral (n=24)	128.00	13.280				
	Within Groups			186648.20	594	314.223	

- The Hypothesis 2 [ $H_2$ ] of the study has been tested using One way ANOVA “f” test

Testing of hypothesis under One Way ANOVA test is shown above in the table No.13. Calculated One way ANOVA value is higher than theoretical minimum value. From the test it can be concluded that there is significant difference between educational qualification of the respondents and their overall influencing factors of investment decision. So the research hypothesis is **Rejected**. It is clear that the educational qualification influences the factors like objective, sources of information, industry, economy/market, company quantitative and qualitative factors.

## MAJOR FINDINGS OF THE STUDY:

### ☛ DEMOGRAPHIC FACTORS

- It is found out from the study that among the total number of respondents, around 38% of the respondents belongs to the age category of 31 - 45 years. This further indicates that no person in his tender age assumes risk nor do they do the same after retirement.
- Basically, India is a male dominant country. At present with the motto of women empowerment we find women in all fields of work. But from the study it is found that majority (63%) of the respondents were male which throws light upon the fact that women still do not indulge in investment practices.
- It is identified that among the total number of respondents, 70% of the respondents were married. Marital status was an important factor in the decision making field. The need of higher return is a pre-requisite for a family person.
- Educational qualification is a major factor in the field of investment decision. The share market is not an easy platform for the ignorant. Educated and more over qualified individuals find it much easier to operate than others. It is true from the study that 41% of the respondents were graduates. Because operation of share market needs some basic knowledge about shares.

- Among the total number of investors 25% of the respondents were corporate employees followed by business owners. Very low income group cannot deal with share markets. This is mainly due to the risk factor which has a looming presence upon all investment avenues in a capital market.
- It is observed from the study that the 45% of the respondents earned Rs.1,20,001 – 5,00,000 as their annual income and just 6% of the respondents earned more than 12,00,000 rupees for their annual income. It proves that irrespective of the income earned capital market provides equal opportunities to all individuals.
- Regarding the annual investment 44% of the respondents had invested below Rs.1,00,000.
- From the study it is clear that 50% of the respondents had at least 5 years of experience and 7% of the respondents had more than 21 years of experience in the investing field.
- Around 33% of the respondents were moderately conservative investors willing to take risk and around 41% of the respondents were aggressive investors. Out of the 41% aggressive investors around 20% is ready to take more risk.
- With regard to the type of the investment they would prefer. Around 37% of the respondents invest in equities along with 28% and 17% invest in Future & Option market and Commodity market respectively.

## **DECISION FACTORS**

- Regarding the factor short term capital gains, 45% of the respondents felt that it was important and 23% of the respondents felt it was very important.
- 36% of the respondents felt that the factor long term capital appreciation was very important and 26% of the respondents felt that that it was important.

- Dividend income is important for 39% of the respondents and 29% felt that it was moderately important.
- About the factor Diversification 31% of the respondents felt it was very important and 22% of the respondents felt it was moderately important.
- 35% of the respondents felt minimizing of risk was very important and another 35% of the respondents felt it was important.
- Regarding the factor Family/relative opinion 29% felt that it was very important and 25% of the respondents felt that it was moderately important.
- Friends/Co - workers opinion was important for 29% of the respondents and it was moderately important for 38% of the respondents.
- Regarding the factor Brokers/Financial advisors recommendation 35% of the respondents felt that it was moderately important and 31 % of the respondents felt that it was important.
- 40% of the respondents felt it was important regarding the newspaper/ magazines and 30% of the respondents felt it was moderately important.
- Regarding the factor financial statement / annual reports 41% of the respondents felt that it was important and 30% of the respondents felt that it was moderately important.
- About the factor computer/internet, 44% of the respondents felt that it was very important and 34% of the respondents felt that it was important.
- 41% of the respondents felt that gross domestic product was very important and 36% of the respondents felt that it was important.
- Regarding the factor interest rates 34% of the respondents felt that it was important and 32% of the respondents felt that it was important.
- About inflation rates 36% of the respondents felt that it was very important and another 36% of the respondents felt that it was important.
- Regarding the factor Strong confidence of economy 38% of the respondents

felt that it was very important and 33% of the respondents felt that it was important.

- About the factor Government stability 44% of the respondents felt that it was very important and 35% of the respondents felt it was important.
- Regarding the factor Stock market performance 60% of the respondents felt that it was very important and 19% of the respondents felt that it was important.
- About the factor past performance of industry 40% of the respondents felt that it was very important and 26% of the respondents felt that it was important.
- 42% of the respondents felt that the factor growth rate of industry was very important and 30% of the respondents felt that it was important.
- Regarding the factor Firm's status in Industry Life Cycle 53% of the respondents felt that it was very important and 31% of the respondents felt that it was important.
- About the factor size of the firm 43% of the respondents felt that it was very important and 34% of the respondents felt that it was important.
- Regarding the factor Firm's Product/Services Quality 39% of the respondents felt that it was important and 31% of the respondents felt that it was very important.
- 26% of the respondents felt that reputation of firm was very important factor and the 33% of the respondents felt that it was important.
- Regarding the quality of management 38% of the respondents felt that it was important and 30% of the respondents felt that it was very important.
- About the factors perceived ethics of the firm 33% of the respondents felt that it was important and 28% of the respondents felt that it was very important.

- Regarding the firm's local operations 37% of the respondents felt that it was very important and 28% of the respondents felt that it was important.
- About the factor the firm's international operations 43% of the respondents felt that it was very important and 30% of the respondents felt that it was important.
- 48% of the respondents felt that stock price per share was very important and 29% of the respondents felt that it was important.
- Regarding the factor earning per share 34% of the respondents felt that it was important and 39% of the respondents felt that it was important.
- 31% of the respondents felt that price to earnings ratio was very important and 47% of the respondents felt that it was important.
- Regarding dividend pay-out ratio 31% of the respondents felt that it was very important and 53% of the respondents felt that it was important.
- 33% of the respondents felt that book value per share was very important and 46% of the respondents felt that it was important.
- Regarding current ratio 41% of the respondents felt that it was very important and 34% of the respondents felt that it was important.
- 33% of the respondents felt that debt equity ratio was very important and 46% of the respondents felt that it was important.
- Regarding the factor return on equity 51% of the respondents felt that it was very important and 32% of the respondents felt that it was important.

## **HYPOTHETICAL FINDINGS**

1. Major factors influencing investment decision of investors like objective, industry, Economy/market, company quantitative and qualitative have close association with investors investment decision but it is also found that the source of information factor does not play significant role.

2. There is a significant difference between educational qualification of the respondents and their overall influencing factors of investment decision. It is found that the educational qualification influences the factors like objective, sources of information, industry, Economy/market, company quantitative and qualitative.

### **POLICY IMPLICATIONS/ SUGGESTION:**

The following are the suggestions on the basis of the study conducted:

- General awareness is to be created among all the age group people as investment is the major area of saving money in the midst of risk. India in this regard, is identified to be a safe destination and all age group people require knowledge towards investment.
- Women are on par with men and hence awareness towards female segment may attract more investment as women by themselves have the habit of saving more effectively and efficiently.
- For making investment, marital status is not a hurdle. It is found that more number of married people make their investment; unmarried people also need encouragement and support.
- Investments are open for all and yet it requires one to have basic knowledge of its operation in a capital market. It is found that educated investors indulge in investing in capital market. Though the uneducated are willing they lack adequate awareness and necessary technical know-how which needs to be improved for ample channelization of savings for efficient utilisation.
- Employees are the major investors in investment avenues, the other segment lack knowledge and skills to make investment. Hence, students, housewives, retired persons and others who have less knowledge in investment must be properly guided to make investment.

- New schemes are to be launched to attract high income group to participate in the investment avenues as they show least interest in making investments.
- Investors must come forward to make their investment without much worry about the risk. In Indian scenario, the growth in the investment is vertical and hence it is observed that there is less risk.
- More awareness and encouragement is required to make investment and hence proper information sharing by companies, periodic market assessment, and company quality is to be informed to investors every now and then.
- Investment in mutual fund is still less and hence information should be provided to investors about the benefits of mutual funds' investments.
- Investors must be given orientation about dividend income and diversified investments in the shares.
- Investors must be taught to read and understand through magazines and newspapers on the trends of investment.

## **CONCLUSION:**

The study reveals that the objective factors rank first in influencing the investor in their investment decision. The second and third rank is occupied by the company qualitative and company quantitative factors respectively. Largely there is a significant difference between the demographic factors and their overall factors influencing investment decision. Even though the proportion of the male respondents is more, the gender of the respondents has no significant difference in the overall influencing factors.

Investor behaviour analysis deals with analysing the behaviour of an investor based on his demographic and psychographic factor like age, gender and income groups. This states what would be a preferred portfolio of an investor at an age. This will be helpful to the stock brokers and portfolio managers to offer better portfolios to their investors.

In the modern world, the risk management practices are gaining much impact

and hence understanding the investment behaviour becomes more crucial. Timely insights into portfolio flows and positioning can help to alert individual investors to avoid risks that are readily discernible through historical volatilities and covariance.

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- "Star Status" - by the DBT, Govt of India
- Introduction of B.Sc Programme with Economics, Mathematics and Statistics, first of its kind under Mangalore University.

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- 44 Rank in NIRF Rankings 2017 (MHRD), Govt of India under college category
- Extension of Autonomy by UGC & Mangalore University
- BiSEP-Scheme by Govt of Karnataka
- Research Centre in English & Chemistry approved by Mangalore University

**2015**

- NAAC Re- Accreditation (3<sup>rd</sup> cycle) - A Grade with a CGPA of 3.62 out of 4
- Started B.Voc degree programmes under DDU KAUSHAL Kendra by UGC.
- Founded Loyola Centre for Research & Innovation (LCRI)

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3)	History	Kan. Maj.	Pol. Science
4)	History	Kan. Maj.	Com. English
5)	Sociology	Psychology	Com. English
6)	Sociology	Kan. Maj.	Pol. Science
7)	Sociology	Social Work	Psychology
8)	Sociology	Economics	Pol. Science
9)	Journalism	Economics	English Maj.
10)	Journalism	Economics	Com. English
11)	Journalism	Psychology	English Maj.
12)	Journalism	Computer Animation	English Maj.

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4)	Physics	Comp. Animation	Mathematics
5)	Physics	Statistics	Mathematics
6)	Comp. Science	Statistics	Mathematics
7)	Comp. Science	Electronics	Mathematics
8)	Economics	Statistics	Mathematics
9)	Chemistry	Botany	Zoology
10)	Chemistry	Microbiology	Botany
11)	Chemistry	Microbiology	Zoology
12)	Bio-Chemistry	Botany	Zoology
13)	Bio-Chemistry	Chemistry	Zoology
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