



AL-SHODHANA

A Multi Disciplinary Refereed Research Journal

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- ❖ College Students' Perceptions on and Responses to the Impact of Sexual Harassment of Students in the Affiliated Colleges of the University of Delhi - **Rushila Rebello**
- ❖ Digital Financial Literacy: A Study on the Students of St Aloysius College (Autonomous), Mangaluru - **Metilda Veronica Pais**
- ❖ Women Entrepreneurs in India: Approaches to Education and Empowerment - **V Basil Hans and Sowjanya S Shetty M**
- ❖ The Significance of Strategies adopted by Private-run Pharmacies to Face the Competition from Jan Aushadhi Kendras - **Joyan D'Souza**
- ❖ Imperial Discourse and its Reflection in the Anglo-Indian Novels of the Late Nineteenth Century - **Vishnumoorthy Prabhu**

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Editorial

If I have seen further it is by standing on the shoulders of Giants.

- Sir Isaac Newton

Writing an empirical research paper and publishing it in a reputed journal, so as to make it available for a wider readership are quintessential aspects of a strong research culture. By doing so, researchers across disciplines contribute to the advancement of human knowledge. It helps in continually honing one's own skill-set and knowledge in response to the dynamic epistemological environment around us. *Al-Shodhana: A Multi Disciplinary Refereed Research Journal* is one such step towards furthering the documentation of new paradigms explored by research scholars, teachers and academicians.

The current issue of *Al-Shodhana* is far reaching in its content and impact. Some of the major issues that are dealt in it are: sexual harassment of students, women entrepreneurs in India, digital financial literacy among students, private pharmacy vs Jan Aushadhi Kendra and imperial discourse in Indo-Anglican fiction.

Rushila Rebello's paper on "College students' Perceptions on and Responses to the Impact of Sexual Harassment of Students in the Affiliated Colleges of the University of Delhi" is based on an in-depth study using questionnaires and Focus Group Discussions. The author reveals that sexual harassment is under-reported due to the fear of stigmatisation or shaming and blaming of the victim, and also due to the fear of retaliation by the perpetrators. Awareness among college students about the 'Sexual Harassment of Women at Workplace Act-2013' and mechanisms for its implementation in colleges are low. Some colleges do not have policies in place to deal with the cases of sexual harassment, nor do they disseminate information, organise workshops, offer training to students and form Internal Complaints Committees.

Metilda Veronica Pais's paper entitled "Digital Financial Literacy: A Study on the Students of St Aloysius College (Autonomous), Mangalore" aims at

analysing the level of digital financial literacy among the students of St Aloysius College. In “Women Entrepreneurs in India: Approaches to Education and Empowerment,” Dr V Basil Hans and Sowjanya Shetty examine the role of education in patterning and promoting women entrepreneurship, and they also study the problems, issues and challenges faced by women entrepreneurs.

Joyan Dsouza’s paper on “The Significance of Strategies Adopted by Private-run Pharmacies to Face the Competition from Jan Aushadhi Kendras” uses exploratory factor analysis to evaluate the significance of strategic options on the turnover of private-run pharmacies. Research findings suggest that the private-run pharmacies have focused on the quality of products sold to retain their customers. This strategy has prevented the adverse effect of the competition on their financial performance.

“Imperial Discourse and its Reflection in the Anglo-Indian Novels of the Late Nineteenth Century,” a paper authored by Vishnumoorthy Prabhu argues that the British Empire in the late Nineteenth century rested on the mental constructs of native population in the colonies and on the military and political domination. The paper explores the undercurrent fear and anxiety among the British which was covered off under the veneer of colonial authority. The Sepoy Mutinee or the Rebellion of 1857 was a significant event which captured the imagination of the people in England about the safety of the Whiteman in the colonies, resulting in many correspondences, and literary works. The paper argues that the inevitability of the British presence was played out to the masses and created an atmosphere in which withdrawal from India was considered inexcusable.

I thank all the authors for providing their research papers. I profusely thank Rev. Dr Praveen Martis SJ, Principal of the college for entrusting me with the responsibility of editing *Al-Shodhana*. I look forward to continue the good work of the erstwhile editor Dr Nobert Lobo since the inception of the journal in 2013.

My thanks are due to the members of the editorial board and the editorial advisory board.

Girish N
Editor-in-Chief

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CONTENTS

Title	Page No
1. College Students' Perceptions on and Responses to the Impact of Sexual Harassment of Students in the Affiliated Colleges of the University of Delhi - Rushila Rebello	1-26
2. Digital Financial Literacy: A Study on the Students of St Aloysius College (Autonomous), Mangaluru - Metilda Veronica Pais	27-40
3. Women Entrepreneurs in India: Approaches to Education and Empowerment - V Basil Hans and Sowjanya S Shetty M	41-52
4. The Significance of Strategies Adopted by Private-run Pharmacies to Face the Competition from Jan Aushadhi Kendras - Joyan D'Souza	53-62
5. Imperial Discourse and its Reflection in the Anglo-Indian Novels of the Late Nineteenth Century - Vishnumoorthy Prabhu	63-71
6. Guidelines for Submission	72-76

COLLEGE STUDENTS' PERCEPTIONS ON AND RESPONSES TO THE IMPACT OF SEXUAL HARASSMENT OF STUDENTS IN THE AFFILIATED COLLEGES OF THE UNIVERSITY OF DELHI

- Rushila Rebello

Abstract

Sexual harassment is a serious issue, yet it is insufficiently attended in universities and colleges. This research paper raises concerns and challenges faced by the students regarding the issue of sexual harassment and provide scope for appropriate interventions in order to prevent sexual harassment in colleges and universities.

The study is primarily quantitative in nature but also employed the descriptive design which has qualitative components. The quantitative component consisted of a questionnaire and the qualitative aspects were Focus Group Discussions (FGDs).

The findings indicate that colleges and universities remain unsafe environments for many female students. The devastating impact of sexual harassment on physiological and psychological health as well as on their academic performance as reported by the students is a growing cause of concern. Sexual harassment is under-reported on the campus. Awareness of college students with regard to 'Sexual Harassment of Women at Workplace Act 2013,' and mechanisms for its implementation in colleges is low. Some colleges do not have policies in place to deal with cases of sexual harassment, nor do they disseminate information or have workshops and training for students and Internal Complaints Committees to tackle the problem of sexual harassment. Although the colleges have complied with the guidelines of UGC to have internal complaints committee to address the issue of sexual harassment, students seem to be unaware of such committees. Students' satisfaction with regard to strategies in college to deal with sexual harassment is also low.

Keywords: *Campus, College Students, Harasser, Impact, Internal Complaints Committee (ICC), Sexual Harassment, University*

INTRODUCTION

Sexual harassment has been a prevalent and serious problem in most of the colleges and universities. Sexual harassment encompasses a vast range of behaviors. The most common types of harassment apart from unwanted physical, verbal, and visual comments and remarks that insult individuals, are sexual harassment

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encountered on the internet and social media. All of these behaviors are inappropriate, unacceptable and gender discriminatory in nature. There are powerful motives behind the unacceptable behaviour of the harasser. Usually motives are, perverted sexual gratification, imposition of power and protection of occupational territory. Harassers operate with one of these motives or a combination of them. Since the matter is not trivial, the stakes are high, it is no surprise that women respond with fear. Regardless of whether in the college or in the workplace, sexual harassment is a form of sexual discrimination and expression of derogatory attitudes towards women.

Sexual harassment in higher education is an objectionable form of conduct which has negative effects on individuals and their mental well-being and self-confidence and which can adversely affect the study and professional paths of young people (Huerta et al. 2006; Knapp et al. 1997).

This research study therefore investigates the perception of college students regarding the physiological, psychological, emotional and academic impacts of sexual harassment on the respondents. It also examines the responses of colleges and universities to sexual harassment – how do they deal with reports, legal provisions in place and what actions are initiated in order to prevent sexual harassment.

Literature Review

Sexual harassment is the most widespread of all forms of sexual victimization. It is not epidemic, it is pandemic - an everyday, everywhere occurrence. It frequently occurs in all walks of life – on the street, in public transportation, in educational institutions and at workplace etc. It is an expression of the prevailing male view of women. Sexual harassment affects women of all classes, strata and communities, and provides yet another source of stress for women, one which drains their psychological and physical resources (Vandana, 2009).

Sexual harassment is regarded as the most prevalent form of violence especially against women (Cortina, 2002). It is also considered discriminatory because it interferes with the right to equal education (Stein, 1993). Universities and colleges are important educational institutions devoted to extending and bestowing knowledge. For all students, especially those in residence, the instructive

procedure stretches out beyond the formal classroom circumstance, into all zones of campus life (Sutherland, 1991). Sexual harassment persists in universities and colleges both abroad and in India. It is a burning issue in numerous educational institutions ranging from the use of sexual humor and innuendoes to physical violence and rapes.

This literature review is an attempt to explain the impact of sexual harassment on college students, responses of students to sexual harassment, reporting sexual harassment, the Hashtag #Me Too Campaign against sexual violence, responses of colleges and universities to sexual harassment and prevention of sexual harassment.

Sexual harassment in educational institutions – A harsh reality

Education is vitally important in a young person's life. It provides opportunities for personal, social and academic development and is important for future employment and integration in society. Sexual harassment on campus commonly occurs among peers and most students who experience it do not report what has happened. The dynamics of sexual harassment often involve an aggressor who holds a position of power over the victim, which include men against women, senior students against junior students, and in a teacher-student relationships. Brooks and Perot (as cited in Turgut, 2007) state that within educational settings, one out of every two women has encountered some type of sexually harassing conduct from male staff during their years in college.

The nature and forms of such harassment are diverse. In 1986 the Supreme Court of the United States described two categories of sexual harassment which are quid pro quo, and hostile environment (US Equal Employment Opportunity Commission, 1993). Quid pro quo applies when a person who holds a position of power, for example, an educator, makes decisions that affect a student's grade based on whether the student obeys his/her sexual demands (Fineran & Bennett, 1999). Sexual harassment has been found to be a common issue among students in the United States' (US) educational institutions (Litchy & Campbell, 2012). Smit & du Plessis (2011) agree with this when they say tertiary institutions have become a breeding ground for discrimination and sexual exploitation.

Survey of colleges in Mumbai in 1997 found that 39% of female students have experienced sexual harassment (Akshara, 2006). A large number of individuals argue that sexual harassment either happens in isolated and dark places or in large organisations. Even the university and campuses which we think are safe place for the students, in reality, they are not. The Gender Study Group of the University of Delhi (1996) showed that 92% of women in hostels, and 88% of women day scholars, have stood up to indecent conduct of fellow beings or staff in the university campus (Akshara, 2006). According to data collected by the University Grant Commission between April 1, 2016 and March 31, 2017, 103 women students alleged that they were victimized in campus; of them 24 were from Uttar Pradesh. One in every four alleged cases of sexual harassment in India's universities come from the colleges in Uttar Pradesh (Pandey, 2017).

Definition of Sexual Harassment

Section 2 (n) of "The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013" defines sexual harassment as follows: "Sexual harassment" includes any one or more of the following unwelcome acts or behavior whether directly or by implication namely: physical contact and advances; or a demand or request for sexual favors; or making sexually colored remarks; or showing pornography; or any other unwelcome physical, verbal or non-verbal conduct of sexual nature (Narayana, 2013).

Forms of Sexual Harassment

The American Association of University Women (2011) recognised diverse types of sexual harassment that youngsters had encountered. They include: (a) sexual comments, jokes, gestures or looks; (b) being called names with derogatory terms, e.g., prostitute, gay or lesbian; (c) showing sexual pictures, photographs, illustrations, messages or notes; (d) spreading sexual rumors about someone; (e) flashing or mooning someone; (f) spanking, touching, grabbing, or pinching in a sexual manner; (g) pulling someone's clothes off or down; (h) blocking or cornering in a sexual way; and (i) intentionally brushing against someone in a sexual way.

With the advancement in technology, newer forms of harassment have emerged. A study on students' sexual attitudes and views on sexual harassment by Hong Kong Institute of education (2013), gives insights with regards to online sexual

harassment that most adolescents were associated with in some ways. These days, there are diverse types of online and social media, including common social networking (for example, Facebook, Twitters, Google + and MySpace), multi-media sharing (for example, YouTube, Flickr and Picasa), proficient systems administration (for example, LinkedIn, Classroom2.0, NurseConnect and SQL Monster), messages, SMS, and multi-practical methods of cell phone involving taking photograph, video-recording, WhatsApp, and so forth.

The impact of sexual harassment on students

How students deal with atmosphere of college affects both learning and developmental outcomes. Negative campus environment, those in which students encounter sexual harassment, obstruct educational accomplishment and positive outcomes. On the other hand, students who experience a campus as a supportive environment, are more likely to experience positive learning outcomes. Studies have demonstrated that peer sexual harassment creates an invasive educational environment and interferes with learning. Students who are victims of sexual harassment report that they feel undermined, discouraged, even develop feelings which are self-destructive; fear while going to class; experience problems in focusing; are hesitant to take an interest in class; experience failing in exams; and have considered changing schools (Stone & Couch, 2004).

Vohlidalova (2011) states that sexual harassment in advanced education is objectionable conduct which harms individuals and their mental well-being, their self-confidence, and which can adversely affect the study and professional career of young people. The impact of sexual harassment is more marked in female students.

Sexual harassment also drastically affects the victim's potential to work. The UN Declaration on Elimination, 1993, describes sexual harassment as a glaring instance of violence against women which violates not just their right to life, liberty, and equality, but also their right to equal employment opportunities and is detrimental to her economic independence and participation in the economic activities of society (Vandana, 2009). For student victims, once they have been sexually harassed by faculty, future interactions with that person can be extremely stressful. Graduate students may have few options other than to stay in a sexually harassing scholastic environment, or they may feel that they have to

rethink their career path or role in academia. Researchers note that sexual harassment can change a professor's attitudes towards students, teaching, and the class overall, and instill doubts and insecurities, leading to a general distrust and lack of connection with students (Mohipp & Senn, 2008).

Thus, the findings of various studies undertaken on the impact of sexual harassment on students, reveal that although the impact of sexual harassment can vary from victim to victim, a great number of victims are likely to suffer emotionally or psychologically, physically, socially, and the impact extends to their education and career. Too often, survivors suffer in silence, fearing retribution, lack of support, sense of helplessness that nothing can be done to bring the perpetrator to justice.

Hashtag#MeToo Campaign

A #MeToo Campaign was created by social activist Tarana Burke, and then popularized by actress Alyssa Milano in the wake of sexual assault and harassment allegations. The campaign spread virally as a hashtag used on social media to help demonstrate the widespread prevalence of sexual assault and harassment in October 2017. Alyssa Milano encouraged women to tweet about their experiences of sexual harassment, to give people a sense of the magnitude of the problem. The campaign grew internationally, prompting an extraordinary number of allegations across multiple industries. In India #MeToo has opened floodgates of allegations of sexual abuse. From corporate to informal sector, political parties to Bollywood, cases of sexual harassment have been reported. An Indian lawyer based in the United States, Raya Sarkar, posted a list naming the male academicians who have been accused of sexual harassment of students on her Facebook page. Unfortunately most of the sexual harassers mentioned in the list worked or continue to work in colleges and universities in India. Social media has given open space to women to nail powerful men who take undue advantage of their position and exploit women sexually. The #meToo movement has sent clear warning to men that 'enough is enough' and they cannot sexually harass women (Mathew, 2018).

Domestic Legal Remedies in India

The Constitution of India: Article 14 of the Indian Constitution is on equality. Difference in treatment between men and women by the state is totally prohibited

on grounds of religion race, caste, sex or place of birth. Article 21 is on the right to live; the right to live with human dignity.

The National Commission for Women was set up as a statutory body in January 1992 under the National Commission for Women Act, 1990, to review the constitutional and legal safeguards for women, recommends remedial legislative measures, facilitate redressal of grievances and advise the Government on all policy matters affecting women (Das, 1993).

Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 is a legislative act in India that seeks to protect women from sexual harassment at their place of work. The Act came into force from December 9, 2013.

The University Grant Commission (UGC) has notified gender neutral regulations of sexual harassment. The “University Grants Commission (Prevention, Prohibition and Redressal of Sexual Harassment of Women Employees and Students in Higher Educational Institutions) Regulations 2015,” describes the responsibilities of higher educational institutions in taking measures for the prevention of sexual harassment at the workplace. UGC Regulations are statutory in nature, and hence all universities and colleges are bound by it. UGC guidelines make it mandatory for colleges to have proper Internal Complaints Committees (ICCs), each with a presiding officer (woman), two faculty members, two non-teaching staff, a representative from non governmental organizations & three elected student representatives. UGC regulations, statutory in nature, are binding for universities and colleges (Mathew, 2018).

How Colleges and Universities Deal With Sexual Harassment

A. Response of Authority Figures in the College to Reports of Sexual Harassment

The most effective weapon against sexual harassment is prevention. Harassment does not disappear on its own. Very often, when the issue is not addressed, the harassment will worsen and become more difficult to remedy as time goes on. Studies suggest that teachers, heads, and even guardians frequently neglect to respond to the complaints of sexual harassment. The study conducted

in Jawaharlal Nehru University campus, found that not many cases of sexual harassment had been documented (Iqbal, 2013).

A report released by the Delhi Commission for Women (1996) states that more than a hundred cases of sexual harassment have been reported to Internal Complaints Committees of universities and educational institutes in the national capital in the last two years. Of these, Jawaharlal Nehru University (JNU) reported the most number (51) of cases. The report further reveals that out of the total of 101 complaints received from 23 educational institutes and universities since 2013, only six remain unresolved. While majority of the cases had been settled through 'settlement,' in some cases lenient punishment had been granted. The Gender Sensitisation Committee Against Sexual Harassment (GSCASH) particularly investigates grievances of sexual harassment at JNU. The elected students are the members of this committee. This makes students forthcoming with their complaints.

B.Prevention of Sexual Harassment in Colleges and Universities

The most effective weapon against sexual harassment is prevention. Harassment does not disappear on its own. Very often, when the issue is not addressed, the harassment will worsen and becomes more difficult to remedy as time goes on.

Within familial structures also gender discrimination is created, recreated and affirmed which gets reflected through our attitudes and perceptions. Therefore gender sensitisation becomes more important especially in educational institutions to promote respect and gender equality. Parents and teachers also play a major role in strengthening life-skills in children and adolescents. The objectives include the promotion of awareness about the world around them, awareness on growing issues, enhancing mobility, empowerment to express their opinion as well as the promotion of an egalitarian participation in decisions that affect their lives, developing vocational skills. A positive and net effect is observed in the study on the impact of the life-skills based training in the attitude of adolescent girls (Setlur, 2018). It is hoped that with the legislation in place, mechanisms set up in educational institutions to deal with the problem, and the fear of the consequences will act as a deterrent not only to teachers but also to students engaging in sexual harassment.

OBJECTIVES OF THE STUDY

1. To examine the impact of sexual harassment as perceived by college students.
2. To understand the action taken a) by the students of the college b) by the colleges and the university with regard to sexual harassment.

HYPOTHESIS:

Hypothesis: 1

There is an association between the student's perception of the factors that contribute to the feeling of unsafe in the college campus and their actual response to the incidences of sexual harassment.

Hypothesis 2

There is a significant difference between the awareness of students with regards to mechanism to handle sexual harassment in colleges and their satisfaction with the functioning of the mechanism.

Hypothesis 3

There is an association between student's perception of whether the college would take positive steps to tackle sexual harassment seriously and actual response of college in dealing with the cases of sexual harassment.

RESEARCH METHODOLOGY

The study is primarily quantitative in nature but also employs the descriptive design which has qualitative components. The study was conducted in Delhi, and was limited to four co-educational colleges affiliated to the University of Delhi namely; 1) Ramjas College - North Delhi, 2) Bhim Rao Ambedkar College - East Delhi, 3) Shaheed Bhagat Singh College - South Delhi, and 4) Bhaskaracharya College of Applied Sciences – West Delhi.

The sources of data collection were primary and secondary sources. The primary source of data were the regular male and female undergraduate college students from the streams of Arts, Science and Commerce. The sources of

literature included books and journal articles, newspaper articles and reports. The quantitative component consisted of a questionnaire and the qualitative aspects were Focus Group Discussions (FGDs) and some open-ended questions included in the questionnaire. The total sample size was 125. This includes 100 students (25 students from each of the four colleges selected) for the quantitative study (self-administered questionnaire) and 25 students for the two Focus Group Discussions.

RESEARCH FINDINGS

Note: On the account of multiple responses the percent has exceeded the sample size n=125.

Socio-Demographic Profile of the Respondents

Sex of the Respondents

The gender of the respondents in this study comprised female and male undergraduate students. Of the total (100) respondents who answered questionnaire which is quantitative component of the study, 52 were female and 48 were male undergraduate students. Of the total (25) participants who participated in focus Group Discussion 19 were female and 6 were male students.

Age of the Respondents

The age of the respondents in this study ranged from 17 years to 22 years, with a majority (69%) being teenagers in the age group of 17-19 years.

Current Year of Study of the Respondents

All the respondents under the study were undergraduate students studying in various programmes under Bachelor of Arts, Bachelor of Commerce and Bachelor of Science i.e., Geography, Psychology, Political Science, BCom, Bio-Medical Science and Computer Science. They were almost equally distributed between the First Year (35%), Second Year (34%) and Third Year (31%) undergraduate programmes. Of the students who participated in the Two Focus Group Discussions, Six were studying in the first year, Nine were in the second year and ten were in the third year undergraduate programme.

Students' Perceptions of the Physiological Impact of Sexual Harassment on Students

The physiological impact of sexual harassment on students reported by the respondents are: sleep disorders (62%), nightmares (61%), undesirable pregnancy (52%), sexually transmitted diseases (50%), headaches (42%), excessive absenteeism, tardiness and liquor and medication manhandling (34%) each, decreased appetite (24%), decreased weight (22%), chest pain or pressure (16%), lethargy (14%), gastrointestinal distress and dermatological reactions (12%) each. Apart from the above mentioned impacts, the participants of the Focus Group Discussions have mentioned other types of physiological impacts such as black spots under eyes, self-harm, pain in the body, bruises, pregnancy, abortion, suicide, maternal mortality and problems related to pregnancy.

The respondents in the study reported a wide variety of physiological consequences of sexual harassment on college students. What was considered as predominant were sleep disorders and nightmares.

Students' perceptions of the psychological and emotional impact of sexual harassment on the victims

Sexual harassment has been known to have a strong psychological and emotional impact on the victim, and this effect was therefore a subject of study. The respondents in this study have expressed the following psychological and emotional impacts of sexual harassment on the victims: depression (76%), fear (73%), embarrassment (71%), insecurity (62%), frustration (60%), lost self-confidence/low self-esteem (58%), shock (57%), anger (53%), extremely stressful and irritability (52% each), anxiety (49%), feeling restless, self-blame/guilt (44% each), guilt (41%), feelings of being powerless (40%), humiliation (39%), isolation (37%), feelings of betrayal and feeling choked (36% each), confusion and self-consciousness (33% each), denial (32%), suffering the blame of others (31%) and a dread of reoccurrence/phobias panic reactions (24%).

Other than the psychological and emotional impacts stated above one of the participants of the Focus Group Discussions particularly mentioned that no one will want to marry the victim. This depicts the mindset of people that instead of punishing the harasser, it disregards the victim who is innocent in most of the cases.

The majority of the respondents in this study reported depression, fear and embarrassment as the physiological/emotional impact of sexual harassment on students.

The experience of sexual harassment exposes the victim to the stark reality that they cannot always protect themselves no matter how hard they try. The harassment is not only an invasion of the victim's physical self but also the intellectual, social and emotional self. The experience of sexual harassment brings issues of fragility to the fore, which can severely devastate self-confidence and destroy assumptions about the world and one's place within it.

After the harassment the victims emotions may swing from intense psychological pain to complete numbness. They may feel depressed, restless or deflated, confused or stridently angry and believe that they are psychologically unstable or crazy. Given that sexual assault disempowers, humiliates and degrades victims, victims often experience low self-esteem.

Students' perceptions of the impact of sexual harassment on student's academic performance

The relationship between sexual harassment and the students' academic performance was next explored. Students were asked to report how sexual harassment have affected their academic functioning. The respondents in this study were of the view that sexual harassment had the following impact on students' academic performance: affects the study and professional career of a student (77%), leads to low grades and academic failure (63%), weak social relationship (58%), feeling unsafe at college and fear going to class (56% each), inability to concentrate on studies or assignments (55%), feeling afraid as if something awful might happen (53%), absenteeism from college (skipped class so as to evade the offender) (48%), loss of trust in the adequacy of college approaches, failing in exams and cause discouragement (47% each), dropping out of college (46%), self-destruction and loss of academic opportunities (44% each), humiliation (39%), changing fields (36%), negativity about education system (37%), experiencing issues in focusing (35%), changing schools rather than to stay in a sexually harassing scholastic environment (31%), hesitant to take an interest in class (30%), uneasiness and dread (29%), rethinking their career path or role in academia (23%).

Most students agreed that sexual harassment is upsetting, which negatively impacts people's well-being and human dignity.

Most of the respondents reported that sexual harassment affected their study and professional career, led to low grades and academic failure, weakened social relationships, feeling unsafe at college and fearing going to class, inability to concentrate on studies or assignments and fearing something awful might happen. Thus, it is evident that sexual harassment is a problem with widespread implications which negatively affects college students especially women, and impedes their ability to participate fully in campus life.

Students' perception of the factors that contribute to feeling unsafe on and off the College Campus

Respondents were asked what contributed to the feeling of not being safe both within and outside the campus. The findings of this study reveal that respondents felt unsafe when the harasser was around either on or off the college campus (33%), when they were alone in secluded places off the college campus (20%), and when alone in secluded places on the college campus (14%). Most respondents expressed that sexual harassment happens in isolated places and on the roads without sufficient light. Respondents revealed that they felt unsafe mostly when the harasser was within and outside the campus and when alone in a secluded place, both factors making sexual harassment more likely.

The participants from Shaheed Bhagat Singh College during the Focus Group Discussions, reported feeling unsafe when alone, during college time, returning from college alone, during their college elections due to the entry of outsiders and passed out students for the event. One of the respondents said that after sunset it is more unsafe, another said, in the afternoon it is unsafe, however one more participant expressed that there is no such time where you feel safe she said anytime can be unsafe time. They were of the opinion that not only girls but boys too felt unsafe. Outside the campus one participant experienced being harassed at Connaught place by the bar girls at 7 pm. The experience was very unpleasant and embarrassing when he heard sexual comments directed at him. Another participant said that the feeling of unsafe can arise at any time and any place. The participants from Jesus and Mary and Maitri Colleges during the Focus

Group Discussions said that they don't feel unsafe in college since their colleges are not co-educational colleges.

It is important to recognise that the institutions duty to ensure safety and dignity of student especially female students on the campus does not end with setting up an Internal Complaint Committee where they can lodge complaints and get heard. It is also necessary to proactively create an environment where students feel safe and appreciated, rather than being at the receiving end of unpleasant and lewd comments or other forms of indirect harassment.

In short, findings on the students' perceptions on the impact of sexual harassment revealed that physiological consequences were mostly sleep disorders and nightmares; psychological/emotional consequences were largely depression, fear and embarrassment, with the fear ranging from somewhat to extremely frightened; academic consequences were on their study and career – low grades, failure in performing well in exams, inability to concentrate and fear for their safety etc. However, most of the students in all three undergraduate years of the study reported that they feel safe in college. They felt unsafe mostly when the harasser was around and in secluded places and late in the evenings, though some felt unsafe all the time.

Responses to sexual harassment

A. How Students in Colleges Deal with Sexual Harassment

1. Actions Taken by Victims against Sexual Harassment

The actions taken by the victims against sexual harassment were next investigated by asking the students information about these actions.

The respondents in this study reported the following actions taken by victims against sexual harassment: informing the parents (44%); verbally confronting the harasser (32%); informing the friends (32%); reporting sexual harassment to the appropriate person in the organization (31%); physically confronting the harasser such as hitting, slapping, kicking etc. (29%); not complaining (22%); speaking up at the time, objecting to the behavior when it occurs (22%); getting a medical check-up (17%); absenteeism (16%); reporting the incident to the Internal Complaints Committee or the Counselor (16%); keeping records: keeping track of

what happens in a journal or diary and keeping any letters or notes or other documents received (15%); changing timing (14%); changing of college, sharing with student's union, ignoring (11% each); sharing with the student's support group (10%); writing a letter to the harasser expressing the feelings of disgust, anger and disappointment, and expecting the harassment to stop (5%); reporting the incident in the police station (2%).

The participants of the Focus Group Discussions disclosed that they took following actions against sexual harassment, namely, lodged a complaint against harasser, talked to the harasser, stared at the harasser and advised friends to be more careful.

The above results too indicate a wide variety of strategies used by victims in response to sexual harassment as reported by the respondents. These included informing parents or friends or appropriate person, reporting to the police or Internal Complaints Committee, students' union or support groups, or counsellor; confronting the harasser verbally or physically; cautioning others; talking to the harasser; writing a letter to the harasser sharing feelings and desire that the harassment would stop; ignoring or remaining silent; avoiding strategies such as remaining absent, changing timings or the college; maintaining records; and getting a medical check-up; etc. The strategies used by most, yet less than 50%, were informing the parents or friends, verbally or physically confronting the harasser, and reporting the incident to the appropriate person in the organization. However, by and large, the Internal Complaints Committee, police, and collective action and confrontation did not feature so prominently. This has great implications for education, particularly in the form of awareness creation, training and skill acquisition.

2. Reporting of the Incidents of Sexual Harassment by Students

The present study sought to investigate the reporting of incidents of sexual harassment by students in colleges. Students were therefore asked who they reported the incident of sexual harassment to.

The respondents revealed that they reported it mostly to their friends (31%); followed by to an equal extent (25% each), their teacher, counselor and the Internal Complaints Committee; to a lesser extent, parents and family members (20%). Much fewer did not report the incident (12%), shared the incident with

their romantic partner (4%), and hardly any one reported it at the police station (2%). Most of the Focus Group Discussions participants too stated that they shared the experience with their friends, roommates and a few shared it with their mother. One of them advised her roommate to carry bag in front while walking, to prevent it from happening. Another participant reported that she motivated her friend who was sexually harassed to share the information to her family or teacher. One participant found support in his friend who was ready to challenge the harasser.

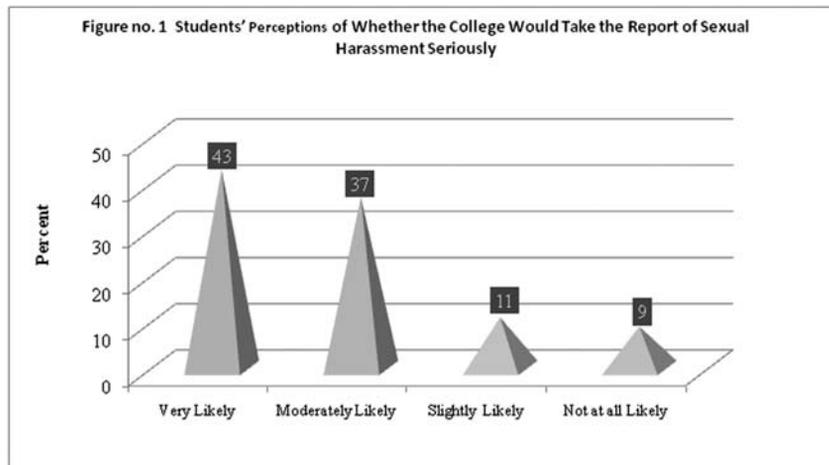
3. Reasons for not reporting the incidences of sexual harassment

The following were the reasons for not reporting given by the respondents in the study: feeling embarrassed (18%); even if they shared the incident, others won't understand their problem, or if revealed they will be blamed for what happened (13% each); considered sexual harassment a private matter to be dealt with on their own, or what happened was not considered serious enough to talk about (9% each); thought that even if they report no one will believe them, or felt hopeless and thought nothing can be done in such a situation (8% each); did not think that their campus administration/committee was efficient to deal with the problem, feared retribution from the harasser, feared that if shared with others, they would harass them or react negatively towards them, didn't want others to worry about them, had no time to deal with it due to academics /work pressure (6% each); were not aware of the reporting procedure in the college or did not want the harasser to get into trouble (5% each).

Similar views were expressed during the Focus Group Discussions. A few of these participants said that they don't feel free to share the incident with their family members because often they would be blamed and are misunderstood by their own people. Some female participants feared that the family members would curtail their freedom, or that if shared, the matter will be spread, be magnified and it will be more humiliating for them and the family members will be tensed. One male participant reported not being able to share the incident with his parent because of a communication gap and lack of a close relationship with his parents. Another male student revealed that when he shared the incident he received instant help from his family, but added that not every family is supportive. Still another participant said that now-a-days people don't help the victim, but instead take videos and photos and circulate them on Whatsapp.

4. Students' Perceptions of Whether the College Would Take the Report of Sexual Harassment Seriously

The respondents were asked if they thought the college would take reporting of sexual harassment seriously. Their responses are presented in the chart below.



Though almost all (91%) the respondents believed that their college considers the report of sexual harassment, 43% were of the view that it was very likely, 37% that it was moderately likely and 11% that it would be slightly likely that the report would be taken seriously. Some (9%) however opined that their college is not at all likely to take the reports of sexual harassment seriously.

The respondents were to a very great extent confident that the college would consider the report of sexual harassment seriously.

5. Students' Perceptions of Whether the College Would Take Steps to Protect the Safety of the Person Reporting the incident of Sexual Harassment.

Regarding whether the college would take steps to protect the safety of the person reporting the incident, though almost all (97%) were of the view that it was likely, 48% specified that it was very likely, 32% that it was moderately likely, and 17% that it was slightly likely. Only 3% of the respondents stated that their college was not at all likely to take steps to protect the safety of the person reporting the incident. Almost all (95%) the respondents were of the view that

support would be offered. Only 5% stated that their college is not at all likely to support the person reporting such an incident.

Thus, most of the respondents were of the opinion that the college would support the persons reporting the incident and take steps to protect the safety of the person reporting the incident.

6. Students' Joint Activities to Prevent Sexual Harassment

Table no. 1

Sex and Respondents' Joint Activities to Prevent Sexual Harassment

Sex	Respondents Joint any Activities to Prevent Sexual Harassment		Total (%)
	Yes (%)	No (%)	
Female	14	38	52
Male	11	37	48
Total	25	75	100

Three-fourths of the respondents (75%) stated that they did not join any activity to prevent sexual harassment. Similarly majority of the participants of the Focus Group Discussions shared they did not join any activity in college to prevent sexual harassment nor did they approach Internal Complaints Committee although they had the mechanism to handle sexual matters in their college. A few of them shared that they attended international women's functions, and performed drama on women's issues in college to spread awareness. This is heartening and needs to increase.

To sum up the findings in Section A on how students deal with sexual harassment, varied steps were taken, predominantly speaking up or intervening, but it was only restricted to a quarter of the respondents; the majority remained silent. The victims too used a wide variety of strategies, mostly informing parents and friends, verbal or physical confrontation, and reporting the incident to relevant authority, but not many reported it to formal authority such as counselors, Internal Complaints Committee, or the police station.

Reasons for not reporting were mainly embarrassment, fear that others won't understand or they will receive only blame. Although less reported, following reasons have significant implications e.g., sexual harassment is a private matter, not serious enough to talk about, fears of various kind – retribution, negative reactions, not being believed, consequences on the harasser, sense of helplessness and hopelessness that nothing can be done, communication gap, people are more interested in taking pictures and circulating them on whatsapp than rescuing them. Barriers to reporting were mostly fear of negative outcomes, negative exposure and publicity and embarrassing depositions; Joint activities to prevent sexual harassment though not engaged in by the majority, have been reported by a quarter of the respondents including both female and male.

B. How Colleges and Universities Deal with Sexual Harassment

1. Awareness of College Students of the Sexual Harassment of Women at Workplace Act 2013

Table no. 2

College Students' awareness of the Sexual Harassment of Women at Workplace Act 2013

Current Status of the Student	Awareness of sexual harassment at workplace act 2013		Total (%)
	Yes (%)	No (%)	
First year undergraduate	8	27	35
Second year undergraduate	12	22	34
Third year undergraduate	15	16	31
Total	35	65	100

Similar findings were obtained in the Focus Group Discussions wherein almost all said they were unaware of the Sexual Harassment Act 2013. Only one of them said he knew the helpline number.

The results obtained therefore indicate that the majority are unaware of the legislation in place regarding sexual harassment of women in the workplace.

2. Policies in College to Prevent Sexual Harassment

The responses of the students to this question revealed that nearly half (46 %) of them replied in the affirmative – that there are codes, rules, or policies in their college to prevent sexual harassment. However, an almost equal number (42%) were not aware of them, and 12% stated that such policies do not exist in their college. Even none of the participants of the Focus Group Discussion were aware of the policies to prevent sexual harassment in their college.

Thus, students who are not aware of the existence of these policies are not likely to access them and will therefore not benefit them. This points to a need to publicise these policies in the College so that all the students know about them.

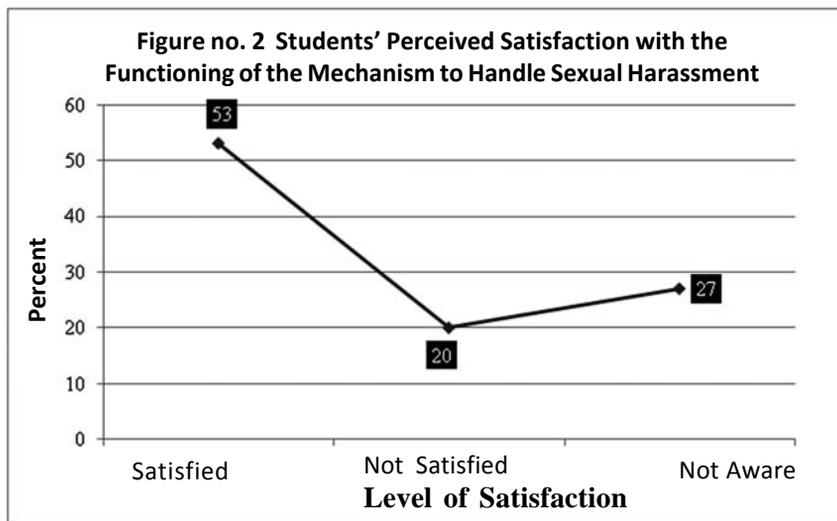
3. Mechanisms to Handle Cases of Sexual Harassment

The implementation of UGC Regulations on Sexual Harassment requires the setting up of an Internal Complaints Committee. Students were therefore asked if there was an Internal Complaints Committee in their College.

More than half of the respondents in the present study said that there is an Internal Complaints Committee in their college (56%) or have a student's union (52%) or student support groups (29%) in the college to handle cases of sexual harassment. An equal number of the respondents reported that there are counselors (29%) in their college to whom victims of sexual harassment can approach for help. Only 9% of the respondents stated that they have friends who can help them to deal with the problem of sexual harassment.

We see therefore that just a little over half the respondents were aware of the existence of Internal Complaints Committee in their College as a mechanism to deal with the cases of sexual harassment. The question that therefore arises is whether the UGC directives with regard to setting up mechanisms to deal with sexual harassment are implemented and whether students have been properly informed about them.

4. Students' Perceived Satisfaction with the Functioning of the Mechanism to Handle Sexual Harassment



More than half of the respondents (53%) are satisfied with the functioning of the mechanism to handle that over a quarter of the respondents (27%) stated that they did not know about the existence of sexual harassment. However, one-fifth (20%) reported not being satisfied with it. The participants of the Focus Group Discussions held at Shaheed Bhagat Singh College were happy with the functioning of Internal Complaints Committee. The findings of this study indicate that the majority of the respondents were satisfied with the functioning of the mechanism set in place in the college to handle issues of sexual harassment. It is noteworthy that quite a number are dissatisfied with it and this is a matter to be examined more closely.

5. Whether the Colleges Post any Notices, Posters, Leaflets or organise workshops and seminars on the Prevention of Sexual Harassment

The results indicate that 42% of the respondents stated that their college did post notices, posters, or leaflets about the prevention of sexual harassment. Almost two-thirds (65%) of the respondents stated that they were not aware of their college organising workshops and seminars (47%) or that it is not organised (18%) in the college. Only a little over one-third (35%) stated that their college

does organise seminars or workshops on the prevention of sexual harassment. The participants of the Focus Group Discussions expressed that their college does not put up any notices, posters nor do they organise any workshops or trainings to prevent sexual harassment in college campus except for the college prospectus. We see from the results obtained that some colleges at least did publicize mechanisms to deal with and prevent sexual harassment, but evidently all colleges did not.

6. Whether Students Received Training in the Prevention of Sexual Harassment

With regard to receiving training in the prevention of sexual harassment in their college, a vast majority (86%) of the respondents in this study revealed that they did not receive any such training. Of the 14% who had received the training, 10% were females and 4% were male respondents. The results of the focus group discussion also indicate that training in prevention of sexual harassment in colleges is terribly lacking.

Conclusion and Recommendations

The consequences of harassment are severe as revealed in this study. It adversely affects students' physical, psychological, emotional and educational development. Students who experience sexual harassment are reported to suffer from depression, fear, embarrassment, insecurity, frustration, lose self-confidence/low self-esteem, shock, anger, extreme stress and irritability, anxiety, feeling restless, self-blame/guilt, feelings of being powerless etc. Academic effects of sexual harassment were reported by students in the study as feeling unsafe at college and fear of going to class, inability to concentrate on studies, low grades/academic failure, weak social relationship etc., affecting the study and professional career of the students.

The study reveals that sexual harassment is under-reported on campus, and some of the reasons for non-reporting are: fear of stigmatization or blame or ridicule and other negative responses from their peers and others; and fear of retaliation by the perpetrators. Awareness of college students with regard to Sexual Harassment of Women at Workplace Act 2013 and mechanisms for its implementation in colleges is low. Some colleges do not have policies in place

to deal with the cases of sexual harassment, nor do they disseminate information or have workshops and training for students and Internal Complaints Committees to tackle the problem of sexual harassment. Student's satisfaction with regard to strategies in college to deal with sexual harassment is low.

Educational institutions are considered as models of diversity and inclusiveness, creating a campus climate that is free from bias and harassment is a necessary challenge for the communities of higher education. Hence educational institutions should play a proactive role in creating and maintaining a community in which students, teachers and non-teaching staff can work together in an environment which is free of violence, harassment, exploitation, intimidation and stress. This includes all forms of gender violence, sexual harassment and discrimination on the basis of sex/gender or amongst the same sex members. Every member of colleges/Universities is required to strongly support gender equality and oppose any form of gender discrimination and violence so that all students have an equal opportunity and a facilitative environment to excel in higher education.

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DIGITAL FINANCIAL LITERACY: A STUDY ON THE STUDENTS OF ST ALOYSIUS COLLEGE (AUTONOMOUS), MANGALURU

- Metilda Veronica Pais*

Abstract

Students are poised to have a spending behavior similar to their family, which is one of the agents of financial socialization. The degree of financial literacy of the family will eventually have an impact on the student at an early age and it is up to the family to foster this literacy to their underlings. An interesting fact is that; more people are going for digital payments. The scope of internet banking, debit card and credit card, mobile banking are going high. Indian government is also promoting digital transactions. Recently they have launched many schemes like Pradhan Mantri Jan Dhan Yojna, Jeevan Jyoti Bima Yojna, Suraksha Bima, MUDRA Bank Yojna, and BHIM. The Vittiya Saksharta Abhiyan (VISAKA) etc.

The study aims at analysing the level of digital financial literacy among the college students. St Aloysius College (Autonomous) Mangaluru is chosen as the study area. Students studying in different streams like, BA, BCom, BBA, BCA and BSc are considered as the sample population. Small sample of total 100 respondents from various streams are chosen as the participants of the study. Data for the study has been collected through self-administered questionnaire and distributed through simple random sampling method. The results show that there is no significant relationship between gender and stream in terms of the use of net banking, types of banking sector preferred and type of account preferred. Also found that majority of the respondents are unaware of the digital initiatives taken by the government.

Key words: Financial Literacy, Digital Financial Literacy, Digital Payment.

1. INTRODUCTION: DIGITAL FINANCIAL LITERACY

Digital Financial Literacy is having knowledge, skills and developing necessary habits to effectively use digital devices for financial transactions. This intersects with an individual's basic literacy levels and the individual's ability to use digital devices/technology. However, in the purist sense, it is

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- Simply the ability to have a relationship with a bank/Financial Institution to keep your money safe.
- Use facilities to transact using your own money for your needs in the safest most secure way possible.
- Be aware, vigilant and extremely protective about your financial identity.

In the post-demonetisation scenario of 8th of November, 2016, the Government of India changed the stated objective of this move from that of reducing black money in the economy to creating a cashless economy. With Prime Minister Narendra Modi incentivising digital transactions, financial inclusion assumed importance for its necessary role in engineering a cashless economy. The purpose of demonetisation became an effort to tackle black money, make India corruption free and create a cashless-digital economy (Mahajan and Singla, 2017).

Newer forms of payment have been recently developed in India which could greatly assist in this shift from a cash-dependent economy to a cashless economy. These have largely been technology-driven platforms due to the 'Digital India' initiative. One of the professed roles of Digital India programme is 'Faceless, Paperless, and Cashless'. These new forms of payment include,

1. Unified Payment Interface (UPI): It enables a person to connect multiple bank accounts into one phone through an application. It allows transfer of funds from one UPI account to another through a smart phone connected to the internet.
2. Mobile wallets like Paytm, Free charge, Jio Money and SBI Buddy amongst others where money from your account can be transferred to the wallet to send it to another person using their mobile number and bank details. This too requires a smart phone or tablet or smart watch, and internet data.
3. Pre-Paid Debit Card or Credit Cards can be used at ATMS and PoS (Point of Sale) machines by swiping cards.
4. Aadhar Enabled Payment Systems (AEPS) allows funds to be transferred by using Aadhar numbers seeding with bank accounts. It allows interoperable financial transactions at PoS/ Micro ATM through Business Correspondent (BC)/ Bank Mitra of any bank using Aadhar authentication.

5. Unstructured Supplementary Service Data (USSD) allows funds to be transferred using just the mobile phone without internet by dialling *99#.
6. Banking Cards such as RuPay Cards, VISA, Master Card are card producers which offer several benefits like payment transactions, customized product offering and more security, convenience and control than most cashless forms of payment.
7. Point of Sale (PoS) is the place where sales are made. There are three kinds of PoS, i.e., Physical, Mobile and Virtual. All three need internet connectivity

1.2 FACTORS CAUSING FINANCIAL EXCLUSION

While we study the nature of financial inclusion, it also becomes important to understand the factors causing financial exclusion. Financial exclusion is caused due to six factors, which are 1) geographical access, where in banks are far from the excluded, 2) access exclusion, restricted access due to bank's risk assessment process 3) condition exclusion, the conditions of the service failing to meet the needs, 4) price exclusion, charges associated with the services are not affordable 5) marketing exclusion, strategic exclusion of certain markets, 6) self-exclusion, wherein some decide to not approach banks because of ideas of being rejected.

1.3 BARRIERS TO FINANCIAL INCLUSION

There are both supply-side and demand-side barriers to financial inclusion. The most common supply-side barriers are non-availability of suitable products, physical barriers and non-eligibility on account of documentation issues. Demand side barriers are financial literacy and financial capability. Government paperwork, legal hurdles, travel distance and market failures are key barriers. But there is the recognition that most of these barriers can be overcome through implementation of better policies.

2. STATEMENT OF THE PROBLEM

While choosing the area of study, it is found that digital financial knowledge is essential for undergraduate students. The present youth, especially those who study in colleges, are the most tech-savvy generation who would be familiar with gadgets and computers. In the preliminary work for the study, it is noticed that

it would be very interesting to study and understand what do they think about various digital financial services. As the young are very innovative with regard to the use of technology, we felt that would get constructive inputs about what do they know and how they would make use of the available services.

3. LITERATURE REVIEW

Aggarwal & Gupta (2014) evaluated the influence of demographic factors to study the impact of gender and education level on financial awareness. They considered 148 students as respondents for the study. They found that the level of education and discipline had positive impact on financial literacy.

Hospido et. al (2015) has measured the impact on objective measure of financial literacy through an education program for students. The study used a matched sample of students and teachers in Madrid and two different estimation strategies. The program increased treated students' financial knowledge. It was found in the study that students of private schools did not increase their knowledge much, possibly due to a less intensive implementation of the program. Study also analysed the bias that arises because the set of schools that participated in financial literacy programs was not random.

Park (2011) examined the impact of three dimensions of digital literacy on privacy-related online behaviours: (a) familiarity with technical aspects of the Internet, (b) awareness of common institutional practices, and (c) understanding of current privacy policy. Hierarchical regression models analyzed data from a national sample of 419 adult Internet users. The three dimensions had strong forces of prediction over the knowledge held by the user. It happened to control most of their behaviour.

Karmakar, Banerjee and Mohapatra (2011) argue that the easiest way to ensure better financial inclusion is to open more branches of banks and financial institutions, removing various obstacles in accessing financial services from the bank. The technologies introduced, only reduces the transaction cost for both the clients and the banks/institutions. Therefore, financial inclusion shall not add to the operational cost of financial institutions.

Pradeep and Garg opine that financial exclusion is less visible in urban areas compared to rural areas. The better availability of banking facilities happens to

before the set up. These facilities are concentrated on each urban centre. A change in a factor, for instance, change in location of a bank branch can leave a wider impact in urban areas, i.e. almost 50% of urban areas become unbanked.

Way & Wong (2010) state that the development and use of technology-based tools for financial literacy education has grown rapidly in recent years, often based on the presumption that digital media will replace the past practice. The studies present an ecological model for technology-based financial literacy education, intervention and propose an action agenda for practice and further research.

4. OBJECTIVES OF THE STUDY:

The primary objective of the study is to analyse the level of digital financial literacy among the college students with reference to St Aloysius College (Autonomous), Mangaluru. In specific, the study aims:

1. To find out the degree of awareness and perception about digital financial literacy among students in St. Aloysius College.
2. To understand the issues and challenges associated with digital modes of payment.
3. To examine if the two factors 'gender' and 'stream of study' of respondents have any effect on the responses given by the respondents.
4. To study the modes of payment preferred by the respondents.

5. RESEARCH METHODOLOGY

The present study on the topic, "Digital Financial Literacy: A Study on the Students of St Aloysius College (Autonomous), Mangaluru" is an empirical work conducted using quantitative data collected from the respondents. Following research methods are used to draw the scientific results and fulfil the research objectives:

5.1 SAMPLE AND SAMPLE DATA:

The sample size is confined to 100 students of St Aloysius College (Autonomous), Mangaluru. Simple random sampling method was used to select the respondents. 100 sample respondents were chosen; 20 students from each stream i.e. BA, BBA, BCA, BCOM and BSC.

5.2 SOURCE OF DATA:

To achieve the aforesaid data, both primary and secondary data are used. Primary data are collected directly from 100 students of St Aloysius College (Autonomous), Mangaluru through self-administered questionnaire. Secondary data are collected from research articles and websites.

5.3. STATISTICAL TOOLS USED FOR ANALYSIS- Tabulation and percentages are used to analyse the impact of cultural diversity on employee performance. Chi-square test is used to test the hypothesis.

6. LIMITATIONS OF THE STUDY:

1. The study is confined to students of St Aloysius College (Autonomous) only.
2. Opinion of the respondents is not final, because the opinion or preference may differ from time to time depending on the situation.
3. The sample size is only 100.

7. ANALYSIS AND INTERPRETATION: The primary data collected through questionnaire from sample respondents were analysed and interpreted as follows;

Testing of hypothesis

Hypothesis 1

7.1 Preference towards type of banking sector based on gender.

Particulars	Public sector	Private sector	Co-operative
Male	29	19	3
Female	23	25	1
Total	52	44	4

(Source: Primary Data)

The above table 7.1 indicates that out of 51 male respondents' majority i.e. 29 respondents prefer public sector and out of 49 female respondents 25 respondents prefer private sector banks.

Chi square value – Preference towards type of banking sector based on gender.

H1: There is no relationship between the stream and the sector of bank in which account is held.

Factor	Chi square	Degree of freedom	Table value	S/NS
Sector of bank	2.4715	5%	0.29062	NS

It is derived from the above table that the P value at 5% level of accuracy is $p > 0.05$. Hence the null hypothesis is accepted. It is concluded that there is no significant relationship between the preference towards type of bank and gender.

Hypothesis 2

7.2 Selection of type of bank account based on gender.

Particulars	Savings bank	Fixed deposit	Recurring deposit	Total
Male	49	2	0	51
Female	49	0	0	49

(Source: Primary Data)

The above table no 7.2 depicts that both male and female prefer savings bank account over fixed and recurring deposit account.

Chi square value- H_0 : There is no relationship between gender and the type of bank account held.

Factor	Chi square	Degree of freedom	Table value	S/NS
Type of account	1.9608	5%	1.61429	NS

P value at 5% level of accuracy is $p > 0.05$. hence the null hypothesis is accepted. To concluded that there is no significant relationship between the type of bank account and gender.

Hypothesis 3

7.3 Selection of type of bank account based on stream.

Particulars	Savings bank	Fixed deposit	Recurring deposit	Total
B.A.	19	1	0	20
B.B.A	20	0	0	20
B.C.A	19	1	0	20
B.COM	20	0	0	20
B.SC	20	0	0	20

(Source: Primary Data)

The above table no 7.3 reveals that majority of the respondents in all the streams from BA, BBA, BCA, BCOM and BSC prefer savings bank account over fixed and recurring deposit account.

Chi square value selection of type of bank account based on stream.

H_0 : There is no relationship between the stream and the type of bank account held

Factor	Chi square	Degree of freedom	P value	N/NS
Type of bank account	3.0612	5%	0.547632	NS

Since P value is $p > 0.05$ null hypothesis is accepted. There is no significant difference between stream and types of account held.

Hypothesis 4

7.4 Use of net banking facility based on gender.

Particulars	Yes	No	Total
Male	29	22	51
Female	22	27	49

(Source: Primary Data)

Chi square value- Use of net banking facility based on gender

H₀: There is no relationship between gender and use of net banking.

Factor	Chi square	Degree of freedom	P value	S/NS
Net banking	1.4316	5%	0.23151	NS

Since the P value at 5% level of accuracy is greater than $p < 0.05$ null hypothesis is accepted. To conclude there is no significant relationship between gender and use of net banking.

Hypothesis 5

7.5 Use of net banking facility based on stream.

Particulars	Yes	No	Total
	Frequency	Frequency	
B.A.	14	6	20
B.B.A	9	11	20
B.C.A	10	10	20
B.COM	12	8	20
B.SC	6	14	20
Total	51	49	100

(Source: Primary Data)

The above table 7.5 exhibits the use of net banking facility based on stream out of 100 respondents 51% of the respondents use the net banking facility and 49% are not started using yet.

Chi square value –use of net banking facility and stream of the respondents

H₀: There is no relationship between stream and use of net banking.

Personal factor	Chi-square	Degree of freedom	Table value	S/NS
Use of net banking	7.3629	5%	0.117907	NS

Since the P value at 5% level of accuracy is greater than $p > 0.05$ H_0 is accepted. To conclude there is no significant relationship between stream and use of net banking.

7.6 Modes of payment used by respondents while shopping online.

SL.NO	Particulars	Frequency
1	Cash on delivery	90
2	Debit card	45
3	Credit card	2
4	Net banking	11
5	E-wallets	15

(Source: Primary Data)

From the above table no 7.6 it is clear that 90 respondents prefer to pay online purchases through Cash on delivery whereas 45 use debit cards. 15 of the respondents use E- wallets and 11 of the respondents prefer net banking respectively. Only 2 of the respondents were found to be using credit cards.

7.7 Utilisation of digital mode of payment

SL.NO	Particulars	Frequency
1	Movie Tickets	55
2	Mobile Recharge	63
3	Travelling	28
4	Hotel/ Restaurant	30
5	Shopping Mall	47
6	Fuel	17
7	Not used	14
8	Goods	1
9	College online application fees	1
10	Online purchases	1

(Source: Primary Data)

55 of the respondents use digital payments for purchasing movie tickets, while 63 respondents for mobile recharges through cashless currency. 47 of the respondents in shopping malls while 30 respondents use to pay restaurants/ hotel bill and 14 respondents agree that they have not yet utilized the digital mode service.

7.8 Factors preventing online payment.

SL.NO	Particulars	Frequency
1	Theft of personal information	78
2	Lack of knowledge of Internet Banking	13
3	Lack of access to Internet	17
4	Prefer cash payments	1
5	Do not have this facility	1

(Source: Primary Data)

From the above table no 7.8 it is observed that 78 of the respondents opine that they prevent digital payment methods due the risk of theft of personal information, about 17 of the respondents opine that due to lack of proper access to internet and 13 of them opine that due to lack knowledge about internet banking is preventing them to make payment online.

7.9 Level of awareness about schemes introduced by the government of India with regards to digital India.

SL.NO	Particulars	Frequency
1	Pradhan Mantri Jan Dhan Yojana	28
2	Jeevan Jyoti BhimaYojna	22
3	Suraksha Bhima	9
4	Mudra Bank Yojna	14
5	BHIM	29
6	Vittiya Saksharta Abhiyan (VISHAKA)	2
7	Digital Saksharta Abhiyan (DISHA)	19
8	Unaware	36

(Source: Primary Data)

The above table 7.9 exhibits about respondents' awareness on government initiatives towards digital India. Out of total respondents 29 respondents are aware about BHIM, 28 respondents about Pradhan Mantri Jan Dhan Yojana, 22 respondents about Jeevan Jyothi Bhima Yojana, 19 respondents about Disha, 14 respondents about Mudra Bank, 9 about Suraksha Bhima and majority i.e. 36 respondents have not heard about the schemes introduced by the government.

8. MAJOR FINDINGS OF THE STUDY

The study revealed that majority of the male respondents prefer public sector banks and majority of the female respondents are preferring private sector banks and it is found that there is no relationship between the gender and types of banking sector preferred. Both male and female respondents prefer savings bank account over fixed deposit and recurring deposit account. It is also found that respondents from various streams also prefer savings account than other type of accounts. In the use of net banking facility there is no relationship between gender and the stream, male respondents prefer using it whereas female respondents are not much interested towards usage of net banking facility. The study also revealed that majority of the respondents prefer cash on delivery and least preference is given to credit/debit card payment. The study shows that majority of the respondents pay for movie tickets mobile recharges using digital modes of payment. majority of the respondents were found to be unaware of the schemes implemented by the government to promote Digital India.

9. SUGGESTIONS:

1. The respondents should try to obtain more information about net banking and its benefits.
2. Since most of the respondents were unaware of various schemes introduced by the Government, the Government, banks and other institutions must focus their awareness programs to this category of respondents.
3. Statistical differences in use of digital platforms exist among the respondents. At the least, an effort could be made in order to spread awareness of benefits behind a cashless economy.

10. CONCLUSION:

The use of cash is still high in India, despite the increase in digital transactions and financial inclusion. Safety and security should be given highest priority while achieving inclusiveness in digital financial literacy. We found that the major limitation that hinders digital financial literacy is the higher cost of electronic devices like smart phones that most of the platforms require. For a smooth transition from cash-dependent to cashless economy, the government would need to ensure that all sections of the people must be taken aboard into the system. Education and awareness play a major role in achieving this goal. If effective and timely policies are instituted by the government, and if public awareness and participation is ensured, then 'Digital India' and a cashless India could help push the Indian economy to become more transparent, institutions need to make the option of going cashless more economically viable.

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WOMEN ENTREPRENEURS IN INDIA: APPROACHES TO EDUCATION AND EMPOWERMENT

- V Basil Hans and Sowjanya S Shetty M

Abstract

Economic development and shared prosperity can only be achieved with the full economic participation of men and women in the globalised and liberalised India. In recent years, support programme for women entrepreneurs have gained traction and prominence as a mean to empower them, create jobs and boost productivity at the national and regional levels. In developing economies, the role of women is greatest as workers and job creators. In India, female entrepreneur's activity is concentrated in low productivity sector with limited potential for growth in income and employment and that often operate informally. In Indian situation, female entrepreneurs are unable to grow their business from micro or small to medium or large productive enterprises with transformed economic impact. The World Bank estimation on the working age population (15 to 59) is set to increase by more than 200 million in India in the next two decades, while it's expected to decline in most developing economies of the world including China. The era of globalisation has enhanced the role of women entrepreneurs. But India may fail to obtain benefits without the participation of women, who form a major mass of the society. Active participation of women in economic activity and decision making is very much needed to increase the GDP growth. Skill, knowledge-based education enables to change the role of women from home maker to job maker. This paper focuses on the role of education in patterning and promoting women entrepreneurship and to examine problems, issues, challenges faced by women entrepreneurs.

Keywords: *Development, education, empowerment, globalisation, women entrepreneurs*

1. Introduction

In the words of Dr APJ Abdul Kalam, “empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately a good nation.”

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In 2016 about 163 million women were running new business in 74 economies around the world and an estimated 11 million were running established business indicating the increasing share of women entrepreneur across the globe (GEM 2016-17). In India according to Sixth Economic Census released by the Ministry of Statistics and Programme Implementation, women constitute around 14 per cent of the total entrepreneurship i.e. 8.05 million out of the total 58.5 million entrepreneurs. Out of this, 2.76 million women constituting 13.3 per cent of women entrepreneurs work in agriculture sector whereas 5.29 million women constituting more than 65 per cent work in non-agriculture sector. The average employment in women-owned enterprises is meagre 1.67. This has to be taken serious note of because empowerment of women is central to achieving the objective of inclusive, equitable and sustainable development and it is not only a national goal but also a global agenda (Capital Market, 2018).

Entrepreneurship is a multi-dimensional task and also the essential component in initiating and sustaining of economic development. Women entrepreneurship is one of the emerging concepts which have positive impact on women's economic empowerment. Women's participation will enhance productivity and thereby increase the phase of growth. It will also help to reduce the gender-based inequalities and social pressures that restrain female employment and entrepreneurship. In India involvement of women in economic activity is common from several decades as women are considered as natural entrepreneurs. Entrepreneurship outlines economic destiny of nations contributing to the development of the economy by creating wealth and employment opportunities. Entrepreneurs are influential in initiating and sustaining socio-economic development. Entrepreneurship in general and women entrepreneurs in particular, are imperative to the economy. Entrepreneurship is the appropriate profession for women as women are good at multitasking. Education contributes to the social transformation of women leading to increase in the contribution of women in the economic activities. The increase in the participation of women in the business arena as entrepreneurs has transformed the demographic physiognomies of business and growth of the economy. The contribution from women-maintained enterprises are playing dynamic role in the economy. However, efforts are needed to improve quantitative and qualitative changes. This paper focuses on the role of education in patterning and promoting women

entrepreneurship and to examine problems, issues, challenges faced by women entrepreneurs in India.

2. Purpose and Plan of the Study

The study is planned in the following way:

2.1 Objectives of the Study

- to examine the conceptual and operational framework of the women entrepreneurship in India;
- to study the importance of the education for women entrepreneurship and examine the challenges in creating conducive policy environment for women entrepreneurship; and
- to suggest various measures for strategising educational measures for women entrepreneurship

2.2 Methodology

The present study is based on the collection of data from secondary sources. Secondary data is obtained from various published and unpublished records, books, magazines and journals, both print and online.

2.3 Conceptual and Operational Framework

Since women form half of the population (Census, 2011) their contribution also plays vital part in the growth of the nation. But women suffer a lot of constraints affecting their personal and national development, overlooking women in the development course institutes a waste of human resources. While the status of women has greatly risen over the years but majority of women remain economically and socially marginalised due to illiteracy, ignorance and patriarchal system of society. Education provides effective and realistic sustenance for women, promoting gender neutral environment in all aspects of leading to empowerment of women. Empowerment of women increases her proficiencies towards decision-making and ability to bear risk.

3. Entrepreneurship

Schumpeter (1934) explains entrepreneurship as individuals exploiting market opportunity through innovation- technical or organisational. Entrepreneurship helps to create wealth by creating demand in the market from a newly introduced innovation. Entrepreneurship generates employment opportunities, utilises local unutilised resources, reduce poverty, leading to overall development.

GEI 2017: The Global Entrepreneurship Index is a three-component index – attitude, aspirations and ability. It ranks countries on different components of entrepreneurial ecosystem. India's ranking in GEI is 69 among 137 countries, Product innovation being the strong area and technology absorption the weakest. China's GEI score is 50 per cent higher than India. Constraints in the absorption of technology affects entrepreneurial activity is the cause for lower ranking.

We may state at least two reasons why we must study women entrepreneurship today. One, women entrepreneurship is still an untapped source of growth in many places. Second, women entrepreneurs create new jobs for themselves and others. Whether in family business or in other enterprises, women are a valuable form of human capital (M.S., 2006). Ying (2008) highlighted the dynamic part of entrepreneurs in economic development, and education is necessary in terms of merging theoretical background with practical industrial skills. Robinson & Malach (2004) and Sweta Saurabh (2012) also suggested that the level of education is a success indicator for entrepreneurship, also emphasizing classroom theoretical knowledge should be supported with practical business education through internships in small businesses.

Women participation in income generating activities, self-employment and entrepreneurship are seen in diverse activities – traditional activities like knitting, pickle making, toy making, jam and jelly or non-traditional activities such as computer training, catering services, beauty parlours, gym etc. Education has the potential to empower women with knowledge and manipulate the world around them.

According to Fazalbhoy (2014) women entrepreneurship is growing at a rapid rate in the global economy. Women entrepreneurs need to be lauded for their increased utilisation of modern technology, increased investments, creating a

niche in the export market, creating a sizeable employment for others, and setting the trend for other women entrepreneurs in the organised sector. They provide the society with different solutions, on various aspects like management, organisation, and utilisation of resources and exploitation of entrepreneurial opportunities. While women entrepreneurs have demonstrated their potential, the fact remains that they are capable of contributing much more than what they already are. Anuaghasthiya (2014) feels that the role of women entrepreneurs in the process of economic development has been identified in various parts of the world. The United Nations report has also concluded that economic development risk closely related to the advancement of women. In nations where women have advanced, economic growth has usually been steady.

According to Suman (2018) Gender equality is a critical component for the development of the human society. Legal barriers to women entrepreneurship exist in many countries. Restrictions in terms of education, financial opportunities, and monetary reward for work exist at all the levels. Colaco & Hans (2018) feel that recognition, reputation, resource regeneration are some of the advantages of women entrepreneurship besides monetary gains and financial inclusion. Ambition, ability, necessity and attitude lead to entrepreneurship but the success of the women are also affected by the other factors like the policy of the government, market structure, family support, level of education, development of infrastructure and availability of financial assistance which are external factors but determining the success or failure of business (see figure1).

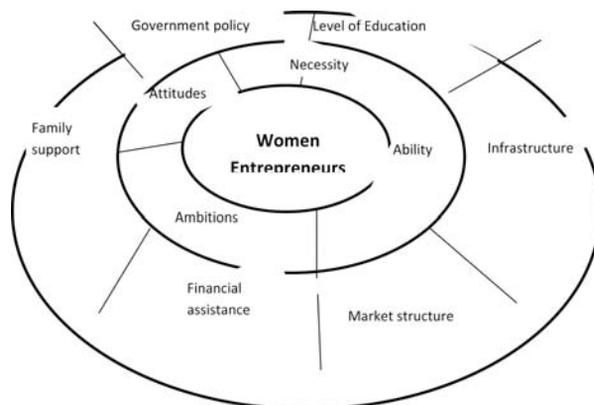


Fig 1: Factors affecting women's entrepreneurship

3.1 Women Entrepreneurship in India: A Glimpse

Despite competition from men, 58 per cent of women entrepreneurs in India started their businesses between the ages 20-30, and about 25 per cent started even before 25. About 57 per cent started their business alone. Professional Services, IT/ITE Services, and Apparel/accessories are the top three businesses run by women. Bengaluru, Delhi, and Chennai, Mumbai, and Hyderabad are the top five cities with women entrepreneurs. About 73 per cent of women entrepreneurs have reported a revenue of under Rs.10,00,000 in a financial year. Globally women have 24 per cent share in corporate senior management positions and in India it's 30 per cent for the same. These are interesting stats indeed and offer a ray of hope. Two important reasons being overall changing perception of entrepreneurship, and better access of education (Singh, 2018).

4. Education and Empowerment

Education in the largest sense is any act or experience that has a formative effect on the mind, character or physical ability of an individual. Further, it changes the economic condition of an individual and consequently the approach for equality in the society according to individual talents and interests. It promotes capital formation, character building and social quotient. Education is thus, vital for holistic development. In India, a significant proportion of the relevant (women) population still remains deprived of the benefits of education in general and higher education in particular.

Education is regarded as an important milestone of women empowerment because it enables them to face challenges, to confront their traditional role and to change their life. Education of women is the most powerful tool of change their position in the society. Still large womenfolk of our country are illiterate, backward, weak, and exploited. Education also reduces inequalities and functions as a means of improving their status within the family.

India has attained significant improvement in women's literacy which was 8.9 per cent in 1951, improved to 65.5 per cent as on 2011, as a result of which the male-female gap in literacy has narrowed down from 26.6 per cent in 1981 to 16.7 per cent in 2011. However, the Human Development Report-2011 observed that the population with at least secondary education (% age 25 and

above) was only 26.6 per cent for females as against 50.4 per cent for males (Nagaraja, 2013). Similarly the percentage of educated women have gone up from 59.4 per cent in 2005-06 to 72.5 percent in 2015-16 but almost 66 per cent of women take up “unpaid work”, despite increased education levels says the Economic Survey 2017-18 (Bhattacharya, 2018). This is a paradox.

The data also makes us to infer that there is a necessity to look beyond economic resources or material prosperity and into cultural and social influences, which are playing a significant role in shaping the women’s autonomy and agency (Nagaraja, 2013). Empowerment and capacity building provides women an avenue to acquire practical information and learning for their improved livelihoods. India can become a developed nation only if women contribute to the best of her capacity and ability which is possible when she is educated and empowered. Only literacy and education can help women to understand the Indian’s constitutional and legislative provisions that are made to strengthen them. Education is “potential affirming and performance confirming” (Sowjanya & Hans 2015).

5. Challenges and Constraints

Women entrepreneurs are faced with constraints in many aspects. Such as, financial, marketing, patriarchal family, health and education. Lack of education, technological know-how and cultural bias coupled with stringent business regulations are some of the key impediments undermining women’s ability to rise to the position of leadership and reap the benefit of entrepreneurial opportunities. Some constraints in respect to education in India are also possible/visible

- The supply-demand gap
- Out-dated, rigid curriculum
- Absence of employer engagement in course content and skills development
- Less access to entrepreneurial opportunity
- Constraints on research capacity and innovation
- Fewer opportunities for interdisciplinary learning

Women entrepreneurship in India is mainly involved in micro, small and medium enterprises since they start venture with low budget to ensure low risk. Consequently, participation of women in entrepreneurial activity as per revenue is less (Annual report of MSME 2012–13). Entrepreneurship amongst women has been a recent concern. Women have become aware of their constitutional rights and their work situation. However, women if they are not too eager to alter their role in fear of social backlash will lose much. In order to fight against the socially constructed gender biases, women have to swim against the system that requires more strength. Such strength comes from the process of empowerment and empowerment will come from education and entrepreneurship (Sundaram & Sekar, 2014).

5.1 Initiatives by the Government

Empowerment calls for intervention by governments. Interventions require well planned approaches for women. Necessity and motivation are often important to foster women entrepreneurship; strong supporting conditions are imperative for the success of any business. Government of India has ensured policy initiatives are geared towards enabling equal opportunity for women. Government of India announced National Skill Development Policy and National Skill Development Mission in 2009 to offer skill based training, vocational education and entrepreneurship development. The government aims in bringing women to the lead in India's entrepreneurial ecosystem by ensuring access to financial assistance, markets and trainings. It has launched various programmes like Start up India, Make in India, Atal Innovation Mission, Support to Training and Employment Programme for Women (STEP), Stand-Up India, Trade related Entrepreneurship Assistance and Development (TREAD) and similar programmes are initiated by the government to promote women entrepreneurship by mentoring, nurturing and facilitating training in varied activities.

Women entrepreneurship must be moulded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena (Sharma, 2013).

6. Critical Estimate

The higher rate of illiteracy of women is undoubtedly attributing to women to depend on men and to play a subordinate role. Within the framework of democratic polity, our legislation, development policies, plan and programmes have aimed for advancement of women in difference spheres. Educated women can contribute in nation building. A few women are currently holding powerful positions in India and in the world, but there will be increase in the participation of women in Economic activity if they are educated. Though economic power is essential but education is the primary ingredient for empowerment, it is that adds strength. Efforts are required to introduce the women folk in various kinds of entrepreneurial activities.

6. 1 Suggestions

- Interaction with successful women entrepreneurs of the area
- Ensure training on management skills, extending vocational education
- Encourage women's participation in decision-making
- Organising training through NGOs for women entrepreneurs
- Easy access to credit facilities to assist women entrepreneurs
- Provision of basic infrastructures such as water, electricity, roads by government reduces the costs of doing business
- Provision of tax holidays, concessions to women entrepreneurs to reduce tax burden

7. Conclusion

Our study proves that under globalisation and new industrial climate in India today, women have more opportunities than ever before and they have a greater role to play in the country's economic growth. But they have to increase their rate of participation of economic productivity.

Entrepreneurial traits such as volunteering into the business, innovative skills, education are vibrant rudiments for entrepreneurial success. The policy

framework for evolving entrepreneurial skills, providing vocation education and training has broadened the horizon for economic empowerment of women. However, women constitute only one third of the economic enterprises. There is significant potential to harness the untapped potential of women's entrepreneurship in India. Education is an important human right which is a tool of women empowerment and a means for social and human development. Education helps them to break the shackles of ignorance, avoid getting manipulated, and being left out from the main stream. As education as an inherent capacity to transform lives, women must make education impact their socio-economic lives. Thus promoting education among women is of great importance in empowering them to accomplish their goals on par with men in different spheres of life.

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THE SIGNIFICANCE OF STRATEGIES ADOPTED BY PRIVATE-RUN PHARMACIES TO FACE THE COMPETITION FROM JAN AUSHADHI KENDRAS

- Joyan D'Souza

Abstract

Ever-changing business environment has increased the uncertainties of running a business. With the introduction of government schemes such as Jan Aushadhi and Jan Sanjeevini in Mangalore, the private-run pharmacies are facing a severe competition in the retail market with respect to the sale of generic medicines. In order to survive in the competitive scenario, the private-run pharmacies have to formulate strategies that will help beat the competition. Hence, it is necessary to analyse the strategic options employed by the pharmacies and their significance in withstanding the competition. The study used a structured questionnaire to obtain the data regarding the strategic options employed by 51 private-run pharmacies in Mangalore. Exploratory factor analysis using principal component analysis was used to evaluate the significance of strategic options on the turnover of private-run pharmacies. The research findings suggest that the private-run pharmacies have focused on the quality of products sold to retain their customers. This strategy has prevented the adverse effect of competition on their financial performance.

Keywords: Strategic Options, Competition, Jan Aushadhi, Pharmacies, Generic medications

1. Introduction:

Any change in an economic environment brings a lot of uncertainties. New players or new technologies enter into the economy and this development leads to the growth in competition. Ever changing business environment has increased the uncertainties of running business in every sector. Pharmacies play an important role in providing health care by offering people access to medicines as per their requirement. India is one of the largest providers of generic drugs globally (The Supply Annual Report of UNICEF). However, the branded medicines manufactured by multinational or reputed manufacturers are sold at higher prices. This makes the medicines unaffordable in a poverty-ridden county like India.

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In India, 21.9% of the population lives below poverty line (Asian Development Bank – Poverty Data: India) and they lack access to essential medicines. To eradicate this problem, the pharmaceutical department of Government of India launched Jan Aushadhi Kendra to provide quality medicine at affordable price.

Jan Aushadhi campaign and its implementation

The Department of Pharmacy under the ministry of chemicals and fertilisers launched Jan Aushadhi campaign in April 2008 to provide quality medicine at lower price than the available branded medicines. Jan Aushadhi Kendras have been set up to provide generic drugs, which are available at a lesser price but are equivalent in quality as any expensive branded drugs. Generic medicines sold through Jan Aushadhi stores will cost approximately 50% of the average branded drug's market price. The government proposed to have at least one Jan Aushadhi Kendra in every district.

Though the sales was minimal at the beginning, the subsidised generic medicine slowly gained its popularity. Nowadays, Jan Aushadhi has become a competitor to retail pharmacies, as the same quality of medicine is available at subsidised rate. The implementation of Jan Aushadhi scheme has affected the local medical stores. In order to survive in a competitive scenario, the private pharmacies need to develop strategies to face the competition.

This study aims at analysing the strategic options adopted by private pharmacies. The paper is organised as follows: the first section presents a review of literature regarding the analysis of strategic options by pharmacies followed by a section on the methodology used in the study. Next, the study presents its findings. The concluding section discusses the implications and limitations of the study.

2. Literature Review:

Surviving in a market is essential to grow. To survive and grow, every product must have some clear and distinct competitive advantage over its competitors in the marketplace (Thomas, 2003). The advent of Jan Aushadhi Kendras has questioned the competitive advantage of private-run pharmacies in the country. It is found that there is a vast difference between the prices of branded

medications and the generic medications (International journal of pharmacy and pharmaceutical sciences, 2013). As the Jan Aushadhi store is a supplier of generic medications, the prices of medications are cheaper. The article in a newspaper states that through their subsidised medicines, Jan Aushadhi stores are gaining popularity. However, the supply is low (Shelar, The Hindu, 2018). A study on Jan Aushadhi stores claims that Jan Aushadhi campaign will increase the affordability of medicine on a large scale (Kotwani, 2010). As the government-subsidized stores are offering products at lower cost, it is a threat to the survival of private-run pharmacies. The new arrivals in the economy make significant changes. "Product and service innovations have different financial performance implication in the industrial market"(Eggert, 2014). These innovations question the functioning of the existing businesses in the market. The businesses will have to face the competition from new entrants will efficient and improvised products. This development suggests that there is a need to adopt resilient strategies to survive in the market. Small businesses can survive only by using self-analysis (Thomas, 2003). As Jan Aushadhi is a potential threat to private-run pharmacies, it is necessary to analyse the readiness of private-run pharmacies to tackle the competition from Jan Aushadhi Kendras. This study aims at assessing the strategies adopted by the private-run pharmacies and their impact on the financial performance of the private-run pharmacies.

3. Objectives of the study:

- To identify the significant strategies that would help the private-run pharmacies to face the competition
- To identify the impact of strategies adopted by private-run pharmacies on their financial performance

4. Methodology:

The study aims at assessing the significance of strategies adopted by private-run pharmacies to face the competition from Jan Aushadhi kendras. To assess the significance, a structured questionnaire consisting of four sections was framed. The first section collected data regarding the annual turnover of the private businesses. The second section had ten statements and it collected data

regarding the knowledge or awareness of Jan Aushadhi Kendras and their functions among the private pharmacies. The third section had four statements and it collected data regarding the opinion of private pharmacies on the impact of Jan Aushadhi Kendras on their financial performance. The section was named as “Financial performance”. The fourth section had 18 statements and it collected data regarding the strategic options employed by the pharmacies to tackle the competition from Jan Aushadhi Kendras. The section was named as “Strategic options”. The questionnaire required the respondents to provide their response based on the five-point Likert’s scale with values ranging from Strongly disagree (1) to Strongly agree (5). The survey was conducted based on purposive sampling method and the questionnaire was distributed among 98 respondents in Mangalore with a close proximity to Jan Aushadhi Kendras. The Mangalore region was chosen because of convenience. All the respondents were medium-scale pharmacies. The statements were not obtained from previous studies. Hence, reliability test and exploratory factor analysis were performed to check the reliability and validity of the statements and the data. Reliability test was performed on third and fourth sections of the questionnaire by using Cronbach’s alpha for “Financial performance” and “Strategic options”. The Cronbach alpha for “Financial performance” was 0.737 and for “Strategic options” was 0.661. It reflects a good reliability of the scale.

4.1 Exploratory factor analysis:

Factor analysis using principal component analysis was employed to ensure the scale’s validity. Although 22 statements (4 statements from “Financial performance” and 18 statements from “Strategic options”) were used from the third and fourth sections of the questionnaire as inputs for factor analysis, only 9 statements were found to be valid (A factor loading above 0.5) (Hair *et al.*, 2010). Three factors were obtained from factor analysis. The Eigen values of the three factors were greater than 1. The cumulative variance was 73.83%. Kaiser–Meyer–Olkin (KMO) value was equal to 0.62. Bartlett’s test of sphericity was also significant. Table 1 presents the variables and factors with factor loadings above 0.5.

Table 1: Factor Analysis Results

Items	Eigen value	Loadings	Loadings	Loadings
Quality of the products	2.865			
Not selling low quality products to customers		0.814		
Quality audits		0.765		
Collect customers opinion regarding product quality		0.850		
Deal only with branded medicine		0.692		
Financial performance	2.426			
Turnover is reduced			0.957	
Decline in profit			0.950	
Firm reorganization	1.354			
Retrenchment of employees				0.836
Planning to shift to other business				0.710
Altered my portfolio of products				0.837
KMO - 0.62; Bartlett's test of sphericity Approx Chi-Square = 194.507; df = 36; Significance = 0.000				

5. Data Analysis:

The respondents consisted of private-run pharmacies with a close proximity to the Jan Aushadhi centres. Although questionnaires were distributed among 98 respondents, only 51 responses were received from the respondents. Out of the 51 respondents, six samples were ignored from the study to clear the outliers and achieve normality. Hence, only 45 samples were usable for reliability test and exploratory factor analysis. The questionnaire attempted to collect data regarding current knowledge level of private-run pharmacies regarding their competitor – “the Jan Aushadhi Kendra”. The facts are presented in Table 2.

Table 2: Knowledge

Item	Yes(%)	No(%)
Is JanAushadhi Kendra your competitor?	48.9	51.1
Medicines are sold at affordable prices in Jan Aushadhi	82.2	17.8
Good quality medicines are available	13.3	86.7
Customers easily access Jan Aushadhi services	17.8	82.2

Based on the data presented in Table 1, close to half of the respondents believe that the Jan Aushadhi Kendra is their competitor. However, 51.1% believes that Jan Aushadhi is not their competitor. Majority of the respondents agree that Jan Aushadhi stores sell generic medicines at affordable prices. However, more than 80 percent of the respondents doubt the quality of medicines sold in Jan Aushadhi stores and easy accessibility of Jan Aushadhi stores.

Table 3 presents the responses of private-run pharmacies regarding their quality of products. The mean scores of all the variables are above average. Hence, the respondents agree to the statements. They maintain their quality of products by performing quality audits regularly, not selling low quality of products, selling branded medicines, and by collecting customer's opinion regarding quality.

Table 3: Quality of the products

Items	Mean	Strongly disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5
Quality of the products		%	%	%	%	%
Not selling low quality products to customers	4.36	2.20	4.40	2.20	37.80	53.30
Performing quality audits	4.18	4.40	8.90	8.90	20.00	57.80
Collect customers opinion regarding quality of products	3.56	13.30	8.90	13.30	37.80	26.70
Deal only with branded medicine	4.47	0.00	4.40	11.10	17.80	66.70

Table 4 presents the opinion of the respondents regarding their financial performance. The variables under financial performance capture the impact of Jan Aushadhi Kendras on the turnover and profit of private-run pharmacies. The mean scores of both the variables are below average. Moreover, close to 48% of the respondents disagree to the statements. They believe that the establishment and growth of Jan Aushadhi Kendras in Mangalore do not affect their turnover and profit.

Table 4: Financial performance

Items	Mean	Strongly disagree1	Disagree 2	Neutral 3	Agree 4	Strongly Agree5
Financial performance		%	%	%	%	%
Turnover is reduced	2.60	31.10	17.80	15.60	31.10	4.40
Decline in profit	2.53	26.70	28.90	13.30	26.70	4.40

Table 5 presents the responses pertaining to the strategic business decisions taken by the private-run pharmacies to beat the competition from Jan Aushadhi Kendras. The three variables have a mean score below average. This indicates that majority of the respondents disagree to the statements. They have not taken any of the strategic business decisions listed in Table 5.

Table 5: Firm reorganisation

Items	Mean	Strongly disagree1	Disagree 2	Neutral 3	Agree 4	Strongly Agree5
Firm reorganization		%	%	%	%	%
Retrenchment of employees	1.78	53.30	24.40	15.60	4.40	2.20
Planning to shift to other business	1.64	60.00	26.70	6.70	2.20	4.40
Altered my portfolio of products	2.24	26.70	40.00	17.80	13.30	2.20

6. Discussion and Conclusion:

The aim of the study is to analyse the significance of strategies adopted by private-run pharmacies to beat the competition from Jan Aushadhi Kendras. To

tackle the competition in a business environment, it is necessary to have knowledge about the competitor and its methods of operation. Table 1 indicates that the private-run pharmacies are aware of their competitor and its functions. It is not surprising to note that the private-run pharmacies doubt the quality of medications supplied by Jan Aushadhi Kendra. It is because the private-run pharmacies believe that supplying cheaper products might compromise their quality. Moreover, the private-run pharmacies do not think that the customers can easily access Jan Aushadhi stores because there are only four stores in Mangalore city.

The findings further indicate that the private-run pharmacies have focused more on the qualities of the product that they sell. Moreover, there have been instances where customers have asked the shops if the given medicines were of good quality. The main reason for this is that the private-run pharmacies believe that customers prefer quality of life-saving medicines to the price. Moreover, as the private-run pharmacies doubt the quality of medications supplied by Jan Aushadhi Kendra, they have considered maintaining quality as the primary way to beat competition. This explains why the private-run pharmacies have not taken any strategic business decisions with respect to firm reorganisation.

The private-run pharmacies believe that the advent of Jan Aushadhi Kendras has not affected their financial performance in terms of turnover and profit. This finding indicates that improving and maintaining the quality of medications has helped the private-run pharmacies to fight the competition. As a result, there is very less impact of Jan Aushadhi Kendras on the financials of private-run pharmacies.

Hence, the study indicates that the private-run pharmacies have maintained their financial performance and retained their customers despite the affordable pricing of Jan Aushadhi Kendras. This is a good sign as the private-run pharmacies have shown a very good resilience towards the growing competition. The strategy to focus on the quality of medicines by questioning the quality of medicines sold in Jan Aushadhi stores has benefited the private-run pharmacies. However, this condition might prevail only for a short period because of the presence of only 4 Jan Aushadhi Kendras in Mangalore city. As the number of Jan Aushadhi stores might increase in the future, the private-run pharmacies need to focus on customer retention and pricing strategies in the long run to tackle the competition.

7. Scope for future research:

The study identifies certain limitations that will provide scope for future research. Firstly, the number of samples used for the study does not adequately represent the population. Future research in this area can increase the number of samples to capture a more representative opinion. Secondly, the paper has studied the impact of Jan Aushadhi Kendras on private-run pharmacies when there are only four Jan Aushadhi stores in Mangalore city. As the number of Jan Aushadhi stores increase, there is a need to reassess the impact of these stores on the financials of private-run pharmacies.

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IMPERIAL DISCOURSE AND ITS REFLECTION IN THE ANGLO-INDIAN NOVELS OF THE LATE NINETEENTH CENTURY

- Vishnumoorthy Prabhu

Abstract

The British Empire in the late Nineteenth century rested as much on the mental constructs as it was on the military and political endeavours. Though outwardly British empire was at its apogee, and its military strength was boasted off as one of the best in the world, this militarism also had an undercurrent of fear and anxiety which was covered off under the veneer of colonial authority. The Rebellion of 1857 was one of the events that captured the imagination of the people in England with the safety of the Whiteman at the centre of the narratives and war correspondences. It was the first imperial war in India to be so publicly and closely scrutinized by the British media and the audience were predominantly British. The idea of the 'Empire' was played out to the masses irrespective of ideological orientation of the people at large. Withdrawal from India was considered inexcusable for both the liberals and the Imperialists. This paper analyses how Imperialism and its nexus with militarism played out the events of the war on the popular imagination for its political advantage

Keywords: *Sepoy mutiny, colonialism, imperialism,*

The rebellion of 1857 was a significant event in the history of British India. It had surfaced the brittle ground on which the empire had rested and the anxieties of the British people that lay barely submerged beneath the pride and complacency of the notions of a superior culture. The conquest and colonial consolidation in India 'was dangerously dependent upon the co-option of Indian capital and Indian manpower' (Peers, 2017). Hence, this militarism also had an undercurrent of fear and anxiety under the veneer of colonial authority. The events of 1857 reflected this fear of British officialdom which found expression in the literature produced at that time. The scenes of Sepoy mutiny captured the imagination of the people in England. Fear and anxiety about the safety of the

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Whiteman was at the centre of these concerns. Much of this fear was driven by rumours of European women and children being sexually assaulted and murdered which in turn provoked brutal acts of retaliation” (Peers, 2017). The ‘endless reports of rape, murder, and desecration’ fuelled the British minds with racial hatred and demands for retribution. W. H. Russell who had been sent to provide a first-hand account of the mutiny and the British responses to it had observed that ‘racial antagonisms and colonial anxieties’ made him believe that the gap between coloniser and colonised had become nearly unbridgeable (Peers, 2017). We also notice that the information that the Imperial authority collected and circulated was not completely free from the ideological issues that it fostered. Imperialism had its own nexus with militarism and very often, the imperial force played out the events of a war for its political advantage. Rudyard Kipling’s novel *The Light That Failed* speaks about how the imperial ideology uses political events when a war correspondent is told, “You’re sent out when a war begins to minister to the blind, brutal, British public’s bestial thirst for blood” (Peers, 2017). Peers further argues, “the sheer scale of the drama unfolding in India gripped the British public, and newspapers scrambled to secure timely and exciting narratives” (2017).

The Uprising of 1857 (or India’s First Freedom Struggle) readily supplied adventurous situations to the British officers in India. Most of the authors actually witnessed the dramatic and sensational happenings in the form of sieges escapes and reprisals of the mutiny. The intensity of experience was such that they could not but narrate these experiences. The volume of literary output with the mutiny as its backdrop is the testimony to the fact that these events captured the imagination of writers. The initial literary responses to this historic event were mainly from the West. The officers in the Company service, their wives and other members of the Anglo-Indian community concentrated more on the dramatic and tragic turn of events with less emphasis on the plot structure. However, the later writers used the events of ‘the mutiny’ as a backdrop to structure their plots. The treatment of the theme in the later novels was romanticised as these writers looked at the ‘mutiny’ in retrospect. The genre of historical romance was preferred by these writers to integrate the historical references with their ideologies of power and a superior race. While they

produced some interesting fictional accounts for their native readers, they failed to present a realistic portrayal of the period.

The British justified their presence in India on ideological grounds. They projected as if their presence was considered more beneficial to the Indians than to themselves. Being aloof from their country, the British had to face the odds of a hostile weather. Quite a few accounts of the British officers and the British women presented the dreary condition of their existence in the subcontinent. Except in hill stations, larger cities and military cantonments, life in small station was very monotonous. What made them write about the suffering was mainly due to the false pride which they had in serving the greater cause of humanity. They easily subscribed to the notions that the British did good to India. The events of 1857 were presented as an aberration to the otherwise orderly rule of the British. The narratives of the company officers and the commissioned writings had presented the rule of Indian Kings as autocratic and despotic. The theme of mis-governance and corruption was used on a large scale in the novels based on 'the mutiny'.

The company had curbed the foreign policies of the Indian states and had also appointed political agents. These political agents made a survey of the states and gave their reports on the administration of the states. Some of the novels such as *With Sword and the Pen* present the Indian Princely states trying to bribe the representative of the British to get a favourable report on their rule. The British had their own political allies and many Princely states had come to the support of the Company in curbing the uprising with an intension of getting political leverage to their states. The contribution of the Indian Princes was duly acknowledged as the British parliament recognised their support in restoring order and stability. The British crown realised that they could manage the affairs in India better if these princely states were given greater importance. The Queen's proclamation of 1858 reveals this fact. In her proclamation of 1 November 1858, the Queen referred to the native rulers of India in the following manner:

We hereby announce to the native Princes of India that all treaties and engagements made with them by or under the authority of the Honourable

East India Company are by us accepted, and will be scrupulously maintained, and we look for the like observance on their part. We desire no extension of our present territorial possessions; and while we will permit no aggressions upon our dominions or our rights to be attempted with impunity, we shall sanction to [sic, 'no' I believe is what is meant here] encroachment on those of others. We shall respect the rights, dignity and honour of native princes as our own; and we desire that they, as well as our own subjects, should enjoy that prosperity and that social advancement which can only be secured by internal peace and good government (qtd. in Bhagavan, 2003).

The attention given to the native princes, Manu Bhagvan believes, is due to the British preconception that the people of the sub-continent were “not yet ready for Western conceptions of justice and freedom” and the native kings and queens were “co-opted to legitimate colonial rule”(2003). The British also used the excuse of mismanagement and failure of governance for deposing the Indian kings. However, after the revolts of 1858, the British assuaged their thirst for annexations and the doctrine of lapse was subsided. The change of political power had also brought about changes in political stance of the British towards the Indian states. On the one hand, the British government looked for a greater affiliation with the native kings. On the other, the British also bent hard on proving that the British presence was inevitably necessary for the good of India. Many critics also note that the theme of racial superiority got interspersed with that of political dominance in the second half of the nineteenth century.

An attempt was also made to compare the orderly rule of the British Crown with the chaos present in the princely states. Many accounts present the Indians having a favourable opinion about the British rule. For the British, there arose a need to justify their presence in India, not only to the Indians but also to the English middle class. There was growing discontent among the middle class toward the imperial adventure. The middle class which had gained great fortune, had thought that Britain could do without her colonies. With industrial production and distribution over a vast geographical area, she was called “the workshop of the world” and this affluence gave a smug confidence among the middle class that they now thought that Britain need not rely on territorial expansion or imperialist designs. However, the depression of the 1860's spelled a danger and

by 1870 Britain's commanding position was seen a little shaky. Benjamin Disraeli's insisted upon the Queen taking the title of the 'Empress of India' an idea that was not well received at the beginning. Both the opposition and his own party thought it to be "unnecessary and extravagant gesture" (qtd. in Edwards, 1965). Disraeli was conscious of the "need to add 'colour of romance' to imperial politics". "Touch and satisfy the imagination of nations for that is an element which no Government can despise. This will be an act which will add splendor to the Throne of the Queen, and will add security to her Empire" (Edwardes, 1965). Hutchins sees this as a part of the larger scheme of orientalising:

An India of the imagination was created which contained no elements of either social change or political menace. Orientalization was the result of this effort to conceive of Indian society as devoid of elements hostile to the perpetuation of British rule for it was on the basis of this presumptive India that Orientalizers sought to build a permanent rule. (qtd. in Ashcroft and Ahluwalia, 1999)

There was an attempt to see the transmission of power to the British crown as an alternative to "princely autocracy, at the apogee of India's unchanging hierarchies, contrasted with the supposedly enlightened Raj government in British-Indian territories and its promise of eventual constitutional development" (Wilburn 2008). Anglo-Indian fiction plays to the tune of these ideologues. They used these turbulent events not only for revealing the history of the uprising but to propagate their ideology as well. It was 'an imperial crisis of unprecedented proportions. It 'was also the first imperial war to be so publicly and closely scrutinized by the media' (Peers, 2017). Christopher Herbert sees it 'not as a geopolitical event but as a literary and in effect a fictive one' (qtd. in Peers, 2017). Peers observes that the war as it was envisaged by the British was as much the result of the mind. The language used, the vocabulary and 'meanings through which war and empire were rendered comprehensible' to the English audience were the result of a wider imperial matrix than a simple transfer of images and reports (2017).

The initial responses to the uprising of 1858 presented the gory picture of uprising. However, the later narratives on the rebellion lost their agonising and painful feature and obliterated the memory of initial reverses, massacres and

final brutal repressions (Singh, 1973). Charles Ball's *History of the Indian Mutiny* is one among the earliest narratives on the subject depicting the atrocities on British women by the Indians. This captures the popular imagination back home in England where the role of officers under the service of empire and their sacrifices are glorified. This sacrifice of the Whiteman for the cause of civilising the brutes also comes under scrutiny. In his description of the carnage at Kanpur, Charles Ball speaks about the 'indescribable barbarities' of black men against the white women. These views of atrocities against white women by black men became stereotypical of much of the later literature. The portrayal of lay, the hapless mother and the innocent babe; young wife and the aged matron; girlhood in its teens, and infancy in its helplessness – all – all had fallen beneath the dishonoured tulwars of the Mahratta destroyer, and his fierce and cowardly accomplices in crime (1858).

Nancy Paxton's work, *Mobilizing Chivalry: Rape in British Indian Novels about the Indian Uprising of 1857* elucidates on how the story of English women being raped by Indian men emerged at a particular crisis point in the British rule of India and performed specific ideological purpose. These accounts caught up so much popular imagination in England that strong views against British occupation of India gathered strength on racial grounds. Colonialism was opposed mainly because the contact with Indians would make them forget "the sentiments of civilization and religion" (Peers, 120). Corruption in Indian princedoms was one of the recurrent motifs in the Anglo-Indian writing of the period. H. C Irwin's *With Sword and Pen, A Story of India in the Fifties*, deals with the typical plot of an Indian principality at the maelstrom of rebellion and the consequent chaos. The protagonist Malcom Mainwaring comes with the avenging army to the relief of Lucknow where his betrothed, Evelyn Home is a prisoner. A comprehensive picture of the tiger hunt, the Nawab's usual retinue, court conspiracies, Rajah's dacoits etc. evoke the reader's interest till the end. Rather than the representation of actual events, it is the imaginative plots used in these romances that engage the readers. The impulsive events provide the authors with a readymade structure and the characters are imaginative rather than realistic.

The incidents depicted in many such novels are of the adventure type, each of which brings out the courage, bravery, intelligence and leadership of the protagonist, who fits into the chivalric tradition. The hero fights for the cause of

the Empire against those who try to destabilise the order. The reports of violence and atrocities against the white women were highlighted to show the brutality of the natives. The reports of the mutiny were also used to justify the British presence in India to ensure the rule of law. "Empire could be served through such savoury dishes of valour and courage, romance and success as these historical novels supplied" (Singh, 1973). Hence it becomes the responsibility to provide the moral high ground for the civilisation of the natives.

This ideological justification of the empire is favoured through the body of writing. Often, the writer assumed such arrogant stance that involved racial superiority. As John Lawrence's letter to Lord Dalhousie on 10th June 1858 reveals, "it has been a war of extermination against mutineers and, in many cases even against insurgents. It has become to some extent a war of races. It has become a guerrilla war" (qtd. in Prakash, 1994). After the mutiny, doctrine of racial superiority came to dominate imagination of the British in India in a robust manner. The British officers who used to share the same platform with the Princes now assumed a superiority whereby the princes were treated in a humiliating manner. Though the Queen's proclamation spoke of maintaining status quo and bestowing a fair treatment to the Indian Princes, their condition in reality was a tricky one. In the various exhibitions that took place in England, the Indian Princes and the people were treated as pre-modern and backward.

The narratives on the uprising, as it evoked popular imagination by virtue of its context and content, became an arena where the differences could be drawn. The new reading public was eager to receive the narratives on the East. These narratives not only sounded esoteric, but also boosted the readers' nationalist fervour by adding to the myth of Empire. The people who fought for the empire took pride in their sufferings and the retribution of the native mass. W. H. Russell, who reported extensively on the uprising, recounts in his diary entry on the first anniversary of outbreak of rebellion at Meerut "never was the strength and courage of any race tried more severely in any one year since the world began than was the mettle of the British in India in 1857" (Peers, 2017). For the Imperialists the thought of withdrawal would be a grave mistake as her presence not only added to the glory of Empire, but also helped the Indians to better themselves. Seeley's views in *The Expansion of India* (1883) reiterate the idea that the British "withdrawal from India would be the most inexcusable of all

conceivable crimes and might possibly cause the most stupendous of all conceivable calamities” (Edwardes 1965). There were narratives that tried to present the glorified picture of the Empire in the midst of accounts that expressed doubts about the feasibility of empire itself. Even the intellectuals advocating Democracy were wary about Liberalism. For them, Liberalism would influence “the abandonment of India, the repudiation of the colonies and the resignation of our duties as a great fighting power in Europe” (Edwardes 1965). On the global scene, various events seemingly threatened the imperial role of Great Britain. The country had to face challenges both from within and without. The demand for Irish Home Rule Bill and the liberal policies towards the non-settler colonies were internal concerns whereas, voices against Imperial authority in the colonies posed challenges from outside.

It was in such a context that British Imperialism tried to employ theatricality to appeal to popular imagination. The imperialism of Disraeli relied on various external symbols and was criticized as ‘music-hall’ imperialism. For the new imperialists ‘the empire’ was Britain’s salvation. The Queen’s new title as the Empress of India is one such measure of new imperialist propaganda. This new-found desire for Imperial experiments later found expression in various literary works published at the turn of the century. As Michael Edwardes observes, at a time when the dark images of the mutiny didn’t vanish completely from the popular imagination, and the fear of Withdrawal were imminent, the literature of the period used the splendor of empire to camouflage the “impersonal power of an administrative abstraction” (1965).

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GUIDELINES FOR SUBMISSION

Author/s should carefully read the entire submission guidelines before submitting the manuscript for publication.

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Manuscript must be in British English prepared on a standard A4 size paper setting. It must be prepared on a 1.5 spaces and single column with 1" margin set for top, bottom, left and right. It should be typed in 12 point Calibri Font with page numbers at the bottom of the every page. It should not be more than 10,000 words and must be typed on one side of A 4 size paper.

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The title of the paper should be in a 14 point Calibri Font. It should be bold typed, centered and fully capitalised.

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The author (s) full name, designation, affiliation (s), address, mobile / landline numbers, and Email /alternate email address should be in 12 point Calibri Font. It must be centered underneath the title.

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Abstract should be in fully italicised text, not exceeding 250 words. The abstract must be informative and explain background, aims, methods, results and conclusion. Authors should avoid using citations in the abstract of the manuscript.

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Abstract must be followed by list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.

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All the headings should be in a 12 point Calibri Font. These must be bold faced, aligned left and fully capitalised. Leave a blank line before each heading.

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The main text should be in a 12 point Calibri Font, line spacing is 1.5 and justified. Do not underline anything, you may use italics. Try to avoid abbreviations.

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

15. EQUATIONS

These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.

16. CITATIONS IN THE TEXT

Make sure that every reference cited in the text must also be presented in the reference list and vice versa. Personal communications and unpublished results should not be included in the reference list at the end of the manuscript but may be presented in the text.

17. REFERENCES

The list of all references should be alphabetically arranged. It must be single spaced, and at the end of the manuscript. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**.

The author (s) is supposed to follow the references as per following:

- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
- Use (**ed.**) for one editor, and (**eds**) for multiple editors.
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- Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
- The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.

- For titles in a language other than English provide an English translation in parentheses.
- Use endnotes rather than footnotes.
- The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES

A. BOOKS

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

B. CONTRIBUTIONS TO BOOKS

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

C. JOURNAL AND OTHER ARTICLES

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

D. CONFERENCE PAPERS

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

E. UNPUBLISHED DISSERTATIONS AND THESES

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

F. ONLINE RESOURCES

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

G. WEBSITE

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

Undergraduate Courses	BA (Bachelor of Arts) Degree Course OPTIONALS		
LANGUAGES			
English Hindi	a) History	Economics	Pol. Science
	b) History	Economics	English Maj.
	c) History	Kan. Maj.	Pol. Science
	d) History	Kan. Maj.	Com. English
	e) Journalism	Economics	English Maj.
Kannada	f) Journalism	Economics	Com. English
	g) Journalism	Psychology	English Maj.
Konkani	h) Journalism	Comp. Animation	English Maj.
	i) Sociology	Psychology	Com. English
Addl. English	j) Sociology	Economics	Pol. Science
	k) Sociology	Kannada Major	Pol. Science
Malayalam	l) Sociology	Social Work	Psychology
	m) Performing Arts	English Major	Kannada Major
	n) Performing Arts	Com. English	Journalism
French	o) Journalism	Social Work	Comp. Animation

Undergraduate Courses	BSc. (Bachelor of Science) Degree Course OPTIONALS		
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	b) Physics	Electronics	Mathematics
	c) Physics	Comp. Science	Mathematics
	d) Physics	Comp. Animation	Mathematics
	e) Physics	Statistics	Mathematics
Kannada	f) Comp. Science	Statistics	Mathematics
	g) Comp. Science	Electronics	Mathematics
Sanskrit	h) Chemistry	Botany	Zoology
	l) Chemistry	Microbiology	Botany
Konkani	j) Chemistry	Microbiology	Zoology
	k) Bio-Chemistry	Botany	Zoology
Addl. English	l) Bio-Chemistry	Chemistry	Zoology
	m) Bio-Chemistry	Chemistry	Botany
Malayalam	n) Biotechnology	Chemistry	Botany
	o) Biotechnology	Chemistry	Zoology
French	p) Economics	Statistics	Mathematics

BSW (Bachelor of Social Work)

BCom (Bachelor of Commerce) Regular and Professional (8 Batches)

BBA (Bachelor of Business Management) Regular and Professional (3 Batches)

BCA (Bachelor of Computer Application) (2 Batches)

Postgraduate and Doctoral Programmes

MSc. : Biotechnology

- BSc. Degree of Mangalore University or any other degree recognized by the University as equivalent thereto, in Live Science with Chemistry or Bio-Chemistry, as one of the subjects.
- A minimum of 50% (45% for SC/ST candidates) aggregate in optionals/ major subjects in the qualifying examinations.

MSW : Master of Social Work (Two year/four semester course including project work)

- BA/BSc./BCom./BSW/BBM Degree of Mangalore University or any other degree recognized by the University as equivalent thereto.
- A minimum of 45% aggregate in optional/ major subjects in the qualifying examination.

MSc. : Chemistry and MSc. Analytical Chemistry

- BSc. Degree of Mangalore University or any other degree recognized by the University as equivalent thereto, with Chemistry as one of the optional/ major subjects.
- A minimum of 50% (45% for SC/ST candidates) aggregate in chemistry subject in the three year degree course.

MSc. : Mathematics (Two year/four semester course including project work)

MSc. : Bio Chemistry (Two year/four semester course including project work)

- Eligibility: Same as that of M.Sc. Biotechnology

MCom.: Students with B.Com, BBA and other Commerce and Management Degree from recognized Indian or Foreign University and secured aggregate 50% and above.

MA : Journalism and Mass Communication

- Students with BA, BAJC, BCom, BSc. or any other equivalent degree in any discipline from a recognized University.

MA : English (Two year/four semester course including project work)

- Graduate Students of Optional English, Communicative English or any students of BA, BHRD, BSc, BCom with two years or 4 semesters of English Language Study.

MA : Economics (Two year/four semester course including project work)

- B.A Graduates with Economics as Compulsory Subject.

MSc. : Physics (Two year/four semester course)

- BSc. Degree of Mangalore University or any other degree recognized by the University as equivalent thereto, with Physics as one of the optional/ major subjects. A minimum of 50% (45% for SC/ST candidates) aggregate in Physics subject in the three year degree course

MSc. : Food Science & Technology

- Candidates shall have studied any branch of Life Sciences with Chemistry/Biochemistry as one of the major/optional/subsidiary subjects securing 45% marks (40% in case of SC/ST candidates) in the aggregate excluding languages at the undergraduate level.

MSc. : Corporate Psychology

- Students have passed the 3 year degree examination any subject of Mangalore University or any other university considered as equivalent to, provided that they have secured a minimum of 45% (40% for SC/ST/Category I Candidates) marks

MSc. : Counselling (Two year/four semester course)

MCA : Master of Computer Applications (Three year/six semester course including project work)

MSc. : Bioinformatics (Two year/four semester course including project work)

MSc. : Software Technology (Two year/four semester course including project work)

MBA : Master of Business Administration (Two year/four semester course including project work)

Research Centres:

Departments of Biotechnology, Chemistry, English, Kannada, Commerce, Economics, Management, Bioscience