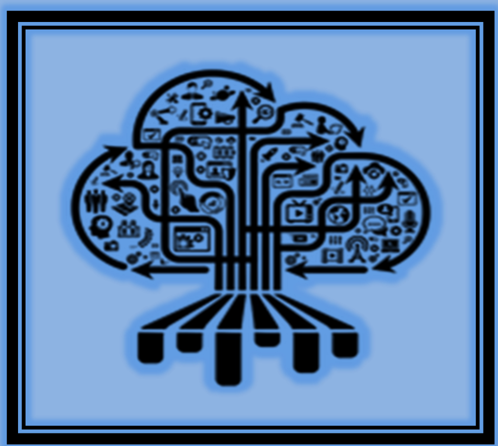
ISSN (Print): 2277-8411

ISSN (Online): 2278-1048

Aviskaar

A Xaverian Journal of Research

Volume 16, January 2024



Chief Editor

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Aviskaar: A Xaverian Journal of Research

Volume 16, January 2024

A Multidisciplinary Journal

"Research is to see what everybody else has seen and think what nobody has thought."

- Albert Szent-Gyorgyi

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Published By

St. Xavier's College (Autonomous), Kolkata

30 Mother Teresa Sarani, Kolkata-70016

https://aviskaar.sxccal.edu/

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A Peer-Reviewed Multidisciplinary Journal

The Principal
St. Xavier's College (Autonomous), Kolkata
30 Mother Teresa Sarani
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Message from Chief Editor

It gives me immense pleasure in forwarding the 16th volume of "Aviskaar – A Xaverian Journal of Research" for the year 2024. This multidisciplinary journal has been successfully published each year since 2009. It bears testimony to the research culture prevailing in our institute.

Aviskaar journal fosters research interest among the faculties of Arts, Science and Commerce of our college. Faculties from different departments can exchange their ideas. Our students, under the guidance of our faculty members have also actively participated in this research endeavour.

I am happy to mention that present volume of Aviskaar journal has contributions not only from our institute, but also from other reputed institutes. Multidisciplinary volume of this year includes quality contributions from the various departments.

I would like to thank all the authors for their contribution. I am also thankful to the panel of reviewers for their valuable comments. Finally, I want to congratulate the editorial team for their hard work to publish this journal successfully in time.

It is noteworthy that research environment of this institute is significantly improving. I strongly believe that this research culture will continue to grow and there will be many more meaningful contributions in the near future.
"Coming together is a beginning, staying together is progress, and working together is success". I hope all our faculty members will contribute to this research endeavour to enrich and uplift the quality of the journal.

May God bless you all!

Nihil Ultra.

Rev. Dr. Dominic Savio, SJ

Message from Managing Editor

It is indeed my proud privilege to forward the 16th volume of Aviskaar: A Xaverian Journal of Research. This time there has been lot of modification and we have followed the UGC norms strictly. Under the dynamic leadership of our Fr. Principal Rev. Dr. Dominic Savio, SJ, we have constituted a new research committee comprising of experts from the different domains of Arts, Science, Commerce and Management, which is in line with the UGC norms. The plagiarism check has been done stringently to balance the quality of the journal. The contribution from students is indeed a remarkable aspect, this also speaks about the standard of our students, and it will give them an opportunity to think rationally and carry forward the research career in future.

This volume has been completed successfully and it would not have been possible without the active help of the reviewers and the rigorous exercise carried out by Dr. Tapalina Bhattasali, who not only maintained a perfect coordination between the contributors and the reviewers but also successfully edited the volume. Any word of appreciation is inadequate for her.

Aviskaar provides the quality research platform, where faculties from various departments of our college and researchers from various domains can share their ideas and work together. Professors can also convert projects supervised by them into research papers. It will enhance confidence of our students and help us to show the excellent academic works carried out by our students. I strongly believe that with more and more post graduate departments added to our college, the research culture will take off from this point.

We welcome contributions that can demonstrate near-term practical usefulness, particularly contributions that take a multidisciplinary approach because many real-world problems are complex in nature. We are committed to publishing all discoveries, methods, resources, and reviews that significantly advance the field of research.

"One finger cannot lift a pebble". "When there is a teamwork and collaboration, wonderful things can be achieved."

Dr. Arup Kumar Mitra

Message from Associate Editor

First of All, I would like to thank God for giving us the scope to publish 16^{th} volume of Aviskaar: A Xaverian Journal of Research. Our Fr. Principal Rev. Dr. Dominic Savio, SJ always encourages new ideas and contemporary research. I would like to convey my sincere gratitude to Fr. Principal for his kind support. I am also grateful to Dr. Arup Kumar Mitra, Associate Professor of Department of Microbiology and Controller of Examinations for his guidance. Today, I am here only because of them.

I am thankful to all the members of the editorial board. In a special way, I would like to thank Dr. Ayan Chandra, Member Secretary of Academic Council for his valuable suggestions. On behalf of the editorial board, I would like to convey our heartfelt thanks to the internal reviewers, who help us a lot despite their busy schedules. We are also thankful to the external reviewers for their expert opinion.

I am happy to inform you that this issue of the journal includes research outputs from both internal and external researchers. Research is an intrinsic aspect of the idea development process. It helps in guiding numerous decisions that turn an idea into an innovation.

Aviskaar believes in double-blind peer-review process to avoid any type of biasness. It seeks quality contribution from all over the world. *"Many ideas grow better when transplanted into another mind than the one that they sprung up".* Aviskaar also encourages inter-disciplinary and trans-disciplinary research work.

I firmly believe that "Aviskaar" can show the true research spirit of Xaverian family to the outer world in the near future. If we are together, nothing is impossible.

Let us hope for the best.

Bhattasali

Dr. Tapalina Bhattasali

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Contents

PREVALENCE OF WOMEN ADDICTION TO TOBACCO USES IN INDIA: A QUEST

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Received on: 30.11.2023

Accepted on: 31.12.2023

ABSTRACT

Sincere efforts have been made to generate awareness regarding the adverse effects of tobacco consumption. But over time, the number of tobacco consumers has increased many folds in the world. Until 2016 India was the 2nd largest tobacco consumers in the world. Subsequently, smoking related diseases become epidemic throughout the world and India is not an exception. Now, the alarming rise in tobacco use among women in both the developed and developing countries becomes a great concern because an increase in number of female tobacco users will have negative impact on household finance and family health. Studies of various researchers revealed that compared with men, women may be more susceptible to smoking-related morbidity and mortality. Present study tries to examine the trend and extent of women's tobacco consumption in India and reveals that the number of female tobacco consumers has reduced significantly from 2005-06 to 2019-20.

KEYWORDS. ***Tobacco, Smokeless tobacco, cardiovascular disorders, cancer, decreased fertility***

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1. INTRODUCTION

The Native Americans was the first started cultivating tobacco plant since back 6,000 BC and around 1 BC, these American tribes started smoking tobacco in their religious ceremonies and for medicine purposes. On the other side, tobacco cultivation was first introduced in India by the Portuguese in 1605. Initially tobacco was grown in Kaira and Mehsana districts of Gujarat and in the later period it spread to other areas of the country. In 1887 a company in Calcutta launched India's first branded 'Gauhar de Baha' in the name of the then legendary Gauhar Jaan.

In course of time, more and more women across the world have been inclined to consume tobacco and India is not an exception. Although in some parts of India tobacco use by women was not socially accepted yet it is observed that the rural women consume tobacco significantly much in numbers. However, tobacco use among women in the traditional household are remain till rare. Now-a-days smoking tobacco among the urban women is more often seen as a symbol of the emancipation or 'modern women'. As a result, among college and university girl students, especially in the urban areas, smoking habits develop significantly, without knowing or ignoring the risk for tobacco-associated diseases but just to show them as 'smart and modern'. Throughout the world medical sciences already given high alert to women about increased risk for tobacco-associated diseases, such as cardiovascular disorders, cancer, decreased fertility, premature menopause and they endanger themselves and their unborn child during pregnancy.

WHO global report on trends in prevalence of tobacco smoking (second edition, 2018, cited 2022) revealed that until 2016 India was the world's second largest tobacco consumers, trailing only China. Again, according to the reports of International Institute of Population Science (IIPS) and Global Adult Tobacco Survey (GATS) India, 2009-2010, India is one of the largest producer and consumers of tobacco in the world. The prevalence of tobacco use among the adult Indian population is 34.6 percent overall, 48 percent males and 19.3 percent females respectively. WHO (fourth edition, 2021) revealed that around 80 percent of 1.3 billion tobacco users worldwide live in low and middle-income countries where the tobacco-related illness and death much higher than other countries. In the low and middle – income countries tobacco use also contributes to poverty by diverting household spending from basic needs to tobacco. Tobacco is so addictive; it becomes very difficult to curb one low-income smoker's spending behavior.

It is quite evident that smoking is still the leading cause of premature morbidity and mortality. New research suggests that, compared with men, women may be more susceptible to smoking-related morbidity and mortality. Over the last few decades policymakers have very much concerned about the alarming rise in tobacco use among women in both developed and developing countries because an increase in number of female tobacco users will have negative impact on household finance and family health. This study is an endeavor to assess the trend of female tobacco smoking in India and to intensify awareness of both male and female smokers and consume smokeless tobacco (SLT) about the ill effects on their respective health, family and overall economy.

2. LITERATURE REVIEW

Institute of Health Metrics reports (2019), based on Global Burden of Disease Database, that the tobacco epidemic is now one of the biggest public health threats which the world has ever faced. According to them the tobacco epidemic is killing over 8 million people every year. More than 7 million of those deaths are the result of direct tobacco use while around 1.3 million are non-smokers who are being exposed to second-hand smoke. The risk of smoking bears a direct link to coronary heart disease for both genders. Several studies have identified gender differences in the association between smoking and cardiovascular health. In fact, women who smoke have a 25 % greater increased risk of coronary heart disease than their male-smoker (Huxley et al., 2011) [5]. On the other hand, Cupisti *et al.* (2010) [1] observed that smoking was associated with increased levels of fasting insulin, free syndrome and that results in aggravating insulin resistance potentially and that in turn increased the risk of cardiovascular disease.

Perkins (2001) [8] observed that women are particularly sensitive to weight gain at all stages of smoking. Hussaini *et al.* (2011) [4] was first to identify obesity as a risk factor severe nicotine addiction in adolescents. Compared with non-obese peers, they observed that the probability of developing a severe nicotine addiction among obese young women have two times higher than non-obese. Tobacco has strong negative effects on women's health because women's premature menopause is attributed to their anti-estrogen effect. Felix (2014) [2] argued that tobacco reduces the risk of endometrial cancer but Office of the Surgeon General; US (2004) [7] argued that it increases the risk for premature menopause and that increases the risk of cardiovascular disease and osteoporotic fracture. Xue F *et al*. (2011) [12] observed a direct link between tobacco use and women in the reproductive age group and their breast cancer, especially if smoking begins while they are nulliparous.

3. OBJECTIVE OF THE STUDY

It is observed that irrespective of gender, people's attraction towards tobacco consumption has been increased many folds. As a result, smoking has become one of the leading causes of premature morbidity and mortality. Research revealed that compared with men, women may be more susceptible to smoking-related morbidity and mortality. Taking all these into account the primary objectives of this study are:

(a) To assess the trend of women tobacco consumers in India.
(b) To examine the nature of distribution of women tobacco consumers among Indian states and in some cities.

4. DATA AND METHODOLOGY

This study is based on secondary data. The secondary data has been primarily collected from National Family Health Surveys (NFHS -3, 2005-06; NFHS-4, 215-16 and NFHS-5, 20019-20); International Institute of population Sciences (IIPS) and Global Adult Tobacco Survey (GATS)-. For the sake of simplicity, data are presented in the form of simple statistical tables and graphs.

5. ANALYSIS AND DISCUSSION

In order to detect the trend and nature of women tobacco consumers in India, this study uses the National Family Health Survey data from 2005-06 (NFHS-3) to 2019-20 (NFHS-5) on women age 15-49 who smoke cigarette/ bidis or consume smokeless tobacco (SLT) (e.g. pan, gudka, khaini etc.). The data are arranged in the form of statistical tables by women's background characteristics (e.g. age, residence, educational qualification, religion, caste/tribe and wealth index; see table-1A and table-1B). It is observed from tables 1A and 1B that the trend of women's tobacco consumption has declined significantly from 2005-06 to 2019-20 across all the background characteristics. Age of the sample women tobacco consumers are presented in three age-groups (15-19; 20-34 and 35-49) and smoking bears a positive relation with the age-group, i.e. higher age-group has greater percentage of women tobacco consumers (table-1A). It is also observed that throughout the study period, percentage of rural women who consume tobacco is just double than their urban counter part. Various studies revealed that greater percentage of rural women consume smokeless tobacco (especially in the Northeastern states). However, decline in the percentage of rural women tobacco users is greater than urban women tobacco users. One interesting observation is that women start consuming tobacco at their teen ages; however, some women start at an earlier age (table-1A). Among the three age groups, significant decrease in the percentage of women tobacco users is observed in the '35-49' age group, especially in the rural areas.

ISSN (Print): 2277-8411
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Table-1A: Indian Women aged 15-49 who smoke Cigarette /Bidis and Percentage of Women who use any kind of Tobacco by background characteristics (Age, Residence, Education and Religion)

Background Characteristics	NFHS- 3 (2005-2006)			NFHS-4 (2015-2016)			NFHS-5 (2019-2020)		
	Number of women	Number of Women who smoke Cigarette/Bidis	% of women who use any kind of Tobacco	Number of women	Number of Women who smoke Cigarette/ Bidis	% of women who use any kind of Tobacco	Number of women	Number of Women who smoke Cigarette/ Bidis	% of women who use any kind of Tobacco
Age									
15-19	24811	26 (0.1)	3.5	121552	96 (0.1)	1.6	122544	91 (0.1)	0.8
20-34	60852	542 (0.9)	9.1	334777	791 (0.2)	5.0	336968	460 (0.1)	3.0
35-49	38722	1139 (2.9)	18.3	243357	2725 (1.1)	11.8	264603	1017 (0.4)	7.1
Residence									
Urban	40817	196 (0.5)	6.7	242225	625 (0.3)	4.4	235279	369 (0.2)	2.5
Rural	83568	1510 (1.8)	12.9	457461	2987 (0.7)	8.1	488836	1202 (0.2)	4.9
Education									
No education	50487	1528 (3.0)	18.1	103078	2861 (2.8)	14.3	163492	982 (0.6)	9.4
< 5 years complete	9918	85 (0.9)	14.5	40503	164 (0.4)	12.3	37549	72 (0.2)	9.4
5-7 years complete	18820	56 (0.3)	8.2	99687	217 (0.2)	6.9	96806	101 (0.1)	5.1

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8-9 years complete	17383	22 (0.1)	4.9	116681	129 (0.1)	4.1	129094	83 (0.1)	2.9
10-11 years complete	12887	4 (0.0)	2.1	99576	84 (0.1)	1.7	109777	68 (0.1)	1.1
12 or more years complete	14890	11 (0.1)	1.9	150160	157 (0.1)	1.0	187396	265 (0.1)	0.6
Religion									
Hindu	100151	1380 (1.4)	10.9	563739	2917 (0.5)	6.8	589164	1283 (0.2)	4.1
Muslim	16936	277 (1.6)	11.2	96461	493 (0.5)	7.1	97595	176 (0.2)	4.1
Christian	3053	36 (1.2)	11.4	16620	158 (1.0)	9.9	16995	55 (0.3)	7.2
Sikh	2222	0 (0.00)	0.1	11618	5 (0.0)	0.2	11404	16 (0.1)	0.3
Buddhist	1010	6 (0.6)	16.7	6469	24 (0.4)	7.2	4571	19 (0.4)	4.7
Jain	406	0 (0.0)	0.7	1264	1 (0.0)	1.4	1632	0 (0.0)	0.6
Others	484	7 (1.5)	29.8	3515	12 (0.3)	12.5	2754	22 (1.0)	14.1

Source: NFHS-3 (2005-06), NFHS-4 (2015-16), NFHS-5 (2019-20); Figures in the parenthesis are percentage of total

When women tobacco users' educational backgrounds are taken into consideration, a clear negative relation is being observed, i.e. higher the women's educational level, lower the percentage of tobacco consumer. Percentage of women who use any kind of tobacco is highest among the women having no education and lowest among those who have completed 12 or more years of education (table-1A).

Table-1B: Indian Women aged 15-49 who smoke Cigarette /Bidis and Percentage of Women who use any kinds of Tobacco by background characteristics (Caste/Tribe and Wealth Index)

Background Characteristics	NFHS- 3 (2005-2006)			NFHS-4 (2015-2016			NFHS-5 (2019-2020)		
	Number of women	Number of Women who smoke Cigarette/ Bidis	% of women who use any kind of Tobacco	Number of women	Number of Women who smoke Cigarette/ Bidis	% of women who use any kind of Tobacco	Number of women	Number of Women who smoke Cigarette/Bidis	% of women who use any kind of Tobacco
Caste/Tribe									
SC	23125	528 (2.3)	63.8	142619	1017 (1.0)	7.6	158483	427 (0.3)	4.6
ST	10119	214 (2.1)	71.2	64144	575 (1.0)	16.9	67263	229 (0.3)	11.1
OBC	48880	611 (1.2)	54.5	303837	1519 (0.5)	5.3	310783	562 (0.2)	2.9
Others	41207	241 (0.8)	52.4	184594	469 (0.3)	5.1	182474	336 (0.2)	3.2
Don't Know	649	3 (0.0)	51.8	4492	32 (0.7)	11.1	5112	17 (0.3)	6.8
Wealth Index									
Lowest	21718	709 (3.3)	74.0	124054	1635 (1.3)	13.8	133973	533 (0.4)	9.0
Lower Middle	23616	496 (2.1)	68.3	136900	906 (0.7)	10.0	144813	376 (0.3)	5.6
Middle	25088	306 (1.2)	60.0	143814	443 (0.3)	6.1	148616	259 (0.2)	3.6
Upper Middle	26106	139 (0.5)	52.0	147978	349 (0.2)	3.8	150680	174 (0.1)	2.0

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Highest	27856	58 (0.2)	38.6	146939	278 (0.2)	1.7	146032	229 (0.2)	1.0

Source: NFHS-3 (2005-06), NFHS-4 (2015-16), NFHS-5 (2019-20); Figures in the parenthesis are percentage of total

It is evident, when women tobacco consumers are classified according to their religion (Hindu, Muslim, Christian, Sikh, Buddhist, Jain and Others), that highly significant percentages of women who use any kind of tobacco belong to ‘Others’ community. On the other hand, women of the Sikh and Jain communities happen to zero or very much insignificant percentage of women consumes tobacco. Women of the three major Indian religions (Hindu, Muslim and Christian), higher percentage of Christian women consume tobacco than that of women of other religions. It has also been observed that percentage of women tobacco users in each and every religion has declined significantly from 2005-06 to 2019-20 (table-1A).

Again, it appears when women who use any kind of tobacco are classified in accordance with their caste and tribe (i.e. SC, ST, OBC, Others and ‘Don’t know’) that in 2005-06 percentage of women consuming tobacco was the highest among ST women (71.2 per cent), followed by SC women (63.8 per cent), OBC women (54.5 per cent), Others women (52.4 per cent) and ‘Don’t know’ women (51. 8 per cent) respectively. However, in 2019-2020 percentage of women tobacco users across all castes and tribe have reduced significantly (i.e. in 2019-2020, the percentage of women who use any kind of tobacco reduced to ST (11.1 per cent), SC (4.6 per cent), OBC (2.9 per cent), ‘Others’ (3.2 per cent) and ‘Don’t know’ (3.2 per cent)) (table-1B).

Again, when the tobacco user women are classified according to their wealth Index (e.g. Lowest, Lower-Middle, Middle, Upper-Middle and Highest), it depicts a clear negative relation between percentage of tobacco user women and their wealth index, i.e. when wealth increases women’s tobacco consumption will be less. It is also observed that in 2005-06 the percentage of tobacco user women in each class of wealth index has reduced significantly in 2029-2020 (table-1B).

It is also observed from table-1A and table 1B that the percentage of Indian women aged 15-49 who smoke cigarette/bidis is significantly less than the percentage of women who use any kind of tobacco across each given background characteristics. This implies that most of the Indian women use smokeless tobacco (SLT). It is observed that urban women in greater percentage smoke cigarette/bidis than the rural women and on the other hand, rural women in greater percentage consume smokeless tobacco. This observation is also confirmed by many research studies.

This study also tries to make a comparative analysis between percentage of tobacco use among men and women, age 15 years and above, across the states of India, by considering NFHS-5 (2019-20) and GATS-India (2016-17) data sets for some selective states of India and is presented in table-2. The data used in this comparative analysis are cross sectional, so the analysis is carried out by using two different sources of data sets for two different time periods. It is clear here (table 2) that the percentage of tobacco users among men and women in all the selective states of India have reduced significantly from 2016-17 to 2019-20. It is interesting to note here that there is a positive relationship between male tobacco users and female tobacco users, i.e. in a state where percentage of male tobacco users is high, female tobacco users will also high there. It is revealed here percentage of tobacco user among both men and women is significantly higher in the Northeastern states comparing with other selected states (table-2).

ISSN (Print): 2277-8411
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In 2019-20, percentage of male tobacco user is highest in Mizoram (72.9 per cent) followed by Andaman and Nicobar Island (58.7 per cent), Manipur (58.1per cent) and Tripura (56.9per cent). On the other hand, percentage of female tobacco user is highest in Mizoram (61.1per cent), followed by Tripura (50.4per cent), Manipur (48.1per cent) and Andaman and Nicobar Island (31.3per cent) (table-2).

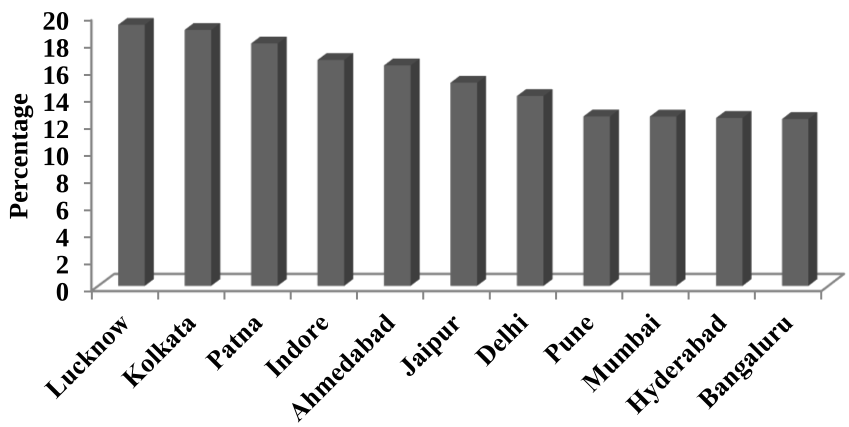
Table-2: Percentage of Men and Women age ≥ 15 years who use Tobacco across some states in India

State	Men		Women	
	NFHS-5 (2019-20)	GATS (2016-17)	NFHS-5 (2019-20)	GATS (2016-17)
Andhra Pradesh	22.6	3.8	30.0	10.1
Andaman & Nicobar Island	58.7	31.3	N.A	N.A
Assam	51.8	22.1	62.9	32.9
Bihar	48.8	5.0	43.4	6.9
Goa	18.2	2.6	15.3	4.0
Gujarat	41.1	8.7	35.5	10.4
Himachal Pradesh	32.3	1.7	30.4	1.7
Jammu & Kashmir	38.3	3.6	39.7	6.2
Karnataka	27.1	8.5	35.2	10.3
Kerala	16.9	2.2	23.0	3.6
Maharashtra	33.8	10.9	35.5	17.1
Manipur	58.1	43.1	62.5	47.8
Meghalaya	57.7	28.2	59.8	34.4
Mizoram	72.9	61.6	64.9	52.4
Nagaland	48.4	13.7	54.2	31.7
Sikkim	41.4	11.7	26.4	8.4
Talengana	22.3	5.6	25.9	9.8
Tripura	56.9	50.4	67.5	61.4
West Bengal	48.1	10.8	48.5	17.9

Source: National Family Health Survey (NFHS-5) 2019-20 and Global Adult Tobacco Survey 2016-17

This study also present presents tobacco consumption among Indians in 2020 by some selected cities (figure 1). Among the selected cities, in terms of percentage smokers Lucknow city top the list (19.29 per cent), followed by Kolkata (18.91per cent), Patna (17.91per cent) and Indore (16.69per cent). Bengaluru (12.33per cent) holds the percentage of tobacco consumers among the selected cities.

Figure 1: Percentage of Tobacco Consumption among Indians in 2020 by Cities



A survey conducted by the International Institute of Population Science (IIPS) and Ministry of Health and Family welfare reveals that 56.6 per cent of population in Kolkata smokes the highest rate in the country. 82 percent men and 23.5 per cent women smoke in Kolkata. On the other hand the highest number bidi smakers in Uttrakhand.

6. CONCLUSION

It appears from NFHS and GATS data that in India there has been a decaling trend in percentage of smoking and Smokeless Tobacco (SLT) consumers over the period from 2005-06 to 2019-20. But in absolute terms the number of tobacco users in India remains as alarming as before. The prevalence of smoking is higher among urban women and SLT users are higher among rural women. Now, in the urban areas female smokers are seen in greater numbers, especially among the college and university girl students. In fact, girl students are found start smoking as an art of showing 'smart and modern'. Various research has revealed that harmful effects of tobacco consumption on women's health. Tobacco harms women much greater than men. Considering all the ill effects of tobacco consumption, smoking, irrespective of gender, it becomes necessary to give greater emphasis on generating awareness among people, especially among the young ones, to curb the habit of nicotine consumption.

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VIRTUAL SOCIALISATION DYNAMICS: AN ANALYTICAL STUDY OF SNAPCHAT USERS IN KOLKATA

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Received On: 03.09.2023

Accepted On: 30.10.2023

ABSTRACT

The emergence of social media in the past decade owing to faster internet and accessibility devices has led to the influx of the modern generation into the web of virtual social presence. The various popular social Medias include Facebook, Instagram, and Twitter. In this research paper, we have tried to carry out a microscopic study for ascertaining the engagement of today's youth in terms of spending time on different activities on Snapchat. A sample survey was performed on 105 samples using random probability sampling which yielded some fruitful results. The age group of 21 to 25 years from Kolkata mainly comprising of postgraduates and graduates are spending more time sending snaps, viewing snaps and viewing stories. The results of this research paper can be suitable for social media companies, academicians, and social reformers to utilize them in a more positive and coherent manner.

KEYWORDS. ***Messages, snapchat, social medias, stories, youth***

1. INTRODUCTION

"We don't have a choice on whether we do social media, the question is how well we do it."-Erik Qualman [50]

Social media can be thought of as web-based technology that makes it easier for people to connect with one another on a social level. The internet is a commonly used network. Social media platforms, however, are also used by local networks. [1, 32,33]

There are numerous theories regarding how social media first appeared. "For a large portion of human history, we have created tools that facilitate communication between us." (Carton, 2009).[9]

Telegraph was used for long-distance communication in 1792 [37]. In the late 1800s, social networks were first developed by German sociologist Ferdinand Tonnies and French sociologist Emile Durkheim, who is often regarded as the father of sociology. According to Tonnies, social groupings can form

ISSN (Print): 2277-8411
ISSN (Online): 2278-1048

because of members having conflicting values and views or because of common values and beliefs. His philosophy focused on societal notions of the social contract.

Durkheim merged social theory and empirical inquiry [13]. Additionally, both the radio and the telephone [36] were utilized for social engagement in the late 1800s, albeit only one-way with the radio [36]. Tonnies [44] believed that social groups could exist because members shared values and beliefs or because shared conflict. Over the years, social networks have changed into the contemporary version we know today that utilizes digital media. Social networking isn't particularly new, though. Phreaks were able to finish their work by using conference circuits and test lines from the phone provider. According to Brett Borders [6], hackers were able to access idle voicemail boxes at businesses to host the first blogs and podcasts.

Information Technology in the 1970s, social media underwent additional development. Role-playing games, interactive fiction, and online chat were all featured in the real-time virtual environment known as MUD, often referred to as Multiuser Dungeon, Multi-User Dimension, or Multi-User Domain. Since MUD is mostly text-based, users must input commands using everyday language. The same year as MUD, 1978, saw the birth of Bulletin Board System (BBS). Users sign-in to the platform to download and upload software, read news, or message other users. In the beginning, just one user at a time could access a bulletin board using a modem connected to a phone line. Bulletin boards did not initially contain colour or images. The World Wide Web's forebears were bulletin boards. The Usenet, which was created in 1979 and launched in 1980, is comparable to a BBS. Usenet [37] is a platform for publishing news or articles. Usenet differs from a BBS in that messages are delivered to multiple servers via news feeds rather than a central server or dedicated administrator.

General Electric Network for Information Exchange is referred to as Genie [13]. It was viewed as competition for CompuServe because it was an ASCII-based internet service. On the time-sharing mainframe computers, General Electric Information Services (GEIS) ran GEnie during off-peak times. When GEnie first started to expand, GEIS initially declined to do so. The first software programme for electronic email lists was called Listserv, and it was introduced in 1986. Email lists had to be manually managed before it was created.

A single email can be sent using the software to several recipients. Listserv was initially offered as freeware but is now a paid product. There is a free version available for upto10lists and 500 subscribers. Group communication [37] is the purpose of IRC, or Internet Relay Chat. Real-time chat, commonly referred to as internet text messaging or synchronous conferencing is a type of it. IRC's primary usage is for group communication, but it also lets users send and receive private messages, chat, and data transfers with one another [37].

Using social networks in the 1990s, a lot of social networking websites were developed. Six Degrees, BlackPlanet, Asian Avenue, and MoveOn are a few examples. The sites for public policy advocacy and social network built on a web of contacts paradigm are, or have been, niche social networking platforms where users can communicate. Additionally, blogging platforms like Blogger and Epinions were developed. Consumers can read or write product reviews on the website Epinions [39].

Software programmes from the 1990s like ThirdVoice and Napster have since been taken off the market. Users could leave comments on websites using the free plug-in ThirdVoice. The software [37] was criticized for the frequent use of obscene or defamatory language in comments. Peer-to-peer file sharing was made possible by Napster, a piece of software. Users were given permission to distribute music files outside of the established channels, which was ultimately ruled to be against copyright rules [37].

The emergence of numerous social networking websites in 2000 greatly increased the popularity of social media. The contact of people and organizations with similar interests in music, education, movies, and friendship was greatly strengthened and revolutionized as a result, thanks to social networking. Wikipedia, Six Degrees, Cyworld, and LunarStorm were among the sites that were launched.

Altogether, the company has about 1000 employees. MySpace users have the option to personalize their profile information to include specific information about who they are and what interests them. Additionally, MySpace [30] includes a specific profile for musicians where they may download all of their tracks in mp3 format.

Facebook

Facebook [7], a private website for social networking, was introduced in February 2004 and is run by Facebook Inc. The site was initially only available to Harvard students when it was established. Facebook was created by Mark Zuckerberg and others while he was a student at Harvard. Later, high school students were given the same privilege, and then everyone aged 13 or older [7]. More than 500 million people were active users of Facebook as of July 2010. The most popular social network globally as of January 2009 was Facebook.

Additionally, Google reported in May 2010 that more individuals accessed Facebook than any other website. It claimed that this was found after research at 1,000 different sites throughout the world [45]. Additionally, Facebook users can join user groups with similar interests that are categorized by places of employment, educational institutions, or other factors. Anyone who is at least 13 years old who wants to use Facebook can register as a user. The number of people using the Facebook network is increasing every day. Additionally, Facebook surpassed all other social networks in eight distinct Asian markets, that is, the Philippines, Australia, Indonesia, Malaysia, Singapore, New Zealand, Hong Kong, and Vietnam [23].

Microsoft

Microsoft said on October 24, 2007, that it had acquired a 1.6% stake in Facebook for $240 million, giving Facebook an implied total value of $15 billion. The rights to run international advertisements on Facebook were part of Microsoft's purchase, and other businesses have already done the same [41]. For instance, Nike ran a Facebook advertisement during the 2010 FIFA Football World Cup, and within minutes, an average of 8 million people had signed up for Facebook [27].

YouTube

The most well-known online video community in the world is YouTube which was formed in 2005 and allows millions of users to find, watch, and share unique videos [48]. A major distribution network for original content producers and advertisers, both big and small, YouTube offers a platform for individuals to connect, educate, and inspire others around the world.

Using Adobe Flash Video technology, YouTube, which has its headquarters in San Bruno, California, showcases a diverse range of user-generated video content, such as movie, TV, and music videos as well as amateur productions like video blogging and brief original movies. Within a year of its debut, in November 2006, YouTube was acquired by Google Inc. in one of the most publicized deals to date. With content producers like CBS, BBC, Universal Music Group, Sony Music Group, Warner Music Group, NBA, The Sundance Channel, and many others, YouTube has entered into a variety of cooperation agreements [48].

Social Media vs. Social Networks

According to Nations [51], social media is difficult to describe and allows for two-way communication. Does that imply that social media, like any other social network is a tool for communication? Are there any distinctions between these two ideas? While social networking is a resource and a means of engaging with people, social media may be seen as a strategy and a platform for broadcasting [11,40].

Additionally, according to Cohen [11] "the distinction is not merely semantics but rather in the features and functions that these website creators built into them, which governs how they are to be utilized." Social networks and social media differ in a number of ways [19]. The first one could be the definition: social media is still a form of media that is primarily used to share information with a large audience, whereas social networking is an act of participation in which individuals with like-minded interests come together and form relationships through a sense of community [9, 14].

Another distinction between social media and social networks is the return on investment, or ROI. The ROI from social media is tough to quantify. However, the ROI from social networking is somewhat clear [19, 21,47]. The prompt responses and the "asking or telling" fact are two further differences between social networks and social media.

Twitter

Twitter was founded in 2006, the same year that Facebook started to make its services available to everyone. Twitter [26] gained a lot of popularity for two reasons: first, it provided more possibilities including micro blogging, and second, certain celebrities used it [25,46]. A number of social media platforms were developed until 2010, including Friend feed, which was acquired by Facebook in 2009 and served as a feed for updates from social media and social networking websites [25]. Ping.fm, which was founded in 2008, bills itself as "the auto magic" micro blogging and networking website service that lets users publish to several social networks at once [20,34].

Social Media Technology

Social media uses the "long tail" notion, which refers to dialogues that can be spread over several online venues, to enable topics to reach a wider audience. Meetings, calls, and emails are just a few of the channels of communication that exist in an organization. These lines of communication have their own drawbacks, such as the potential for message forgetfulness, failure to take notes during meetings, and difficult information searching in a sea of emails. The effectiveness of communication channels within the firm has arisen thanks to the use of social media websites. Social media serves as a resource in these circumstances, enabling people to create and share their own ideas. The effectiveness of a team can be improved through communication and cooperation. If an employee has a strong social profile, their employer must allow them to use their networks. As these social media will permit collaboration without leaders in their respective sectors, this will contribute to professional advances. Additionally, this will assist the staff in keeping abreast of the most recent business advancements and maintaining connections with the most influential figures.

2. LITERATURE REVIEW AND RELATED WORK

Ilavarasan [22] investigated various social media platform's business models and operations in India, management of social media strategy within organizations, usage of specific features of platforms. The exploratory research revealed that although research on computer science has been gaining a lot of momentum but needs to be applied in other domains including tackling social media usage related problems such as fake news or scam related domains. Alexandra Olteanu et al. (2016) tried to understand phenomena specific to social software platforms, sometimes with the objective of improving them. She further concluded that with growing social media usage, research on individuals meant for marketing purposes are revealed for negative purposes, which further initiates the need for auditing social software systems. Azizi, Soroush, and Khatony investigated the relationship between social networking addiction and academic performance of students in Iran [4]. His empirical research indicated that social networking addiction was higher in male students than in female students and negatively affected their academic performances.

Chen, Fay, and Wang [10] tried to examine the relationships between consumer posting behaviour and marketing variables, such as a product price and product quality and explored how internet and consumer review websites attract more universal acceptance. The research revealed that most of the consumers post online reviews at both higher prices and lower prices. This shows how important the online postings of consumer can be from a marketing point of view. McCord, Rodebaugh, and Levinson [5] studied the usage of social media for security strategies and deployment of such strategies based on means available. The study emphasized on the need for military ties with academia and industry in buying or supporting them or boycotting these brands or ideas.

Perrin [3] also conducted a demographic pattern research on usage of social media and concluded that in terms of age differences, seniors are more active on social media. Also, the rate of social media usage remains almost same for both the genders. The fact that people with higher education and higher income are spending more time on the internet, and the trend of social media usage is also spreading to rural areas. He found that social media has a very strong impact on self-esteem of individuals [24]. He concluded that although social networking is used for collecting information, communication and maintaining relationships, it has also impacted majority of people in terms of upward or downward comparison with others. Another research on the use of social media based on demographic variables founded that females are more exposed to social media than males. He further added that females tend to communicate or share more personal information, revealing more about their personal lives [2]. They are more vocal, expressive, and more biologically wired for social networking.

Müller and C. Schwarz [29] also supported the fact that alongside the positive effects of social media, there are many emerging issues such as social media being used as a ground for spread of hateful ideas and may motivate real life-action. He further adds that the lines between free speech and hate speech can be blurry and distinction can be a difficult task. Mathewson [28] conducted a correlation study to measure the relationship between social media usage and the mental health of college students at a large, public, professional doctoral institution in the mid-western region of the United States. His study revealed that resources available on campus can supplement social media usage for reducing stress among students by providing opportunities for employment to students while they attend universities.

In descriptive research conducted by Kolan and Dzandza [16] who studied the level of exposure of Ghana university students to social media sites and found that students were able to share lecture notes from friends and teachers using social interaction, but on the other hand there remains dangers of negative utilization.

Fiester [17] tried to explore how millennial's perceive interactive movie promotions on social media and online. The researcher's findings included the fact that social media continues to be an effective tool for advertisers with the use of nature and content including use of colour schemes that can attract digital audiences (more suitable on Instagram). The 16–25-year age group of the youth is seen more involved in the usage of social media for purposes such as surfing, chatting, entertainment etc. with an average time spend between 1 to 5 hours which has led to issues of mental fatigue, strain, anxiety, and panic etc. [31]. In [12, 31] the authors examined the positive and negative aspects of usage of social media among youth in Bangalore. She concluded her research by inferring that although social media offers both positive and negative sides, the youth are more likely to pick the negative sides.

In [35] the researchers conducted exploratory research to identify the differentiation in behaviour, principles, and choices of Gen Z with respect to social media usage. The study included a discussion on how Gen Z indulges in buying or supports in buying or supporting brands or boycotting these brands/ideas. The use of word-of-mouth advertising has become more common than before. Gasser, Cortesi, Malik, and Lee [18] tried to identify the patterns in youth information seeking behaviour in social media utilization. He identified how social networking services allow users to connect with other users and make interaction possible within such network, with possibilities of sharing photos or videos. He also mentioned how self-authored creative content has blossomed in different sites such as YouTube, Flickr and many more.

Carmichael, Archibald, Lund [8] examined the idea of social value in communication networks. He further added that social capital theory provides useful for analysis of online social interactions. He also explored how information technology can support the communication structure underpinning social capital as so many research studies have been conducted in this domain. Stone [41] tried to identify potentially distracting nature of social media and the negative effects that can arise from usage. The exploratory research revealed the key factors such as portability, performance, payment, and privacy which must be used in digital marketing by e-retailers. Singh and Guruprasad [38] also emphasized the users on various sites like Facebook, Twitter to analyze the growing issues on youth due to the constant use of Social Network. Corniani [14] mentions the ease of flow provided by digital technology is also the fundamental disadvantage of digital communication. Controlling digital flows in all their effects and interactions is difficult, and this limitation opens the door to rival activities and "rumors."

In [43, 37] the researchers conducted empirical research to identify users' habits to determine the economic, social, and cultural effects of social media. Tezci Erdoga et al. (2017) conducted empirical research [43] to identify users' habits to determine the economic, social, and cultural effects of social media. Abrenica [2] study revealed that high school students use social media frequently for education and entertainment purposes rather than for the purpose of social interaction. McCord, Rodebaugh, and Levinson [5] examined the relationship between social anxiety, anxiety on Facebook, and social Facebook use. The descriptive research led to the understanding of inconsistent relationships between social anxiety and the time spent on Facebook possibly arising due to varieties in degree of social interactivity. Brooks suggested that little research has looked at the potentially distracting nature of social media and the negative effects that can arise from usage of social media applications [42].

As discussed in the literature survey we needed to find how different age groups are spending their time on Instagram, one of the most rapidly growing social media tools. We considered the following alternative hypotheses:

- Existence of high dependency between time spent on *sending for sending snaps on snapchat vs age group of young generation(H1).*
- Existence of high dependency between average time spent daily *for viewing snaps on snapchat and age group of young generation (H2).*
- Existence of high dependency between *average time spent on a* for viewing stories of others on snapchat *and age group of young generation (H3).*

For such purpose, we have conducted a primary survey on 105 samples across varied age groups using random probability sampling within the period of July 29, 2022, to August18, 2022.

3. ANALYSIS RESULTS

The data collected from samples were put together systematically and descriptive analysis was made by using SPSS (Version 22).

The different types of analysis included the following:

Descriptive Measures

Age Group of Samples

As seen in Figure. 1, the age group of 21 to 25 years (58.65% of samples) was the major participants among the samples. This shows the enthusiasm among the young generation in the age group of 21 to 25 years for usage of social media.

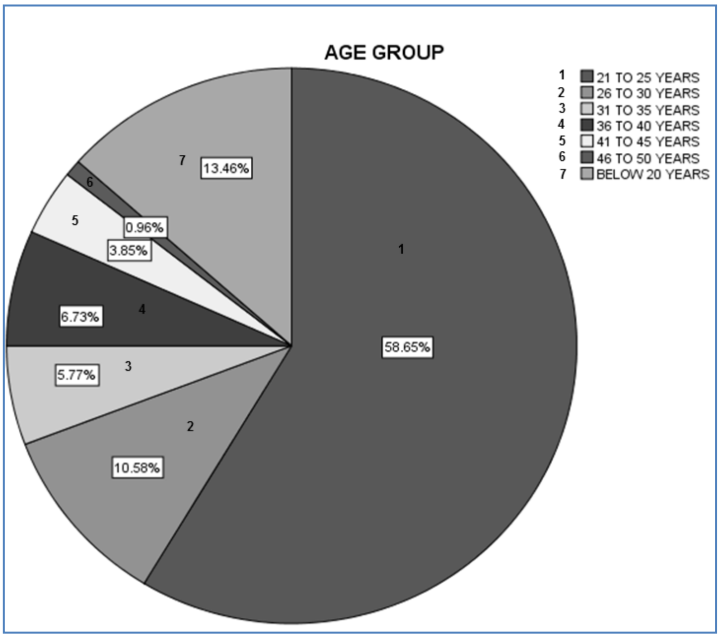

Figure. 1.Age Group of Samples

(Source: Author Analysis)

ISSN (Print): 2277-8411
ISSN (Online): 2278-1048

Gender of Samples

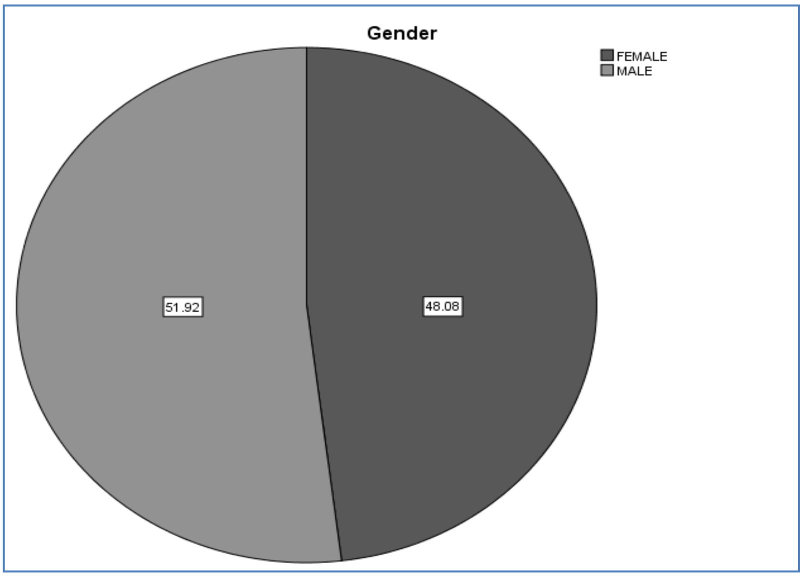

Figure. 2. Gender of Samples

(Source: Author Analysis)

As seen in Figure 2, both genders (male 51.92%, females 48.08%) equally participated in the sample survey. This indicates equal level of interest among both the genders for social media usage.

Education Level of Samples

As seen in Figure 3, majority of the samples (47.12%) were postgraduates followed by undergraduate samples (36.54%).

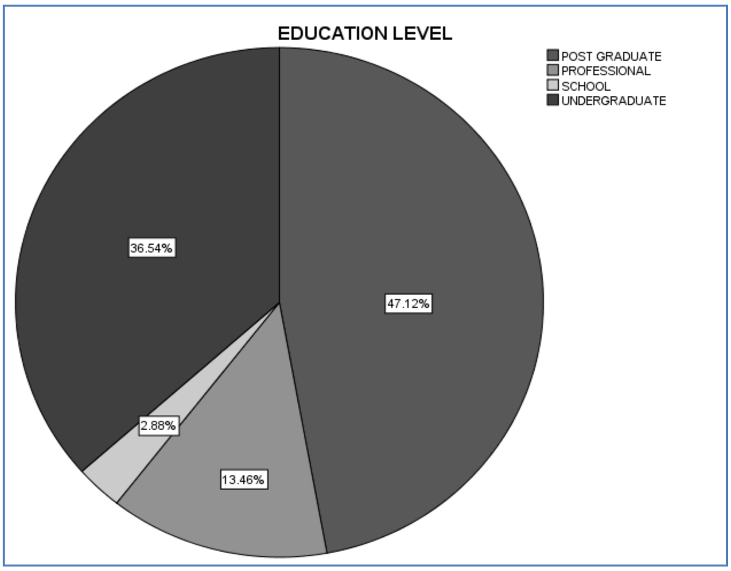

Figure. 3.Education Level of Samples

(Source: Author Analysis)

Cross Tabulation of Ordinal Variables

Cross tabulation of age group of samples and average time spend on daily basis for sending snaps on snapchat

Crosstab							
Count							
		How much do you spend(on average) on daily basis? ["sending snaps on Snapchat]					
		1 hr to 2 hrs	2 hrs to 3 hrs	LESS THAN 1 hr	More than 3 hrs	NOT APPLICABLE	Total
AGE GROUP	21 TO 25 YEARS	6	2	**34**	1	18	61
	26 TO 30 YEARS	1	0	2	1	7	11
	31 TO 35 YEARS	0	0	3	0	3	6
	36 TO 40 YEARS	0	0	2	0	5	7
	40 TO 45 YEARS	0	0	0	0	1	1
	41 TO 45 YEARS	0	0	0	0	3	3
	46 TO 50 YEARS	0	0	0	0	1	1
	BELOW 20 YEARS	0	0	8	1	5	14
Total		7	2	49	3	43	104

Table 1. Cross Tabulation Between Age Group of Samples and Sending Snaps on Snapchat

(Source: Author Analysis)

As seen in **Table I**, out of 61 samples in the age group of 21 to 25 years, 34 samples spent less than 1 hr on *sending snaps on snapchat,* while 6 samples spent 1 to 2 hours in the same age group.

Cross tabulation of age group of samples and average time spent on a daily basis for viewing snaps on snapchat :

Crosstab							
Count							
How much time do you spend(on average) on daily basis? [viewing snaps on Snapchat]							
		1 hr to 2 hrs	2 hrs to 3 hrs	LESS THAN 1 hr	More than 3 hrs	NOT APPLICABLE	Total
AGE GROUP	21 TO 25 YEARS	9	2	**31**	1	18	61
	26 TO 30 YEARS	1	0	2	1	7	11
	31 TO 35 YEARS	1	0	2	0	3	6
	36 TO 40 YEARS	0	0	2	0	5	7
	40 TO 45 YEARS	0	0	0	0	1	1
	41 TO 45 YEARS	0	0	0	0	3	3
	46 TO 50 YEARS	0	0	0	0	1	1
	BELOW 20 YEARS	1	0	8	0	5	14
Total		12	2	45	2	43	104

Table 2. Cross Tabulation Between Age Group of Samples and Viewing Snaps on Snapchat

As seen in **Table 2**, out of 61 samples in the age group of 21 to 25 years, 31 samples spent less than 1 hr for viewing *snaps on snapchat*, while 9 samples spent 1 to 2 hrs viewing snaps by others in the same age group.

Cross tabulation of age group of samples and average time spend on daily basis for viewing stories of others on snapchat:

As seen in Table 3, out of 61 samples in the age group of 21 to 25 years, 36 samples spent less than 1 hr on viewing stories of others on snapchat, while only 4 samples spent 1 to 2 hrs for seeing stories on snapchat in the same age group.

ISSN (Print): 2277-8411
ISSN (Online): 2278-1048

Crosstab							
Count							
How much time do you spend(on average) on daily basis? ["viewing stories of others on Snapchat]							
		1 hr to 2 hrs	2 hrs to 3 hrs	LESS THAN 1 hr	More than 3 hrs	NOT APPLICABLE	Total
AGE GROUP	21 TO 25 YEARS	4	1	**36**	1	19	61
	26 TO 30 YEARS	0	1	3	1	6	11
	31 TO 35 YEARS	0	0	3	0	3	6
	36 TO 40 YEARS	0	0	2	0	5	7
	40 TO 45 YEARS	0	0	0	0	1	1
	41 TO 45 YEARS	0	0	0	0	3	3
	46 TO 50 YEARS	0	0	0	0	1	1
	BELOW 20 YEARS	0	0	7	1	6	14
Total		4	2	51	3	44	104

Table 3. Cross Tabulation Between Age Group of Samples and For Viewing Stories of Others on Snapchat

Predictability Tests

Sending Snaps on Snapchat vs age group

Directional Measures						
How much do you spend(on average) on daily basis? ["sending snaps on Snapchat]			Value	Asymp. Std. Error[a]	Approx. T[b]	Approx. Sig.
Ordinal by Ordinal	Somers' d	Symmetric	.251	.077	3.194	.001
		AGE GROUP Dependent	.254	.078	3.194	.001
		How much time do you spend(on average) on daily basis? ["sending snaps on Snapchat] Dependent	.248	.078	3.194	.001
a. Not assuming the null hypothesis.						
b. Using the asymptotic standard error assuming the null hypothesis.						

ISSN (Print): 2277-8411
ISSN (Online): 2278-1048

Figure. 4.Somer's D measurement of reliability between age group of samples and Sending Snaps on Snapchat (Source: Author Analysis)

As seen in Figure. 4, there exists low predictability (Somer D's 0.24) between age group of samples and *Sending Snaps on Snapchat*.

Viewing Snaps on Snapchat vs age group

Directional Measures

How much time do you spend(on average) on daily basis? [viewing snaps on Snapchat]			Value	Asymp. Std. Error[a]	Approx. T[b]	Approx. Sig.
Ordinal by Ordinal	Somers' d	Symmetric	.222	.080	2.748	.006
		AGE GROUP Dependent	.220	.080	2.748	.006
		How much time do you spend(on average) on daily basis? [viewing snaps on Snapchat] Dependent	.224	.082	2.748	.006

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

Figure 5. Somer's D measurement of reliability between age group of samples

and viewing *Snaps on Snapchat* (Source: Author Analysis)

As seen in Figure. 5, there exists a low predictability (Somer D's 0.22) between age group of samples and *viewing Snaps on Snapchat*.

Viewing stories on Snapchat vs age group

ISSN (Print): 2277-8411
ISSN (Online): 2278-1048

Directional Measures						
How much time do you spend(on average) on daily basis? ['viewing stories of others on Snapchat]			Value	Asymp. Std. Error[a]	Approx. T[b]	Approx. Sig.
Ordinal by Ordinal	Somers' d	Symmetric	.248	.080	3.064	.002
		AGE GROUP Dependent	.257	.083	3.064	.002
		How much time do you spend(on average) on daily basis? ['viewing stories of others on Snapchat] Dependent	.240	.078	3.064	.002
a. Not assuming the null hypothesis.						
b. Using the asymptotic standard error assuming the null hypothesis.						

Figure.6. Somer's D measurement of reliability between age group of samples and stories of others on Snapchat

(Source: Author Analysis)

As seen in Figure 6, there exists a low predictability (Somer D's 0.24) between age group of samples and viewing stories *of others on Snapchat.*

4. INFERENCES AND CONCLUSIONS

The analysis yielded quite significant results. The observations were:

- The age group of 21 to 25 years (58.65% of samples) were the major participants among the samples. This shows the enthusiasm among the young generation in the age group of 21 to 25 years for usage of social media. [See Figure 1].
- Both genders (male 51.92%, females 48.08%) equally participated in the sample survey. This indicates equal level of interest among both the genders in social media usage. [See Figure 2].
- Most of the samples (47.12%) were postgraduates followed by undergraduate samples (36.54%). [See Figure 3].
- Out of 61 samples in the age group of 21 to 25 years, 34 samples spent less than 1 hr on sending snaps on snapchat, while 6 samples spent 1 to 2 hours in the same age group. [See Table 1].
- Out of 61 samples in the age group of 21 to 25 years, 31 samples spent less than 1 hr for viewing **snap**, while 9 samples spent 1 to 2 hrs viewing snap in the same age group [See Table 2].
- Out of 61 samples in the age group of 21 to 25 years, 36 samples spent less than 1 hr on viewing snapchat stories, while only 4 samples spent 1 to 2 hrs for viewing snapchat stories in the same age group [See Table 3].

- There exists low predictability (Somer D's 0.24) between age group of samples and *Sending Snaps on Snapchat* [See Figure 4].
- There exists a low predictability (Somer D's 0.22) between age group of samples and *viewing Snaps on Snapchat*. [See Figure 5].
- There exists a low predictability (Somer D's 0.24) between age group of samples and viewing stories *of others on Snapchat.* [See Figure 6].

The attractiveness of social media usage was highly and similarly visible across both genders between the age group of 21 to 25 years who mostly belonged to postgraduates or graduates are spending 1 to 2 hours of time on social media. Among the significant activities on Snapchat, the same age group (21 to 25 years of age), 55.73 % were spending less than one hour sending snaps on snapchat while another 9.83 % of the same group spent one to two hours on internet. A higher percentage of samples (50.80 %) were involved in viewing snaps for less than one hour while another 14.75 % spent a higher amount of time between 1 to 2 hours for viewing snaps. 59 % of samples in the same age group were spending less than 1 hour and another 6.55 % approximately were spending between 1 to 2 hours on viewing snapchat stories. The predictability criterion using Sommer's D revealed low predictability when age groups of samples were considered for predicting sending snap, viewing snaps and watching snapchat stories (See Figure 7).

Therefore, it can be concluded from the inferences drawn from sample survey of users in snapchat, that today's youth from Kolkata are actively participating in virtual communication activities that includes sending snap, viewing snaps and viewing snapchat stories. The result of this analysis thus proves that H1, H2 and H3 are less likely to be apparent and age group might not actually affect the users of snapchat.

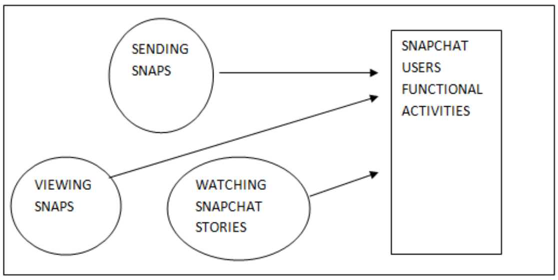

Figure 7. Snapchat user's functional activities

(Source: Author analysis)

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Aviskaar: A Xaverian Journal of Research
Volume 16, January 2024

THE ROLE OF NEIGHBORHOOD GROUPS IN POVERTY REDUCTION: A CASE STUDY OF KERALA

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Received On: 24.08.2023

Accepted On:15.10.2023

ABSTRACT

Although it is mostly considered as a catalyst in the lives of the poor, there is only a small amount of consensus over the contribution of microfinance to the fight against poverty. On the one hand, studies assert microfinance intervention as a reliable tool for poverty eradication, while literature confirms which theory per se; the programme cannot be trusted to break out of vicious cycles of poverty. With the role of microfinance in addressing poverty reduction being questioned, the study examines the sustainability of a microfinance constellation known as Neighborhood Groups (NHGs)[1] and the impact of its poverty reduction role on the conditions of NHG beneficiaries. A unit-level analysis of Kudumbashree[2] in Kerala was conducted as it falls under microfinance in Kerala. The theoretical background of the proposed study is handled in the beginning by the analytical exposition of the tradeoff between sustainability and microfinance outreach. The section then briefly discusses sustainability, poverty reduction, and the context of microfinance in Kerala. The findings indicate that sustainability of the NHGs has its link to the poverty reduction impacts. The sustainability of microfinance has been identified as an important factor in making significant poverty reduction impacts. Land holdings at the household and group levels are constraints in maximizing the microfinance loan's poverty-reduction impact.

Keywords: Microfinance, Kudumbashree, Poverty reduction, sustainability

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1. INTRODUCTION

Microfinance is also expected to reduce poverty by enabling poor people to obtain microcredit, which allows them to generate employment and contribute to household income. Microfinance is widely

[1] NHGs are grass-roots organisations that operate under the Kudumbashree programme and have 20-40 members, the majority of whom are women. Some NHG members or people drawn from different NHGs form self-help groups or micro enterprise units (SHG)

[2] Kudumbashree is a multifaceted women-based participatory poverty eradication programme jointly initiated by the Government of Kerala and NABARD; the name literally translates as "Family Prosperity."

ISSN (Print): 2277-8411
ISSN (Online): 2278-1048

perceived as a catalyst in the lives of the poor (RBI, 2008). However, there is only near agreement in the literature on the role of microfinance in poverty reduction (Provident et al., 2002, Chowdhury 2009, Kirsten, 2012). On the one hand, studies (Ajit et al., 2012; Sangeeta et al., 2013) argue that microfinance is a reliable tool for poverty alleviation. They also argue that there is no need to rely on microfinance to alleviate poverty if finance as a means is unable to reach the poor's doorstep. According to the authors of the latter category, the main emphasis of microfinance institutions is financial sustainability with a primary profit motive, and thus the reach of financial services offered by microfinance institutions is limited by its so-called commercial principles. As a result, there is a tradeoff between sustainability and microfinance outreach. Nonetheless, few confirm (Jens, 2005) that theory per se, the programme can be trusted to address the vicious cycle of poverty, which depends on the nature of contextual objectives set by the promoter agency. The main concern is that microfinance will be most promising if its services and products are designed to address the relative aspects of poverty while taking the structural features of the locality into account.

This study reveals the significance in the backdrop of sustainability of microfinance institutions being questioned. The study brings back sustainability aspects to the purview of poverty analyses of microfinance discourses, which is an important variant of the current attempt. The paper addresses the sustainability of the constellation of microfinance institutions known as Neighborhood Groups (NHGs) and its impact on the conditions of NHGs beneficiaries. Kudumbashree from Kerala was chosen as a case study because it falls under microfinance in Kerala. The following section discusses the microfinance context in Kerala. The impact of NHGs on sustainability and poverty reduction is revisited in the third section. The final sections include a conclusion, summary, and policy recommendations.

2. MICROFINANCE IN KERALA

Lysander was the first to highlight the potential of small-scale credits to micro-entrepreneurs and small farmers to help them escape poverty (Waliul 2009). In the middle of the 1800s, the first attempt at theorizing microfinance was made. The modern microfinance industry arose from Muhammad Yunus' concept of Grameen Bank, which gained traction only in the 1970s. When Grameen Bank became a dominant model worldwide, India adopted the Self-Help Groups (SGHs) approach to Micro Finance. Kerala, on the other hand, adopted the Kudumbashree programme to provide microfinance services to the poor as part of the government's poverty alleviation mission. The Kudumbashree has a three-tiered organisational structure. Neighborhood Groups comprise 20-40 women from low-income families at the grassroots level. NHGs must have been in operation for at least 6 months to be eligible for government-subsidized credit through banks. At the second tier, there is the Area Development Society (ADS), a federation of 8-10 Neighbourhood Groups (NHGs) that govern at the ward level. At the top level, the Community Development Society serves as an overall monitoring body for the Kudumbashree programme.

The mission statement of the Kudumbashree can be delineated as "To eradicate absolute poverty in ten years through concerted community action under the leadership of local governments, by facilitating the organisation of poor for combining self-help with demand-led convergence of available services and resources to tackle the multiple dimensions and manifestation of poverty holistically". The Kerala government established Kudumbashree as its participatory poverty eradication mission in the late 1990s, and it has been operating in its current form since then. Initially, it was a community-based poverty-relief programme developed as part of the Alappuzha UBSP (Urban Basic Services for the Poor). In 1994, the Malappuram CBNP (Community Based Nutrition Programme) project attempted to integrate these experiences and develop a community structure based on women to deliver government poverty programmes. The success of previous efforts and experiences with these pilot projects (UBSP & CBNP) encouraged the state government to replicate the same in all other districts. Kudumbashree was officially launched in 1998 as a community network that would collaborate with local self-governments to eradicate poverty and empower women.

The government issued an additional nine-point index[3] to limit the Kudumbashree programme to the poor. However, Kudumbashree, like other microcredit programmes, is not without flaws. Even with the confidence of an additional nine-point index, the programme is unable to reach out to the doorsteps of the poor (Oommen 2008). According to the micro-level studies (John 2009), clients cannot positively impact the lives of the poor in terms of income gain. The sustainability of NHGs is jeopardized when the main challenge for Kudumbashree is to move beyond its preoccupation with credit and microenterprise and remain true to its mission of alleviating multiple causes and consequences of poverty through women empowerment (Suneetha 2004). The combination of mandatory group formation and rapid expansion harmed training quality, posing a threat to the sustainability of collective action (ibid). One of the main concerns of the Kudumbashree is the sustainability of such subsidised and state-led micro-enterprises in a competitive open market (Arun et al., 2009). All of this pointed out that Kudumbashree has yet to address the regionally specific constraints that have a greater impact on the relative aspects of poverty. The sustainability of Kudumbashree in terms of poverty reduction is being investigated in this regard.

The study is based on a primary survey conducted in Moopainad Gram Panchayath[4] in Kerala's Wayanad district in February 2011. Wayanad is one of the poorest districts in India and one of the districts in Kerala with the highest number of farmer suicides. While most researchers focus on Wayanad for their studies, the research is bound to be limited to NREGA and its developmental impact, farmer suicide, and tribal development, among other things. Despite the need for additional research in other intervention areas, the Kudumbashree programme's potential in poverty eradication has yet to be discovered in Wayanad. Though there have been studies on the developmental impacts of Kudumbashree in other districts of Kerala, no studies on NHGs and their impact on poverty reduction by linking with sustainability aspects of the NHGs have been conducted in Wayanad.

3. SUSTAINABILITY AND POVERTY REDUCTION

Sustainability is a broad term that can be applied to any issue we face. However, in the case of microfinance, it indicates that appropriate systems and processes have been put in place and that clients continue to benefit from these services regularly. In other words, microfinance sustainability entails small credit, savings, and insurance facilities that provide long-term benefits. The primary goal of the formation of NHGs is to alleviate poverty among its clients who are struggling to make ends meet daily. The organizational, managerial, and financial sustainability of NHGs is critical to investigate because only sustainable NHGs are likely to exist in the long run to make poverty reduction impacts on the lives of the poor. It should be noted that the organizational sustainability of NHGs is a prerequisite for

[3] Indicators of nine point poverty index are substandard house or hut, no access to sanitary latrines, no access to safe drinking water, family having at least one child below 5 years of age, family having at least one illiterate adult member, family getting barely two meals a day or less, family having alcoholics or drug addict, family having one or no earning member and socially disadvantaged groups: SC/ST (Oommen 2008).
[4] Moopainad Gram Panchayath is located in south east side of Wayanad district, and for administrative convenience, formed by bifurcating from big Meppady Gram Panchayath in 2000.

managerial sustainability, which is a prerequisite for achieving financial sustainability, and thus the overall dimension of these sustainability contributes to the easy attainment of poverty reduction. In other words, organizationally sustainable NHGs will keep their members constantly involved in the NHGs social and economic activities, whereas managerially sustainable NHGs will contribute to the NHGs free and flow day-to-day operations. Organizational, managerial, and financial sustainability, taken together, thus determine the NHGs active role in poverty reduction over time.

4. ORGANISATIONAL AND MANAGERIAL SUSTAINABILITY

Kudumbashree is envisioned as an organized and participatory attack to bring the clients who participate in it out of poverty. Greater client participation in the NHGs various social, economic, and cultural activities ensures the NHGs organizational strength. Members' continued participation in NHG activities can also help to ensure organizational sustainability. Furthermore, an organizationally sustainable group can efficiently manage their functions and raise more funds from outside sources. There have not been many attempts to measure the NHGs organizational sustainability. However, the dropout formula was employed in two studies, one by the National Council of Applied Economic Research (NCERA) and the other by the Economic Development Associates (EDA) rural system and the Andhra Pradesh Mahila Abhivruddhi Society (APMAS) to measure organizational sustainability. Another study (Shetty et al., 2008) attempted to gauge group sustainability by considering elements including leadership, group meetings, NHGs group decision-making, record maintenance tasks, conflict resolution skills, and dropout. These factors, however, have not been broken down for their influence at their organizational and managerial level individually in their attempt to quantify group sustainability.

The current study relies on the dropout rate formula and the criteria developed to investigate the nature of sustainability and clubbing other factors together at managerial sustainability separately. The dropout rate formula is the ratio of dropouts to the total number of current NHGs members plus dropouts. The study discovered that of the 31 NHG samples studied, 48% had not reported any dropouts since their inception, implying that organizational sustainability is the highest among 15 NHGs. Marriage, location change, death, financial constraints, and family pressure contribute to the low and medium nature of organisational sustainability in 12% of NHGs. These NHGs in the study have been in operation for a relatively long time and have achieved the highest or high nature organizational sustainability. And 40% of NHGs have been constrained by financial factors to achieve the highest nature of organizational sustainability. Financial constraints were found to be the primary reason for 30% of dropouts in all groups, with the remaining factors having an equal impact on organizational sustainability.

The overall dropout rate in the study area was found to be satisfactory at 7.2%. Interestingly, there have been several instances where new members have joined the NHGs at later stages of operation. Joining new members compensates for the dropout of members at the operational stage in the NHGs in subsequent periods. As a result, the dropout factor nullifies the unsustainable nature of NHGs at the organizational level. Furthermore, because the majority of the NHGs that achieved the highest level of organizational sustainability had fewer years of operation, the dropout rate factor may not have impacted organizational sustainability. As a result, the organizational sustainability of the members is not jeopardized in any way by the dropout of member participants.

Managerial sustainability entails all managerial abilities and skills that contribute to the smooth operation of groups. In other words, group activities and various internal and external problems arising from NHGs must be handled independently and efficiently. A group is said to be managerially sustainable if it can resolve all of its conflicts without the assistance or interference of a promoter agency. The study attempted to measure the managerial sustainability of NHGs in the sample study area by developing a Managerial Sustainability Index (MSI). This index is the weighted average of group sustainability indicators at the group level. The indicators used for the construction of the NHGs - managerial sustainability index are the frequency of group meetings, attendance of group members at meetings, maintenance of group records, group decision-making process, rotation of group leadership, and group conflict-resolving capacity.

Let X_{ij} denote the value of j^{th} indicator of managerial sustainability for the i^{th} NHGs and w_j be the weights given to the various indicators of managerial sustainability. The general forms of NHGs - managerial sustainability index can be expressed as

$$MSI^{NHGs} = \sum^{6} J = 1^{wjXij};\ 1 \leq MSI^{NHGs} \leq 3$$

Where

MSI^{NHGs} is the Managerial Sustainability Index of NHGs and

$\sum^{6}{}_{j=1} w_j = 1$

w_j = 0.20 for j= 1, 2, 3, and 4, and 0.10 for j= 5 and 6.

The study discovered that all NHGs achieved a high level of managerial sustainability. NHGs also had more than 90% attendance at their group meetings. The group's decisions have all been made by consensus, and group leadership is rotated semi-annually. The only thing that makes managerial sustainability unsound is its inability to resolve internal group conflict, which is a constraint in achieving the highest nature of MSI. Groups were discovered inefficient in resolving internal issues, necessitating external intervention from local politicians and prominent individuals in the surrounding area to resolve problems.

5. FINANCIAL SUSTAINABILITY

So far, the performance of NHGs is sustainable at the organizational and managerial levels. However, financial sustainability is critical to the poverty reduction impact of the NHGs loan to its clients. If NHGs' financial sustainability is poor, Kudumbashree's role in poverty reduction will be limited. Confluences of factors at the financial level have a greater impact on the NHG's financial performance ascertaining its financial sustainability and thus will help to create secondary effects on the standard of living of households. Thus, the various indicators used to construct the Financial Sustainability Index (FSI) include total NHGs savings, total NHGs external borrowings, loan repayment by NHGs members, provision of loans for productive purposes by NHGs, utilization of loans for productive purposes by NHGs members, and NHGs members' reliance on informal moneylenders for the loan.

The study uses the financial sustainability index to calculate the group's financial sustainability. The financial sustainability index is a weighted average of financial sustainability indicators at the group level. All NHGs financial sustainability indicators were equal to 0.125 when calculating the NHGs financial sustainability index. These indicators play a par role in ensuring the financial sustainability of NHGs and are thus weighted equally. Let X_{ij} denote the value of the j_{th} financial sustainability indicator for the i^{th} NHG, and w_j denote the weights assigned to the various financial sustainability indicators. The general forms of the NHGs- financial sustainability index are as follows:

$FSI^{NHGs} = \sum^{6} J = 1^{wjXij}$; $1 \leq MSI^{NHGs} \leq 3$

Where

FSI^{NHGs} is Managerial Sustainability Index of NHGs and

$\sum^{8}{}_{j=1} w_j = 1$

$w_j = 0.125$ for j= 1, 2, 3,..8

According to the study, 16 NHGs achieved high financial sustainability, 13 NHGs achieved medium financial sustainability, and 2 NHGs secured low financial sustainability. Importantly, financial sustainability in the sample study area is not particularly impressive, with 49% of NHGs achieving either a low or medium level of financial sustainability. None of the NHGs in the study area was found to have attained the highest level of financial sustainability. The NHGs achieved a high level of financial sustainability performed well in terms of loan repayment and independence from informal sources. Saving performance among the NHGs, which achieved a high level of financial sustainability, is impressive except for 4 NHGs. These four NHGs are at a low level of financial sustainability because of the shortage in savings and higher utilization of loans for luxurious consumption. Moreover, two NHGs, of which three members are found to have taken loans for marriage, purchasing of luxuries, and repair and maintenance of the home. Though many NHGs found better repayment history, some are rearward in borrowing loans because of higher channelizing loans for non-productive activities and members' reluctance to borrow loans due to interest payment reasons among some Muslim majority NHGs.

According to the study, even though all of these NHGs have a higher provision of loans for productive purposes, one of the major barriers to achieving the highest level of nature sustainability is the participating members' inability to channel their funds for productive purposes. Thus, poor financial sustainability of NHGs is due to the non-utilization of loans for productive purposes. The client must use the loan for productive purposes because it creates secondary effects on increasing incomes, which is lacking in the sample. It is the primary reason 49 per cent of NHGs fall behind financially.

Eight NHGs in the sample completed ten to eleven years, with five achieving high levels of financial sustainability, two achieving medium levels of financial sustainability, and one achieving low levels of financial sustainability. Seven NHGs completed nine years, with only two achieving a low level of financial sustainability. 17 NHGs have been in operation for more than 9 years, with only 7 achieving high financial sustainability. It does not mean that financially ill-performed NHGs cannot do better in the future because most of the groups found themselves in the process of loan repayment to the Bank in the beginning years of its operation. This shows that although longer years of financial sustainability is a matter, it is not always the case in the present study since it is an attempt to determine how far the overall sustainability of NHGs in the study area leads to poverty reduction compared with the unsustainable NHGs.

6. POVERTY AT THE HOUSEHOLD LEVEL

One of the main objectives of the state poverty eradication mission known as Kudumbashree is to eradicate poverty within ten years. Poverty is also a relative concept; its consequences, factors, and nature differ from place to place. Analyses of the multifaceted dimensions of poverty necessitate consideration of the specific living amenities and nature of the locality and its surroundings. Kudumbashree aims to assist individuals and communities of the economically excluded to achieve a greater level of asset creation and income security. The next part is devoted to analyzing how far poverty[5]

Table 1 APL/BPL Households on income criteria

Household	Number of households	Income before joining the NHGs (Rs)		Income after joining the NHGs (Rs)		Percentage Change in average income %
		Total income	Average income	Total income	Average income	
BPL	79 (65)	244450	3094	284670	3603	14
APL	41 (35)	240600	5868	304640	7430	21
Total	120 (100)	485050	4042	589310	4910	17

Sources: Field survey 2011 February, Note: figures in the bracket represent percentage

at the households and NHGs level has been reduced after the introduction of NHGs. Household's present income compared with the pre-NHGs situation, which is recorded from the ration cards kept in the custody of the group leader at the time of joining. A closer look at the household landholding with their current income is deliberated to identify the factors making in poverty reduction impact of the NHGs.

Table 1 depicts poverty based on income criteria. Out of 120 selected samples, 79 households were found from the BPL (Below Poverty Line) category, which constitutes 65 % of the entire sample study area. At the same time, the total number of APL (Above Poverty Line) households consists of 41, which is 35 % in the sample study area. Evidence shows that the Kudumbashree mission benefited APL households more than its BPL counterpart. Percentage changes in the average income of the APL households stood at 21 per cent, whereas it is only 14 per cent for BPL households. However, when we look at the per capita income norms of the poverty line, the average income of the 79 BPL households still stood at Rs 3603 at the time Rs 5160 (annual) is still required to cross the poverty line, whereas the average income for 41 APL households is Rs 5868, which is much above the poverty line for the most of households even before coming to the NHGs. This fact also illuminates that, despite households being able to cross the poverty line, they still need to engage with NHGs to meet most of their daily needs, such as food, shelter, clothing, housing, education etc. In another way, it can also delineate that Kudumbashree is not targeting its products to the non-poor. Does this raise two questions relevant to the context, such as Is Kudumbashree capable of reaching really to the poor with its criterion to identify the poor? Whether Kudumbashree is addressing the relative aspects of poverty?

The task of this sub-section is to analyze factors influencing household income gain as against their landholding capacity and associated economic activities. All the households in NHGs are not engaged in borrowing loans and investing in economic activities. Hence, only households who borrow loans and engage in economic activities have been analysed against their landholding. Furthermore, looking

[5] Rs. 430.31 is considered as the monthly income to which poverty to be estimated in the study. This number is fixed by the planning commission to estimate state specific poverty line for rural households in Kerala.

ISSN (Print): 2277-8411
ISSN (Online): 2278-1048

(Table2) to the present and past income of the households in

Table 2 Change in the Income of the Households Based on Land Holdings

Classification of households	No of households	Total land holding in acres	Average land holdings acres	Average income (Rs)		Percentage changes in the average income %
				Before joining NHGs	After joining the NHGs	
APL-in new	12	4.480	0.3730	4208	5775	27
APL-in same	4	1.830	0.4575	6500	7525	13
APL-in static	3	0.500	0.1600	7716	7716	0
BPL-in new	9	3.340	0.4700	3857	4914	21
BPL-in static	2	0.470	0.2350	5900	5900	0
Total	30	10.62	0.3792	4726	5830	18

Sources: Field survey 2011 February

NHGs, households are categorized into five dimensions according to the APL/BPL position; firstly, 'APL-in new'- households converted into APL position after joining the NHGs; secondly, 'BPL-in static'-household remain the same as BPL position even after joining the NHGs with unchanged current income, thirdly, 'APL-in static'- household remains the same as APL position even after joining the NHGs, fourthly, 'BPL-in new'- household altered to BPL position with changes in their current income even after joining the NHGs and finally, 'APL-in same'-APL remain same as APL with greater changes in current income. It is clear from table-2 that relatively higher landholding households benefited in terms of increased income from the cultivation of crops and livestock development in their post- NHGs situation. Out of the 120 in the sample, only 30 households benefitted from the Kudumbashree programme with relatively better landholding. Most households cannot invest in the agricultural nature of Kudumbashree loans. Though the sufficient provision of loans for productive purposes exists, utilization of the same for productive activities has been constrained by inadequate landholding by the households. Hence, financial sustainability on account of the non-utilization of loans for productive activities at the group level has significantly affected the households to reduce poverty.

7. POVERTY AT THE NHGS LEVEL

Kudumbashree is a community-based participatory approach to poverty alleviation. It opens doors for the poor to make possible various economic activities and reduces vulnerabilities. Again, poverty at the group level is the confluence of multiple factors and activities, which together play an impact on poverty in various ways. Other than income, there are factors and activities that will impact poverty at the NHGs level together. Therefore, poverty at the NHGs level is explained with the help of a weighted average of the indicators such as total income gain after the joining of the NHGs, NHGs members' average land holdings, the total number of economic activities taken up, the average profit rate of the NHGs, changes in the strength of APL households after forming the NHGs, and finally status of NHGs recent performance grades given by the Panchayath. Let X_{ij} denote the value of the j^{th} indicator of poverty reduction for the NHGs and w_j be the weights given to the various poverty reduction indicators. The general forms of NHGs - poverty reduction index can be expressed as,

ISSN (Print): 2277-8411
ISSN (Online): 2278-1048

$PRI^{NHGs} = \sum^{6}{}_{J}{=}1^{wjXij}$; $1 \leq PRI^{NHGs} \leq 3$

Where PRI^{NHG} is the Poverty Reduction Index of NHGs and

$\sum^{6}{}_{j=1} w_j = 1$

w_j = 0.20 for j= 1, 2, 3, and 4, and 0.10 for j= 5 and 6.

Regarding the value of PRI, poverty reduction impact is highest for 9 per cent NHGs, high for 55 per cent NHGs, medium for 30 per cent NHGs and low or lowest for 6 per cent NHGs. The groups that attained the highest or high ranks in terms of the value of PRI performed well on average in terms of all indicators of poverty reduction. These NHGs are found to be performing better in terms of an increase in the income of its participants, high average land holding, the large number of economic activities taken up and the large number of participants in the NHGs turns to be APL category after participating in the NHGs. These NHGs alone constituted 64 per cent of the total sample NHGs in the study area and performed high in terms of the value of PRI. In the sample study area, there are 35 per cent NHGs with low or medium levels of PRI because all of them have less than 0.25 acres of land holding.

The common features among the better-performing NHGs are high average acres of land holdings and, consequently, higher number of economic activities being carried out. The subsequent achievement and other benefits of the NHGs loan depend on access to adequate landholdings at the group level. Hence, results confirmed at the group level also that the PRI value is better in NHGs with relatively higher average land holding. NHGs have less average land holdings and consequently undertake fewer economic activities found to be in the medium, the lowest or lowest value of PRI. The NHGs achieved only medium level values in terms of PRI because of their low average land holding, low profits rates and the number of economic activities taken up. Some of the NHGs gained medium-level value of PRI and were found to be experiencing an increase in current income over the income before forming the NHGs. This is because the predominant strength of APL households mainly comes from the 'APL- in same' category. For them, inadequate holding of land assets is one of the reasons found to be the main restraining factors for attaining the highest or high ranking in terms of the value of PRI.

The prior presence of many APL households in the NHGs is not a good trend as it leads to unequal competition within the groups, widening existing inequalities. Better bargaining power of the non-poor members (APL) with their satisfactory economic position makes a barrier for poor clients to come out of existing vulnerabilities. The household owning relatively higher land holding as against marginal holders found incentives and capacities in investing in small-scale economic activities out of the groups' loans.

8. CONCLUSION

Microfinance has emerged as an important tool for poverty reduction with varying success rates. Bringing the poor directly within the purview of the financial sector and availing credit to them with the main focus on poverty alleviation may not always fulfil its mission objectives. Since poverty is more about relative concepts, its factors and dimensions vary from place to place. Hence, its services and products must be designed in such a way that it should address the relative aspects of poverty. Appropriate setting of policy and mission objectives of microfinance, while considering the contextual features of the locality, determines how far microfinance intervention would draw social worth to the poor. However, many authors argue that microfinance has a tradeoff between financial sustainability and poverty reduction impacts. Nevertheless, microfinance institutions and promoter agencies focusing on commercial principles may contribute only to financial sustainability at the promoter level rather than poverty reduction (outreach). Hence, identifying the exact nature of the tradeoff between financial sustainability and poverty reduction of microfinance is the focus of the study and analyzed sustainability at the group level and then examined poverty at the household and group level.

The sustainability of microfinance is the ability of the institution to support the poor in providing its services on a long-run basis. Organization sustainability ensures the group's greater participation of members in its various socio-economic activities, in turn, conditions for secondary effects on poverty reduction. The organizational sustainability of NHGs represented by the dropout of members is only affected by factor-financial difficulties. The overall dropout rate in the study area is found to be 7.22 per cent, hence according to the criteria developed by the present study, the nature of organizational sustainability is high in the sample study area, and 48 per cent of the groups have not experienced any drop out hence the nature of the organizational sustainability is highest among them. Since none of the NHGs fully accommodated the potential number of 40 members at any time, new members joining the groups nullifies organizational sustainability impacts due to the dropout of current members. Though the organizational sustainability of NHGs is affected by factors such as migration, dissatisfaction with groups and family pressure in minor ways, financial constraints are responsible for the main reason for dropout, which affects sustainability. Special allowances and consideration is imperative to mitigate members' financial difficulties and reduce dropout to some extent.

All the NHGs in the sample study area have a high nature of managerial sustainability according to the criteria developed by the present study. All the NHGs need the external agency to resolve its internal conflict, and it is the only thing which makes them a barrier to achieving the highest nature of managerial sustainability. As far as financial sustainability is to be concerned, the result is diverse, it found that, out of 31 NHG in the sample study area, 16 NHG has achieved high nature of financial sustainability, 13 NHGs achieved a medium level of financial sustainability, and 2 NHGs is in a low level of financial sustainability. Financial sustainability in the sample study area is not so impressive because 49 per cent of the NHGs achieved the low or medium level of financial sustainability. Even though there are enough loan provisions for productive purposes with the NHGs, utilization depends on members' adequate access to land recourses. Hence weak sustainability on account of non-utilization of loans for productive purposes by the NHGs and member households establish a link in the declining role of Kudumbashree in poverty reduction.

From analyses of NHGs sustainability, it became clear that NHGs not always emerged as a sustainable entities from all the dimensions of group sustainability. It is noted that NHGs which are sustainable from one perspective may not be sustainable. It means that NHGs may do well in achieving organizational and managerial sustainability but may not emerge as sound for financial sustainability. NHGs achieving the high or highest levels of organizational, managerial and financial sustainability are likely to emerge as fully sustainable entities in the long run, and such NHGs are expected to bringing improvement in the living condition of the rural poor by reducing poverty. In the study area, the NHGs were found to involve in saving lending activities with the prime objective of reducing poverty. Most of the NHGs engage in the creation of income generation activities and small enterprises development like land lease farming, cattle breeding, Papad business, and marketing as their main productive activities for which the banks are advancing loan. However, utilization of this agricultural nature of Kudumbashree loans in a productive way is less fulfilled due to members' inadequate access to other resources by which they could invest the same.

From the analyses of poverty at the household level, 65 per cent of 120 samples found belonged to BPL, whereas 35 per cent were in the APL category. The average increase in the APL category income is higher than that of the BPL category after participating in NHGs activities. A better initial position and relatively higher economic holding enabled APL households to gain greater advantages from the NHGs activities. Various factors influence poverty reduction at the group level hence study constructed an index to calculate a weighted average of the indicators of poverty reduction at the NHGs level. The higher strengths of APL households in the Groups enable them to undertake many economic activities, which are conditioned by relatively better landholding, leading to poverty reduction impacts of NHGs loan. In short, land holding is the important factor determining how far the households and NHGs are performing well. The poverty reduction impact of the NHGs loan hence depends on how much land each household has. In short, the overall efficiency of the NHGs is not satisfactory since many groups found not achieved poverty reduction at their low or medium level of financial sustainability.

ACKNOWLEDGEMENT

This Paper was created as a result of the author's M.Phil research at the University of Hyderabad. I am grateful to Dr. G Sridevi, Associate Professor, for the helpful corrections and clarifications that made this research possible. I'd also like to thank a friend, Anju Susan Thomas, for her helpful comment in this research.

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Aviskaar: A Xaverian Journal of Research
Volume 16, January 2024

INTRODUCING ON THE ATTITUDINAL AND BEHAVIOURAL TRAJECTORIES OF CONSUMERS TOWARDS UPSTOX DURING COVID-19: CORROBORATIONS FROM WEST BENGAL STATE

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Received On:15.10.2023.

Accepted On: 12.12.2023

ABSTRACT

The prodigious use of the internet clearly reflects the penchant of the consumers towards more luxurious and convenient modus vivendi. The landscape of technology escalating at a break-neck pace has been piloted by a plethora of electronic gadgets and tech-savvy mobile apps. In India, the potentiality for mobile applications is witnessing a green flag as evidenced through a sneak-peek into the exponential expansion of key players that are presently existent in the landscape of technological applications like payment apps, food apps, taxi hailing apps, shopping apps and many more. A large chunk of consumers has been observed to be using Upstox App which is basically oriented towards stock market trading. In this context, it becomes quite vital to throw light on the perception of consumers towards Upstox. The current research study seeks to examine and analyze the perception of consumers towards Upstox app by the application of "Technology Acceptance Model" (TAM). For this purpose, a survey among 363 respondents in selected districts of West Bengal has been conducted and their responses were recorded. The results reveal the positive perception of consumers towards Upstox.

KEYWORDS. *Mobile Apps; Upstox; Technology Acceptance Model; Attitudes and Behaviour; West Bengal*

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1. INTRODUCTION

In the backdrop of this rapid technologically centered era, the style of living of the consumers and their ways of consumption have spawned numerous luxuries in the budget of consumers. The spontaneous intensification in digitalization especially, the usage of mobile apps by the Indian consumers bears a strong testimony to the fact that consumers of the modern society have a gargantuan proclivity towards such pleasurable lifestyle. The current study is primarily based in West Bengal, in the context of COVID-19, where people are spending a lot of time on online activities. One such activity is the usage of mobile apps, particularly Upstox, which has witnessed a terrific perch in its adoption and usage ever since its launch. This intriguing app facilitates online stock trading. A huge proportion of Indian consumers have been observed to use this app for its expedient and havoc-free services. In fact, the essence of our research endeavor itself lies in this rudimentary idea. The rapid globalization and the massive growth and developments in technology has fueled the growth of several electronic devices. The milieu of technology is witnessing a seismic shift largely due to a plethora of instauration which is fostering a spectacular proliferation in the landscape of mobile internet. This has resulted in trajectories of huge metamorphic consumption. By capitalizing on the latest technological vantage points, mobile apps like Upstox enables customers to trade stock online with minimum of hassles. The app also enlists a varied list of stocks and furnishes detailed and minute information about each and every stock and companies by the mere click of a button on the smartphone. Thus, customers are unshackled of the traditional stranglehold related to buying and selling of shares on computers by visiting the site itself. The meltdown during the pandemic witnessed an astounding investment influx into equity markets. Upstox, the second largest "discount brokerage", backed by Ratan Tata, Kalaari Capital and GVK Davix, opined a whopping 70% of its 4 million customers are the "first-time" investors. Upstox is a tech-first low-cost broking company of India which provides trading opportunities at unbeatable prices. Upstox provides trading on equities, currency, commodities, options and futures. Trading on Upstox app offers trading, charting, analysis and many more features. Upstox offer trading at BSE, NSE and MCX. It has as many as four branches across India.

2. LITERATURE REVIEW

It might be a novel research endeavor to merge consumer behaviour with Upstox, especially considering the involvement of COVID-19 and its impact on consumer modus vivendi. An attempt has been made to explore the behavioural dynamics of consumers towards Upstox App by the help of "Technology Acceptance Model" (TAM). TAM is a better version of Theory of Reasoned Action (TRA), which was developed by Ajzen & Fishbein (1975). TAM has four essential constructs which are "Perceived Usefulness" (PU), "Perceived Ease of Use" (PEU) and "Attitude towards Usage" (ATU).

Davis (1989) coined the term "Perceived Usefulness" which is used to refer "the extent to which an individual believes that using a specific system which fine tune his/her job performance". He also gave a concrete definition to the term "Perceived Ease of Use" as the "extent of a belief held by a person regarding the usage of a system which would be effortless". In further addition to the existing theory, Davis (1993), also asserted that using an actual information system was the result of determination and stated the concept as "Behavioural Intention", defining it as the probability of a particular behavioural performance by an individual. "Attitude towards Usage" (ATU) is a pivotal variable in the TAM and defined by Ajzen & Fishbein (2000), "it is the evaluative effect of positive and negative emotions among individuals towards the usage of a particular system".

The wholesome changes in the TAM over the decades saw the addition of several important constructs as well, most notably "subjective norm", "perceived risk" and "perceived trust". What has been observed is an incredible flexible TAM framework. The current research study applies the domain of "Subjective Norm", which is "the influence gained from social circle on whether or not to use a particular system." (Todd & Taylor, 1995). The domain of "Subjective Norm" has also been used in various research studies like Roy (2017) and Mitra et al. (2021) and a few more.

Any exigencies or unforeseen emergencies is likely to trigger an abnormal behaviour among consumers. The attitude and behaviour of consumers have undergone astounding metamorphosis during COVID-19, wherein consumers have become more economical and health conscious. Consumers are restricting their outdoor activities. This has resulted in the consumers spending a lot of time on online activities especially usage of various kinds of mobile apps.

3. RESEARCH OBJECTIVE

To find out the perception of consumers towards Upstox App amidst Covid-19 pandemic.

4. CONCEPTUAL FRAMEWORK

Erstwhile literatures have emphasized more on probing into the perception of consumers towards various mobile apps especially with the help of a conventional TAM. Very few studies have been conducted incorporating the construct of "Subjective Norm" as a variable in TAM framework. Subjective Norm is a dimension of Theory of Planned Behaviour (TPB) but has been put into use especially in TAM framework in few research studies (Mitra et al, 2021). However, no research has yet been done on understanding the perception of consumers towards Upstox. Talking in the context of geography, a major gap lies in unfurling the perceptions of consumers in the region of West Bengal with the help of "Technology Acceptance Model" (TAM).

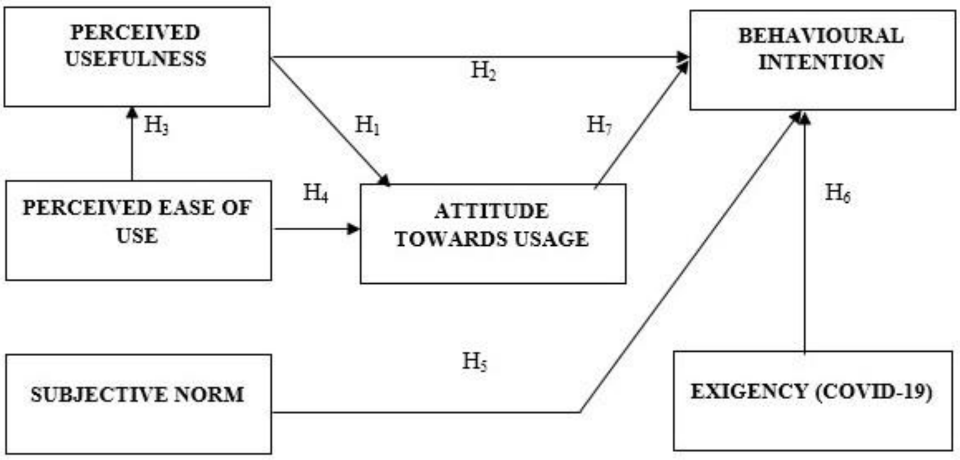

Figure 3: Research Model (Author's own conceptualization)

H_1: "Perceived Usefulness has a positive influence on Attitude towards Usage"

H_2: "Perceived Usefulness has a positive influence on Behavioural Intention of Consumers"

H_3: "Perceived Ease of Use has a positive influence on Perceived Usefulness"

H_4: "Perceived Ease of Use has a positive influence on Attitude towards Usage"

H_5: "Subjective Norm has a positive influence on Behavioural Intention of consumers"

H_6: "Exigency (Covid-19) has a positive influence on Behavioural Intention of consumers"

H_7: "Attitude towards Usage has a positive influence on Behavioural Intention of consumers"

5. RESEARCH METHODOLOGY

Secondary sources of data have been used for pillaring concepts and theories, while primary data has been used for surveying a large pool of respondents by the use of a structured questionnaire in selected areas of West Bengal like Kolkata, Burdwan, Birbhum and Hooghly. The questionnaire contains a total of 22 questions across 6 categories, namely, “Perceived Usefulness”, “Perceived Ease of Use”, “Subjective Norm”, “Exigencies”, “Attitude towards Usage” and “Behavioural Intention”. The usage of a “Five-point Likert scale” has been relevant here, where “(5= Strongly Agree; 4=Somewhat Agree; 3=Neutral; 2=Somewhat Disagree and 1=Strongly Disagree)”. A total of 375 respondents participated in the survey, out of which only 363 responses stood correct and valid.

6. DATA ANALYSIS AND PRESENTATION

- *Demographic Profiling*

Table 1: Descriptive Statistics

Demographic Construct	Classification	Population Statistics	Percentage
Gender	Male	206	0.57
	Female	157	0.43
	TOTAL	**363**	**1.00**
Age	Below 18	16	0.05
	18-24	89	0.25
	25-34	103	0.28
	35-44	92	0.25
	45-54	55	0.15
	55-60	8	0.02
	TOTAL	**363**	**1.00**
Occupation	Student	105	0.29
	Service	156	0.43
	Business	42	0.16
	Others	60	0.12
	TOTAL	**363**	**1.00**
Monthly Income	Less than 10000	4	0.01
	10001-25000	134	0.37
	25001-50000	162	0.45
	50001-100000	44	0.12
	Above 100000	19	0.05
	TOTAL	**363**	**1.00**

Male respondents comprise 57% of the participants who were surveyed compared to female respondents who comprise 43% only. Most of the respondents belong to a young age group as well with moderate level of income.

- *Reliability Analysis*

As per Nunnally (1978), “reliability analysis helps to check the internal validity and consistency of the items used for each factors”. It is mandatory that scores of “Cronbach’s Alpha” exceed 0.6, to validate the perfect fit of all 22 items in the questionnaire. As observed by the Table 2, “Cronbach’s Alpha” is 0.812 (>0.6).

Table 2: Reliability Statistics for all variables (n=22)

Cronbach's Alpha	Cronbach's Alpha based on Standardized Items	N of items
0.812	0.812	22

- *Correlation Analysis*

The analysis of correlation matrix would help to find out the inter-relationship between different variables. Table 3 shows the correlation between various variables are "positive and significant", thereby, confirming, the hypotheses.

Table 3: Representation of Correlation Matrix

Factor		PEOU	PU	ATU	SN	EX (Covid)	BI
PEOU	Pearson Correlation Sig. (2-tailed) N	1	0.749** .000 363	0.773** .000 363	0.598** .000 363	0.764** .000 363	0.692** .000 363
PU	Pearson Correlation Sig. (2-tailed) N	0.749** .000 363	1	0.788** .000 363	0.665** .000 363	0.712** .000 363	0.728** .000 363
ATU	Pearson Correlation Sig. (2-tailed) N	0.773** .000 363	0.788** .000 363	1	0.603** .000 363	0.616** .000 363	0.705** .000 363
SN	Pearson Correlation Sig. (2-tailed) N	0.598** .000 363	0.665** .000 363	0.603** .000 363	1	0.547** .000 363	0.584** .000 363
EX (Covid)	Pearson Correlation Sig. (2-tailed) N	0.764** .000 363	0.712** .000 363	0.616** .000 363	0.547** .000 363	1	0.789** .000 363
BI	Pearson Correlation Sig. (2-tailed) N	0.692** .000 363	0.728** .000 363	0.705** .000 363	0.584** .000 363	0.789** .000 363	1

- *Regression Analysis*

A regression statistic has also been conducted for testing the various hypothesis. First, we examine the relationship between H_1 and H_4.

Table 4: Regression Statistics

Table: Predictors: PU & PEOU ⟶ Dependent Variable: ATU

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	.876[a]	.717	.713	.60436

a. Predictors: (Constant), PEOU, PU

Coefficients[a]

Model	Unstandardized Coefficients		Standard Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.378	.193		1.534	.143
PEOU	.363	.050	.381	6.826	.000
PU	.587	.057	.553	10.342	.000

a. Dependent Variable: ATU

The score of "R square" is an indication of the fact that both "PU and PEOU" explains 71.7% variations in "ATU". The "standardized coefficients" (β) shows that "PU (β=0.553)" have a larger impact than "PEOU (β=0.381)", along with having a "significant and positive impact" on "ATU".

Table 5: Regression Statistics

Table: Predictors: PU, SN, EX (Covid-19) & ATU ⟶ Dependent Variable: BI

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	.895[a]	.724	.707	.57964

a. Predictors: (Constant), PU, SN, EX (Covid-19), ATU

Coefficients[a]

Model	Unstandardized Coefficients		Standard Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.319	.186		1.770	.093
PU	.599	.072	.558	8.768	.000
SN	.285	.061	.287	4.376	.000
EX (Covid-19)	.306	.062	.315	5.545	.000
ATU	.383	.067	.394	6.425	.000

a. Dependent Variable: BI

Table 5 confirms that all the four predictors namely "PU, SN, EX (Covid-19) and ATU" has a "significant and positive influence on BI", as observed by their respective "Beta values" and "level of significance".

Finally, we conduct a regression analysis to examine H_3.

Table 6: Regression Statistics

Table: Predictors: PEOU ⟶ Dependent Variable: PU

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	.809ª	.687	.690	.56438

a. Predictors: (Constant), PEOU

Coefficientsª

Model	Unstandardized Coefficients		Standard Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	.378	.193		1.534	.143
PEOU	.363	.050	.381	6.826	.000

a. Dependent Variable: PU

Table 6 confirms that PEOU had a "significant and positive impact" on "PU", with its associated "Beta value" and "level of significance".

7. DELIBERATION OF RESEARCH FINDINGS

The present research study attempted towards exploring the perception of consumers towards adoption and usage of Upstox App by applying "Technology Acceptance Model" (TAM). According to the first hypothesis, "Perceived Usefulness" (PU) had a positive relationship with "Attitude towards Usage" (ATU). As per the second hypothesis, it was also observed that "Perceived Usefulness" (PU) was related to "Behavioural Intention" (BI). The third hypothesis proved that "Perceived Usefulness" (PU) was strongly influenced by "Perceived Ease of Use" (PEU). Besides, "Perceived Ease of Use" (PEU) was also positively related to "Attitude towards Usage" (ATU), validating our fourth hypothesis. The fifth hypothesis, validated the connection between "Subjective Norm" (SN) and "Behavioural Intentions" (BI), while the sixth hypothesis, comprehends the association between "Attitude towards Usage" (ATU) and "Behavioural Intentions" (BI) that the attitude of consumers towards adoption and usage of Upstox app has been instrumental in shaping the behavioural intention of such consumers, as both mental as well as physical faculties are a nifty driving force in developing the perceived likelihood of consumers. Finally, the seventh hypothesis analyzed the relationship between "Exigency (Covid-19)" (EXC) and "Behavioural Intentions" (BI), which was also proved significant and positive.

8. CONCLUSION

The current research endeavor explored few critical antecedents under TAM, which would surely be beneficial in paving way for similar research soon. Consumers dwelling in different areas of West Bengal have immense regards and consideration for Upstox app and as a result, the app is very much valued by the consumers. Future research in this domain can also include various other mobile apps, diverse target population and addition of few other constructs in TAM for holistic research.

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ISSN (Print): 2277-8411
ISSN (Online): 2278-1048

VOLATILITY MODELLING: AN ECONOMETRIC FORECASTING TOOL TO PREDICT THE TRENDS IN FINANCIAL MARKETS AND MSCI PRICING INDEX

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Received On:06.12.2023

Accepted On:06.01.2024

ABSTRACT

Modelling volatility using asset price returns has always been at the forefront of financial economics and option pricing. Observing the conditional variance properties in these asset returns, can be very useful for trend analysis and volatility predictions which are ever needed for trading, portfolio management and financial decision making. The MSCI Index, also known as the Morgan Stanley Capital International Index, is a widely recognized benchmark for global equity markets. It provides investors with a comprehensive snapshot of stock market performance by tracking the performance of a specific set of stocks or sectors in various countries. In India, the MSCI Index plays a crucial role in attracting foreign investments and serves as a measure of the performance of Indian companies listed on global exchanges. Since different financial assets are traded based on these sector indexes, it is of paramount importance for financial market participants to understand the shocks and volatility transmission over time and across sectors. Research should be conducted to examine the concept of volatility and other related issues, which is expected to influence the forecasting ability of certain methods. Specifically, several classes of volatility forecasting models have been tested that are widely used in modern practice: historical, autoregressive, conditional heteroscedastic models. The GARCH model, so far, has been interpreted to be a more suitable approach in estimating the volatility of financial markets. After rigorous study of various models, it may be inferred that econometric models may play a pivotal role in shaping the financial scenario of a country.

KEYWORDS. ***Economy, equity, forecasting, GARCH, heteroskedasticity, MSCI, Volatility***

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1. INTRODUCTION

The MSCI Index is a series of equity indices developed by MSCI Inc., a leading provider of investment decision support tools and services. It covers a wide range of equity markets across different regions, including developed and emerging markets. The index serves as a reference point for investors to assess the performance of their investment portfolios and compare it to the broader market. The MSCI India Index is particularly designed to measure the performance of large and mid-cap Indian stocks and serves as a benchmark for international investors interested in the Indian equity market. The index is widely followed by global institutional investors, fund managers, and research analysts as a gauge of the Indian stock market's performance. The MSCI India Index is constructed using a free-float market capitalization methodology. This means that the index reflects the performance of Indian companies' equity securities that are freely available for trading in the market (Idzorek, 2006). The index constituents are selected based on their market capitalization, liquidity, and other criteria set by MSCI Inc. The index is rebalanced periodically to ensure its relevance and accuracy (Feldman and Till, 2006). During the rebalancing process, companies may be added or removed from the index based on their updated market capitalization and other factors (Greer, 1978; Heaney, 2006; Akey, 2007). This helps to maintain the representativeness of the index and reflects changes in the Indian equity market over time.

The main characteristic of any financial asset is its return. Return is typically considered to be a random variable. An asset’s volatility, which describes the spread of outcomes of this variable, plays an important role in numerous financial applications. Its primary usage is to estimate the value of market risk. Volatility is also a key parameter for pricing financial derivatives. All modern option-pricing techniques rely on a volatility parameter for price evaluation. Volatility is also used for risk management applications and in general portfolio management. It is crucial for financial institutions not only to know the current value of the volatility of the managed assets, but also to be able to estimate their future values (Beenen, 2005). Volatility forecasting is especially important for institutions involved in options trading and portfolio management.

2. THE NEED OF VOLATILITY INDEXING IN FINANCIAL MARKET SCENARIO

The MSCI Index, also known as the Morgan Stanley Capital International Index, is a widely recognized benchmark for global equity markets. It provides investors with a comprehensive snapshot of stock market performance by tracking the performance of a specific set of stocks or sectors in various countries. In India, the MSCI Index plays a crucial role in attracting foreign investments and serves as a measure of the performance of Indian companies listed on global exchanges. Changes in the MSCI Index composition can have a substantial impact on the Indian stock market. Inclusion or exclusion of Indian stocks in the index can result in significant shifts in investor sentiment and fund flows. When a stock or a group of stocks from India is included in the MSCI Index, it typically leads to increased demand for those stocks from global investors. Companies that are included in the index may experience increased trading volumes and improved liquidity, making them more attractive to domestic and international investors (Ansol, 1998). On the other hand, when a stock or a group of stocks is removed from the MSCI Index, it can lead to selling pressure and a decline in stock prices. This can adversely affect investor sentiment and potentially trigger a broader market correction (Hirshleifer, 1988; Bodie and Rosanky, 1980). Companies that are excluded from the index may experience reduced trading volumes and liquidity, making them less attractive to investors. It is worth noting that the impact of MSCI Index changes on the Indian market may vary depending on the size and weightage of the stocks involved. Large-cap stocks typically have a more significant impact due to their higher market capitalization and greater influence on the overall market performance. By understanding the MSCI

India Index and its implications, investors can make informed decisions and navigate the Indian equity market more effectively.

Investing in stock markets has always been perceived to be a risky venture based on the market contagion effect and higher variability in returns. Large market price swings create volatile markets which are very scary. Tracking these big jumps in market prices at times are too stressful for many market participants and investors. However, there are still some investors and traders who believe that high market volatility presents an increasing number of trading opportunities. There has been an ever-increasing focus and research on forecasting stock market volatility in recent times. This has been achieved by observing the conditional variance which portrays uncertainty of a given time series. Typically, the conditional variance is also termed Heteroscedasticity which is the variance that depends on some external factors (Hayes & Cai, 2007). Heading to the second quarter of 2023, there is still a huge concern on stock market performance considering the record-breaking inflationary premiums and interest rate which began since early 2020. More specifically, these concerns arise from:

- Valuations that continue to rise beyond historic levels.
- Slower economic growth due to inflation.
- Uncertainty driven by volatility.
- Most central banks around the world have shifted their policies.

In the current financial environment modelling and forecasting is an important tool that is much needed to gauge the future. This is because volatility has a significant impact and repercussion on the economic activities of a country (Urom, Dubuisi & Ozor, 2021). In fact, market volatility is one of the key variables in option pricing and risk management (Ni, Pan & Poteshman, 2008). Accordingly, a reliable volatility forecast is the crux of assessing stock market and investment risk. Therefore, modelling and forecasting volatility will provide a good understanding of a number of possible distribution outcomes together with an acceptable risk forecast for a particular investment. To meet the increasingly nervous and anxious demands for a more stable economic environment, market participants and other institutional investors will always be interested in volatility forecast of stock indexes. Hence this study is of significance to investors, both short- and long-term trader as well as financial experts who may be involve in portfolio selections and fund choices.

Volatility is the conditional standard deviation of daily returns: This is the usual definition of volatility and is the focus of volatility models that we discuss. Although volatility is not directly observable, it has a number of characteristics that are present in many asset returns (Froot, 1995; Girma and Paulson, 1998; Gorton and Rouwenhorst, 2006). Firstly, volatility is usually high for certain periods of time and low for other periods. This gives rise to volatility clusters. Secondly, volatility evolves over time in a continuous manner, where volatility jumps are rare. Thirdly, volatility does not diverge to infinity, as we note that it varies within some fixed range. This may provide an indication that volatility may be stationary. Fourthly, volatility seems to react differently to a big price increase and a big price drop with the latter having a greater impact. This phenomenon may be referred to as the asymmetric effect that is due to leverage. These properties play an important role in the development of volatility models.

3. ROLE OF ECONOMETRIC MODELS AS PREDICTIVE TOOLS TO EVALUATE PRICING INDEX

Many investors aim to achieve forecasting technique that could ensure stress-free gaining and eliminate risks from the stock market which drives research to develop new predictive models. By analysing stock market behaviour through techniques and various methods, forecasting tool is necessary to obtain. Such a tool will assist investors to buy and sell with comfortable price. Prior indication to volatility estimation may aware investors for taking risks. In recent years, several research have been made for forecasting stock market price (De Roonet al., 2000). Analysing and forecasting stock market price can be implemented by applying machine learning and other relevant algorithms. The stock market prediction can be short term or long term. However, short term prediction is challenging to obtain than long term prediction. Many Governments in the globe participate in stock market by investing a part of their healthcare, employment, or retirement funds for achieving healthier returns for everyone. Online trading services revolutionised the way people buy and sell stocks. The financial markets have progressed rapidly into an interconnected global marketplace.

Accurate prediction of the values of financial indicators is complicated by complex interconnections, which are often convoluted and not intuitive. This makes the prediction of volatility a challenging task even for experts in this field. Mathematical modelling can assist in detecting the dependencies between current values of the financial indicators and their future expected values. Model-based quantitative forecasts can provide financial institutions with a valuable estimate of a future market trend (Erb and Harvey, 2006). Although some experts believe that future events are unpredictable, evidence to the contrary exists. For example, financial volatility tends to cluster and exhibits considerable autocorrelation (i.e., the dependency of future values on past values). These features provided the justification for formalizing the concept of volatility and creating volatility-forecasting mathematical techniques, which started appearing the late 70's. Since then, several successful models for volatility forecasting have been introduced.

A range of models from naïve methods to the relatively complex ARCH-class methods had been used for forecasting stock returns volatility. Regarding linear models, the exponential smoothing model has been ranked as first utilizing the RMSE criterion. As regards nonlinear models for forecasting stock index volatility, GARCH-in-Mean model has been found to be the best as compared to EGARCH and APARCH models. Overall, GARCH-class models have been found to dominate linear models of stock price index volatility using the RMSE criterion.

4. OUTPUT AND MODELLING

In conventional econometric models, the variance of the disturbance term is assumed to be constant. Such time-invariant variability can be modelled by using standard deviations or variances of the returns for a given security. However, most economic time series, including exchange rates, demonstrate periods of unusually high volatility followed by period of relative tranquillity. This phenomenon is known as volatility clustering. In such cases, the assumption of constant variance is inappropriate. Consider the example of an asset holder, who would be interested in the forecasts of the rate of return and its variance over the holding period. In that case, the unconditional variance i.e. the long run forecast of the variance would be unimportant to him if he plans to buy the asset in period t and sell it in period t+1.

In modelling such non-stochastic time variant volatility, Engle (1982) formulated the Autoregressive Conditional Heteroskedasticity (ARCH) process that is represented as follows:

$$y_t = \beta_0 + \sum_{i=1}^{n} \beta_i \, y_{t-i} + \epsilon_t$$

where, $\epsilon_t | \omega_{t-1} \sim (0, h_t)$

and, $h_t = \alpha_0 + \alpha_1 \epsilon_{t-1}$

Where ω_{t-1} is the information set, and h_t is the conditional variance of the error term $€_t$.

This is an example of ARCH(1) model. The ARCH model assumes an autoregressive structure of the error variance, which implies that the heteroskedasticity observed over different periods is autocorrelated i.e. there is presence of volatility clustering.

Bollerslev (1986) adopted this idea of Engle and generalized it to make the model more parsimonious and obtained the GARCH(1,1).

$$y_t = \beta_0 + \sum_{i=1}^{n} \beta_i \, y_{t-i} + \epsilon_t$$

where, $\epsilon_t | \omega_{t-1} \sim (0, h_t)$

and, $h_t = \alpha_0 + \alpha_1 \epsilon_{t-1} + \alpha_2 h_{t-1}$

The idea behind the GARCH (1,1) model was to incorporate the lagged conditional variance terms as the autoregressive terms. These were the general representations of the ARCH and GARCH processes.

In this case, the model is as follows:

$$\Delta y_t = \alpha + \beta y_{t-1} + \epsilon_t$$

where, $\epsilon_t \sim (0, h_t)$

and, $h_t = \gamma_0 + \gamma_1 \epsilon_{t-1} + \gamma_2 h_{t-1}$

This is an ARCH (1) and GARCH (1,1) model.

where y_t represents the MORGAN STANLEY CAPITAL INTERNATIONAL index labelled as the series LNMSCI. As mentioned above, the optimal lag length was obtained to be 1.

Hence, one lagged regressors have been considered. Also, checking the level of significance and the information criterion, a GARCH (1,1) model was selected as the most suitable model.

ISSN (Print): 2277-8411
ISSN (Online): 2278-1048

5. CONCLUSION

The GARCH model has been interpreted to be a more suitable approach in estimating the volatility of financial markets. From the above findings, it can be concluded that the coefficients of both the lagged terms in the mean equation are statistically significant, but the constant term is not. As for the variance modelling, a GARCH (1,1) process has been estimated where the coefficients of both the lagged squared error term and its lagged variance are significant. Therefore, the proposed model is estimated as,

Δy_t= -0.009147y_(t-1)+0.033191

h_t=0.00999+0.143317ϵ_(t-1)+0.630360h_(t-1)

The constant term in the mean equation has been eliminated as it not significant at 5% level of significance. The effect any shocks (i.e. new, innovations etc.) has on the series was obtained from the variance equation. However, since the GARCH model is symmetric as far the as treatment of such shocks are concerned, hence, it cannot differentiate between the effect of positive and negative shocks on the series. For that, an EGARCH model is required to be estimated.

Financial markets, mainly stock exchanges, play an important role in the process of economic growth and development. Modelling volatility is important issue in financial markets, and it has drawn the interest of academics and practitioners over the last three decades. There are many studies and various models about volatility in financial data. Financial data have shown that the conditional distribution of high-frequency returns includes several features including excess of kurtosis, negative skewness, and temporal persistence in conditional movements. To accommodate them, econometricians have developed tools at modelling and forecasting volatility. After rigorous study of various models, it may be inferred that these econometric models may play a pivotal role in shaping the financial scenario of a country.

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THE COSMOPOLITAN IMAGINATION AND BUDDHISM

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Received on:26.10.2022

Accepted on: 31.12.2022

ABSTRACT

The paper is an attempt to argue and highlight that cosmopolitan thought and the cosmopolitan imagination at the various historical epochs are the result of the ethical need to coexist as the human history is mired in multiple planes of conflicts, which are both at national and international levels. As the discussion in the paper lays down the theoretical gamut of cosmopolitan thought in the western philosophical traditions, it strikes along with the most contemporary insights about cosmopolitanism, the cosmopolitan imagination that summons, perhaps, an alternative imaginative path of cosmopolitan thinking that invokes a cosmic principle of compassion as its guiding insight. The paper, therefore, discusses in detail the unique points of cosmopolitan Imagination and Buddhism to add to the multivocal/multi-anchored play of the different epistemic claims which operate within the cosmopolitan imagination.

KEYWORDS. ***Cosmopolitanism; Nation-Sates; Conflicts; Ethical and Agonistic Cosmopolitanism; Ethical Religiosities; Bio-spherical Cosmopolitanism***

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1. INTRODUCTION

Cosmopolitan imagination becomes one of the very demanding political and philosophical reflexive engagements of our times. It has been highlighted the most important ethical, political and social counterfactual ideal and principle, that guides us to a meaningful, peaceful and democratic coexistence. Kwami Anthony Appiah, as he designates cosmopolitanism as 'the Ethics in the World of Strangers', takes his discussion to understand it as 'kindness to strangers', whereby we acquire 'intelligence and curiosity to engage with others', and "it (cosmopolitanism) begins with the simple idea that in the human community, as in national communities, we need to develop habits of coexistence".

The most important question that we face as we think of cosmopolitan imagination is, the contemporary significance of Cosmopolitan Thought and why the world is forced to discuss the invariable need of

Cosmopolitan imagination in theorizing ethical thought, political philosophies and the principles of coexistence. The primary reason is the increasing religious, ideological, political, socio-cultural conflicts.

The contexts like the above inform us those conflicts, in their core are due to the inability to coexist. What we see here as the most violent expression or the pinnacle of the conflicts in terms of coexistence are the refugees/the displaced/ migrants as expunged people. Conflicts in terms of coexistence as the refugees/the displaced/ migrants as expunged people are, as we know, a global phenomenon as well, from time immemorial. The recent one we call the European refugee or migrant crisis.

2. CONFLICTS AND THE REFUGEES/THE DISPLACED/ THE MIGRANTS

It has been convincingly argued that the present crisis of displacement is the direct result of globalization and technological culture. Such an argument comes up from the idea that while Globalization with the transnational finance capital, multinationals and post-national, regional and transregional money and profit management, try to plunder and control the local and national space, the technological culture attempts to level the diversified cultural expressions into a single technological civilization. Wherever they go to the extreme, opposition comes up in the form of parallel transnational methods of management of power. They come up as terrorist outfits, premodern (religious) extremists fringe elements and try to operate with transnational centres, which challenge modernist national arrangements and its legitimacy: Nation States with defined boundaries cease to hold power as it used to be and they fail to legitimize citizenship. The most pressing Syrian and Afghanistan, Somalia, Eritrea, Ethiopia refugee crises and the fringe organizations like the Taliban, Al-Qaida, Boko Haram and IS which caused the latest and huge refugee exodus are the best examples. It is not any religion that makes them extremists, but they use religion and religious identity to challenge the nation state and the controlling agencies and powers of Globalization[i].

3.THE LEGITIMATION CRISIS OF THE NATION- SATE

The second reason for the increased efforts to indulge in cosmopolitan imagination along with the conflicts is the legitimation crisis of nationalism and the nation-state. The nation-state was a major integrating and dominating imagery, along with industrialization, modernity, technologization of the civilization. The nation as the imagined community, as Benedict Anderson has put it, however, mainly happened to be an excluding mechanism according to the critics of nationalism and the nation state. Particularly, the legitimation crisis the nation state and the liberal democratic governmentality it faced and continues to face the world over is, perhaps, the worst crisis tendencies the human civilizations face. The nation-states exclude identities which are radically different, by creating the marginalized peripheries within the nation states, which force the ejected-out identities to indulge in secessionism and separatism.

Therefore, along with some other reasons, Cosmopolitan imagination becomes the most important ethical, political and social counterfactual ideal and principle for all who think of meaningful, peaceful and democratic coexistence.

4. COSMOPOLITAN THOUGHT

As Robert Fine summarizes, Cosmopolitan Thought can be seen in the following major theses, "As many would argue, the idea of Cosmopolitanism existed long before Nationalism. As started with the ancient Greeks and has since played a major role in social and political thought. Cosmopolitan Social Theory is a collective endeavor to build a science of society founded on a claim to Universalism…Cosmopolitan Social Theory reconstructs the history and traditions of social theory in terms of its universalistic concept of society. It recognizes the differences within a universalistic frame as it makes a deep critic of methodological and political nationalism. Cosmopolitan Social Theory is an attempt to face up to and resist the transforming violence of the modern age. It does it in the name of the right of every human being to have rights''[ii].

Cosmopolitan imagination, therefore, instantly presents before us the topography of hospitality, migration, the displaced, the refugees, the critique of nation-state, the post-national constellations, interreligious and intercultural religiosity and global democracy (cies) etc. It also accommodates many epistemic engagements in defining and enlarging the conceptual tools and theoretical instruments of cosmopolitanism.

As cosmopolitanism is basically a doctrine of world citizenship, it primarily imagines that every human being is equally an object of moral concern. Immanuel Kant and his doctrine of *jus cosmopoliticum* or cosmopolitan right/cosmopolitan law recognizes three related levels of rightful relations. As Katrin Flickschuh observes, they are, "the Right of the state, which specifies relations of Right between persons within a state; the Right of nations, pertains relations of Right between states; the Right for all nations, or cosmopolitan Right, concerns relations of Right between persons and foreign states'[iii]. Kant formulates three definitive articles, as Seyla Benhabib has pointed out, for perpetual peace among states. They are: 'the civil constitution of every state should be republican'; the law of nations shall be founded on a federation of free states'; 'the law of world citizenship shall be limited to conditions of universal hospitality'[iv]. Hegel, perhaps, takes the spirit of Cosmopolitan Thought into the rights-based concept and humanity induced in it. He says, "(*Cosmopolitan idea- added*) has 'infinite importance' that 'a human being counts as such because he is a human being, not because he is a Jew, Catholic, Protestant, German, Italian, etc."[v] . However, later, as David Miller[vi] points out cosmopolitanism as a mere ethical doctrine (as presented by Charles Beitz, Barry and Pogge) is platitudinous when it is politically impotent without a choice of praxis. In other words, it insists that our world duty sense should be with a political and cultural options. Therefore, I submit and resort to here two strands within the theorization possibilities of the doctrine of cosmopolitanism: 1. The lineage of legal/ ethical cosmopolitanism of Jurgen Habermas and Seyla Benhabib, which originates from Immanuel Kant. 2. Agonist/ethical strand of cosmopolitanism of Derrida and Chantal Mouffe (So many familiar names by now can be added to both camps. But I restrict our discussion today to the above-mentioned thinkers).

Jurgen Habermas defends a legal cosmopolitanism[vii]. He reconstructively builds on global institutions and international law. For Habermas, cosmopolitanism is based on creating a constitutional world society. It is a multilevel system that can make possible a global domestic politics that has hitherto been lacking, especially in the fields of global economic and environmental policies, even without a world government. The international community assumes institutional form in a world organization that can act in carefully circumscribed policy fields without itself taking on the character of a state. Such a world organization is expected to fulfill only two functions, namely securing peace and human rights on a global scale.

Jaques Derrida's [viii] concept of cosmopolitanism and cultural critique rests on the problem of the deep ambivalence of the term 'hospitality'. Derrida follows Emile Benveniste in pointing out that the term hospis (host) and hostes (enemy) have common roots. One of Derrida's understandings goes to treat the ideal of hospitality as Hospitality, wherein hospitality is entangled with hospitality. The stranger as guest is always threatened in the shore of the other with the undecidability of the other's, that is host's response. In Derrida's reading of Kant, hospitality bestows a right on the stranger – if his intentions are peaceful- and a duty on the host to give the guest a temporary sojourn.

Deconstructive approaches to democracy and cultural critique operate as self-critical engagements. They are guided by the gist that democracy primarily is an anti-institutional force and challenge any idea of democracy with the remnants of uncritical (western) concept of metaphysical reason. Liberal democracy has been criticized for its enlightenment centered superficial notions in understanding the relationship between social complexity and democracy. Broadly, it has been exposed that the inner dynamics of liberal democracy is activated by the enlightenment-type rationalism, essentialism, universalism and the cultural insensitivity to alterity/otherness and heterogeneity. Different positions of 'deconstructive democracy' pronounce their diagnostic critique of democracy in the uncritical modernist kernel to highlight the crisis tendencies which propped up around the ideals that constitute constitutional liberal democracy and its westo-centric philosophy. It, then, consequently entails that the nature (question) of identity must be portrayed as a 'fractal', having multiple coordinates of certainty-uncertainty, and as Bonnie Honig says '…(Difference) is what identity perpetually seeks (and fails), to expunge, fix and hold in place'.

Derrida proposes an interesting post-national Cosmopolitan ideal wherein metropolis functions as cities of refuge in which 'the stranger most stranger' is accommodated and welcomed bereft of the burden of the sovereign. It can find association in what Mouffe supports an international order/ cosmopolitan world order and cultural critique with multipolar order which acknowledges the ever-present possibility of conflicts and antagonisms. Mouffe's[ix] idea of pluralizing hegemony by constructing counter hegemonic projects. Foucault's, Agamben's, Zizek's and Roberto Espozito's critique of the very idea of human rights, which according to them is framed according to homogenized and hegemonizing concepts of nation, citizen and inclusive-exclusive power, can also be read as part of making hermeneutic of suspicion in challenging the legal ethical formulation of Cosmopolitanism. Perhaps Agamben summarizes the critique of bio politically constituted legal – ethical frameworks of Cosmopolitanism. He writes, "Once the right to have rights was repudiated for pariah people, it was but another short step to repudiate the idea of right itself". In this context the idea of the rights of man became the marker of what Giorgio Agamben calls 'naked man': one who has lost everything – country, home and place in the world"[x]

As Gerard Delanty points out "In contrast to the dominant Enlightenment notion of cosmopolitanism as a transnational republican order, current developments in social theory suggest a post-universalistic cosmopolitanism that takes as its point of departure different kinds of modernity and processes of societal transformation that do not presuppose the separation of the social from the political or postulate a single world culture. Current debates in political theory draw attention to the revival of the Kantian ideal, which it is argued is relevant in the present context of globalization, the alleged crisis of the nation state and the need for global civil society (Bohman and Lutz-Bachmann 1997)"[xi].

ISSN (Print): 2277-8411
ISSN (Online): 2278-1048

Perhaps, mapping the theoretical differences in voicing cosmopolitan thought, Gerard Delanty summarizes[6], "Cosmopolitanism does not refer simply to a global space or to post-national phenomena that have come into existence today because of globalization. The argument advanced in this paper is that it resides in social mechanisms and dynamics that can exist in any society at any time in history where world openness has a resonance. Clearly cosmopolitanism has become relevant today, due not least to the impact of globalization. Cosmopolitanism concerns processes of self-transformation in which new cultural forms take shape and where new spaces of discourse open up leading to a transformation in the social world"[xii].

As we come across the enhanced conceptual topography of cosmopolitan imagination, it makes us presume that one of the intimate contexts of cosmopolitan imagination against conflicts and the expunging/peripheralizing logic of the nation-state is our ability to talk/converse/indulge in dialogue. It is our cultural/social and political ability and willingness to listen to other voices and allow them to talk. As Charles Taylor, an influential thinker of our time, has put it, "We define our identity always in dialogue with, sometimes in struggle against, the things our significant others want to see in us. Even after we outgrow some of these others—our parents, for instance—and they disappear from our lives, the conversation with them continues within us as long as we live"[xiii].

The discussion that is carried out in the paper considers that the above insight of our ability to indulge in conversation with others is both a democratic and cosmopolitan value. In other words, our cultural/social and political ability and willingness to listen to other voices and allow them to talk and to talk to others is an ability and virtue which is the result of a cosmic imagination of oneness achieved through dialogical communicativeness in the midst of multitudinous claims of life/moral/cultural standards. It is here we encounter the moment and path of entry into Cosmopolitan Imagination and Buddhism.

5. COSMOPOLITAN IMAGINATION AND BUDDHISM

The First moment of Cosmopolitan Imagination in Buddhism

The first moment of Cosmopolitan Imagination in Buddhism is the universally shared experience of the fragility of beingness[xiv]. The Buddha declares to the world that there is suffering – *Dukha* - or suffering is the fundamental nature of being, which according to him is the first noble truth. Not only old age, sickness, death, enemies are *Dukha,* but also relations and relatedness. It is so according to the Buddha because, relations are controlled by possessiveness, selfishness and all relations are doomed to end in separation. In other words, the Buddha teaches us that the unlimited or infinite human desires to have and to possess both material and relational/ personal/interpersonal entities are but an illusion as human beings are finite. Therefore, the understanding of the first noble truth takes one to the realization of it - *Samudaya*, and which is the second noble truth or *Aryasatya*. The third noble truth is how to stop or control suffering, *Niruddha*. The fourth noble truth is the ways for it, *Marga,* the eightfold paths. The Buddha or Buddhism addresses the universal nature of unlimited human desire, its futility of human beings as both individuals and social beings. Thinkers like Andrew Linklater finds out the seeds of common humanity such as human vulnerability to mental and physical suffering indicated in the Buddhist doctrine as it can be taken as the basis of harmonious unity which is crucial for the argument

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ISSN (Print): 2277-8411
ISSN (Online): 2278-1048

of cosmopolitanism[xv]. “It is the first instance of universal dialogicality in Buddhism, which apprises the dynamics of cosmopolitan imagination.

6. THE SECOND MOMENT OF COSMOPOLITAN IMAGINATION IN BUDDHISM

The second moment of Cosmopolitan Imagination in Buddhism is in moving from universally enmeshed dialogicality to what I designate as a metaethical transcendence of metaphysics. If we think of the core of the corpus of the Buddhist theory across its various philosophical positions and schools, we can see that it is comprised of the concept of ‘Dependent Origination- *Pratityasamutpada*’ and the doctrine of Momentariness – *Kshanikavada,* the theory that the ultimate reality is indescribable - *Sunyavada* and the Concept of Emptiness -*Sunyata,* the theory of no-self – *Anatta* and no soul – *Nairatmya Vada.*

All these positions are against idealist and realist metaphysical cosmogonic philosophies of the Vedic and Upanishadic principles of essence, being, God, self and knowledge. The Buddha from the very beginning was indifferent to idealist and realist metaphysical cosmogonic philosophies of ultimate realities. He was offering instead the ethical or therapeutic answers to the metaphysical questions on life, soul, ultimate and ideal realities. The complaint against the Buddha that he was silent on metaphysical questions is untenable as he answered all the questions, ethically. (In Western Philosophy after Levinas the shift towards ethical and alterity is very significant). It is again a universal call to therapeutically look at the meaning of being. Hence it stands beyond the restricting or delimiting concepts of humanity which are inspired by metaphysical cosmogonic philosophies of ultimate realities. As Ellen Shang observes, here is the ‘Conceptions such as interconnectedness, commonality, and mutual inclusiveness in Buddhism, which imply a universalistic orientation that is based on shared human experience and common morality’’[xvi].

This is further affirmed in the Individual Buddhist’s ability to reduce the distance between himself/herself by meditating upon and practicing the divine abidings (Brahma Viharas): They are loving kindness (metta), compassion (Karuna) sympathetic joy(mudita) equanimity (Upeksha) which are the most correct attitudes to others[xvii]. Loving kindness involves benevolent harmlessness or charity towards others, respect for others and begins with oneself and involves the destruction of narrow selfish interests and eradication of greed and selfish interests[xviii]. After beginning with oneself one gradually extends it to others until one can radiate this influence to the entire universe. By not distinguishing between the suffering of oneself and others, one practices compassion in an emotionally detached manner. Sympathetic joy means rejoicing in the success and happiness of others without envy, jealousy, or hypocrisy[xix].

7. THE THIRD MOMENT OF COSMOPOLITAN IMAGINATION IN BUDDHISM

The third moment of Cosmopolitan Imagination in Buddhism is in the realization of the wisdom of selfless compassion or *Mahakaruna,* which is an awareness above the construction of knowledge or epistemic engagements centred on the self and self-sameness and the resultant otherness. Perhaps, a little more emphatically g*oing beyond the awareness levels of the Nikaya Buddhism, the Mahayana Buddhism tells us that the ul*timate source and result of the noble truth or the enlightenment/*Nirvana* is the realization of *Sunyata* (emptiness), achieved through the ascending (Self Negating) and descending (World Compassionate) upward and downward movements. According to such a view ‘Ascent is always nihilistic in character –through self-negating practice, a practitioner reaches the summit of negation, which may be called *Sunyata*, negatedness or zeroness'[xx].. In other words, it is expressed as, "the negative power of the term *Sunyata* is not intended as an objective theory about external reality but as an object for meditation to transform ourselves. To say all things are empty is a skillful means to destroy our deluded selves and to assist us in abandoning desire and attachment to an illusory world"[xxi]. However, we can grasp (the paper presents this as an original observation on its part) in our ethical search for the relation between the self and the other that *Sunyata* is the realization of the emptiness of constructed knowledge which is mistakenly thought as absolute and ultimate. It includes the denial of both negation and affirmation of the constructed knowledge with metaphysically induced cosmogonic *Dristi* (perspective). It is also the realization that 'the otherness oriented' and 'the self-transcending' construction of the real is beyond existence and non-existence.

If ascent is the realization of *Sunyata*, descent is coming down from the peak of *Sunyata* or the awareness of the momentariness of all the constructed realities and knowledge to return to the world to share this wisdom with others. As Nagao says "*Sunyata* is not mere nihilism which engulfs all entities in its universal darkness, abolishing all differences and particularities. On the contrary, *Sunyata* is the fountain head from which the Buddha's compassionate activity flows out"[xxii]. Compassion or Mahakaruna is the most important catalyst of cosmopolitan imagination.

8. THE FOURTH MOMENT OF COSMOPOLITAN IMAGINATION IN BUDDHISM

The fourth moment of Cosmopolitan Imagination in Buddhism, the paper thinks and hypothesize as it welds it with the idea of the radical stream of ethical religiosity that Buddhism inaugurates in India. This assumption is construed after the Indian Liberation Theologian Sebastain Kappan and his reading of Buddhism. According to Kappen, the Buddha, in the Indian/Asian Context breaks the path of ethical religiosity first and establishes a kingdom of universal love and compassion, overcoming the ritualistic and caste-hierarchy ridden religiosity. The Buddha preaches a kind of weak (God, silent on God as even if God is there, He should be a friend and saviour, not of punisher and a retaliating boss) religiosity based on love and *Maitri* or friendship instead of metaphysically and gnostically constructed virulent and ritualistic religion.

In making a radical critique of the ritualistic Brahminical traditions of India Kappen says, 'the cosmic religiosity (of the Upanishadic and Vedantic traditions) is based on the magical identity of the microcosm and the macrocosm; gnostic religiosity on the identity of the *atman* with the *brahman*; ethical religiosity on the identity of love between man and Absolute, an identity which never dissolves the human in the divine'[xxiii]. Kappen's categorization calls the cosmic and the gnostic religiosities individualistic, while the ethical he calls communitarian, since love is possible only in a community. The ethical religiosity is the higher stage in the evolution of self -awareness and self -mastery[xxiv]. For Kappen the Buddha proposes an ethical universal religiosity which is based on love and *Maitri* or friendship. Love and *Maitri* or friendship, which are springing up from a non-hierarchical and egalitarian imagination of dialogical coexistence and is a vibrant theme of cosmopolitan imagination.

9. CONCLUSION

As Gerard Delanty informed us the contemporary epistemic insights of the universe of the cosmopolitan imagination are characterized by a post-universalistic cosmopolitanism. It, Delanty would caution us that critically modifies the Enlightenment and Eurocentric notion of cosmopolitanism, which was primarily grounded on the idea of a transnational republican order. Though the post-universalistic

ISSN (Print): 2277-8411
ISSN (Online): 2278-1048

cosmopolitan imagination doesn't disown republicanism that can modify itself post nationally and transnationally, it searched for more contextual/ local and non-eurocentric imaginations of cosmopolitanism. In Buddhism, as we have seen, t*he equation of Sunyata-Compassion or Mahakaruna shows an ethical stance, which goes beyond the metaphysical-cosmogonic compulsions of ultimate principles and essentialism. The compassion induced cosmopolitan imagination in Buddhism is in becoming part of the cosmic ethical awareness that one is open to Karuna and it flows to the other. As one of the major insights of Buddhism tells us enlightenment or Nirvana is surpassing move from Prajna or consciousness to Karuna or Compassion or from Metaphysical ultimate principles to ethical principles of coexistence.*

The cosmopolitan imagination in Buddhism, is contextually affirmed, bio spherical, interbeing-induced or cosmic and communitarian cosmopolitanism, which adds to the core of the principle of organic coexistence of cosmopolitan imagination.

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[xiv] According to the Buddha the four noble truths are:

1. Birth, old age, sickness and death are unsatisfactory (Dukkha)

2. The cause of unsatisfactoriness is craving

3. There is an end to unsatisfactoriness and craving and it is known as nirvana

4. The way to achieve nirvanais to fo1low the middle path between all extremes. This path has eight steps and involves the development of 1. Appropriate pview, 2. appropriate intention, 3. appropriate speech, 4. appropriate action, appropriate livelihood, 6. appropriate effort, 7. appropriate mindfulness, and finally, 8. appropriate meditative-concentration.

As expressed in the 4th noble truth Buddhism takes a middle path between the eternalism (Sasvata Vada) of the Hindu Brahminical Schools and the materialistic annihilationism (Uccheda Vada) of the Charvaks. Though Buddhism accepts the Karma theory, it rejects the idea of underlying eternal substance that authors and determines the Karama. The Buddhist conception of reality is based on three marks of existence or tri-lakshana. They are "All compounded things are unsatisfactory (Dukkha); All compounded things are impermanent (Anitya); Everything lacks an abiding self (Atma). The only permanent contentment is Nirvana/Bodhi or cessation of infinite desire or craving (Trishna).

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Aviskaar: A Xaverian Journal of Research
Volume 16, January 2024

THE FAT WOMEN IN CONTEMPORARY SOCIETY: GENDERING FAT STUDIES IN INDIA

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Received On:08.12.2023

Accepted On:02.01.2024

ABSTRACT

This paper aims to highlight how the Indian society reacts towards the fat women and what kind of social response they use to receive. If one can investigate the history of the ancient Indian art and architecture, then it is evident that the fat ladies with voluptuous bodies are always being appreciated as the art objects. Even the Indian goddesses are not slim and the Indian women apart from the beauty queens and female actors, used to be fat and fluffy in general till the 70's of the last century. From the 80's onwards the outlook towards the Indian women saw a transformation as the males or the patriarchal society became more conscious about the physical appearance of the women. Due to the western influences and an impact of globalization, the fat women were no more being considered as beautiful because they were unfit to adopt western fashion.

The slim figure from that time onwards became a parameter for judging a woman's physical beauty and the men started giving preferences to the slim women as their life partners. This was the beginning, and the trend is still very much pertinent. The present author wants to highlight all these factors and how body shaming has made many women's lives miserable. It's always better to control your body weight to fight against obesity, but if a woman faces rejection in a marriage proposal just because she is fat then this is not accepted as we are trying to defame someone's identity. My paper will deal with this discrimination and how the women are fighting against it.

KEYWORDS. ***gender, fat studies, body, beauty, women***

1. THE PRELUDE: HISTORICIZING FAT STUDY IN INDIA

I would like to begin my talk with these thoughts or questions – why we need to have fat studies as academic discourses emphasizing socio-economic, political and cultural parameters? Is it

ISSN (Print): 2277-8411
ISSN (Online): 2278-1048

possible to historicize fat (studies)? Does fatness be measured in terms of feminism and men studies? What is fat? Is it a limit to depict beauty or discard beauty? Does beauty lie in the eyes of the beholder or in the eye of the society? Can society orient us to identify beauty? Why should I feel ashamed if I eat a lot? Can't I have a body of my choice? What is the standard norm then? And finally why fat studies why not body shaming as a whole considering the other variables?

This paper is an attempt to highlight some of the above –mentioned questions in the context of the present day Indian society. Perhaps it is difficult to situate fat shamming in Indian history as it used to be considered healthy and strong in terms of reproduction if we concentrate on Indian female. The huge female bodies were worshipped in various forms which set a standard till the advent of the western culture. It needs discussion that how the colonizers treated the body of the colonized in terms of beauty and aesthetics in India.

If we consider India as our case study, here the birth of feminism in its modern context perhaps arose with the intrusion of Christianity when the converted women started looking at themselves and other women and in the light of their religious authority and culture. The Christian women denounced the social presence of the Hindu women in terms of their religious orientation. It happened in colonial Maharastra as the feminism of the Christian ladies "*was a result of their analysis of Hinduism and ultimate rejection of it"*[1] as opined by Padma Anagol-Mcginn(1994) .

In India during the colonial period, the female body, motherhood and nationalism were interlinked where perhaps we find a sense of glorification and pride where women were considered not as a body but an image.

Here I can refer the work of Khesraw Majidi (2020). The title of his paper is *"Norms of Beauty in India Fair is Beautiful: A legacy of Colonialism and Globalization"* where he mainly dealt with how the concept of beauty is personified in skin color and established a set norm of praising fair girls though the ages.[2] His work does not cover fat shaming but his research questions can be borrowed to have a better understanding.

There are many arrays of looking at this particular problem. Firstly, the colonizers looked at the native women? Here we mostly find the views of the memsahibs or the European ladies who constructed their feminist thoughts in the lines of imperialism and seek for the emancipation of women in India in terms of their social status where their bodily appearance was insignificant. Dharitri Bhattacharjee (2007) showed the memsahibs were more obsessed with reforms than beauty of the Indian females in India which was also the perception of British Raj at that time.[3]

1) **Female body as a source of visual and physical pleasure: Categorizing western and Indian experience in the present times**

ISSN (Print): 2277-8411
ISSN (Online): 2278-1048

If we consider context sensitivity then it can be said that, perhaps the debates on female body echo Constructivism. Here the correlation between body and sexuality is intense and should be treated as prima facie.

How to measure beauty in a female body? What are 'the body and beauty standards'? According to the Body project of the Bradley University, US, perhaps the success and empowerment of women in the fields where earlier men used to dominate – has created kinds of strict, stringent and impossible benchmarks with regard to the expectations from women about their physical appearance. Here they have to be perfectly slim and trim to fulfill the social demands and these commissioned demands are a breach from the past where women with curves were appreciated in the case of the American society. According to Hoff (2019), citing the body project, "… *in a recent survey of 1,000 Americans, the "perfect" woman was described as 5'5", 128 pounds, with a 26-inch waist. It would be almost impossible to achieve the proportions of this body ideal without using extremely unhealthy means."* [4]

The same trend can be also identified in the Indian society where media plays an important role. Katariina Kyrölä (2014) says how media both printing and electronic set a culture of body which we follow. The construction of body as an image carries weight according to the power structure of the society. Media makes us judgmental about the weight, shape and size of the body excluding the possibilities of variables. For example, in the songs of Bollywood we get the repeated mentions of *patli kamar* and *tirchi nazar* which mean the thin waist and attractive eyes! Even in the Indian entertainment industry from the beginning, I would mean, slim women got preferences over curvaceous girls. For this reason, at the onset, the Anglo-European females rocked and stolen the shows. The body or *badan* was one of the central themes in 1960's or 1970's when Bollywood composed in 1976 –" *yeh badan yeh nigahe mere amanat hain*" – your body and eyes are mine .

The impact of flower power or the Hippie culture in Indian cinema made Indian body powerfully westernized and in the movie, Hare Rama Hare Krishna (1971), the birth of a new trend was observed where the heroine made her appearance in skin hugging western outfits. Though we had fat leading ladies like Mala Sinha or Asha Parekh but Sharmila Tagore in1966 posed for Filmfare in a bikini and made the entry of the slim ladies in Indian cinema inevitable. Her legacy was later carried by her daughter –in law, Kareena Kapoor Khan, who introduced the concept of zero figure in Indian film industry.

These above-mentioned observations are parts of my meta-analysis so that I could be able to construct my ontological arguments on the position of fat women in the contemporary society where these variables play a significant role to shape the desire of the Indian males to have slim partners in their real life with an inspiration from the reels.

2) **The motis (fat girls) with three 'f's in the contemporary Indian society : Fat, Fit and Fab**

In my abstract I have mentioned the rejection of fat girls in marriage proposals is common and I have seen this in my family. But I cannot give you any data because it would be an insult to a fat female if I ask her with a questionnaire that how many times you have to hear no from the prospective groom and his family?

I can mention some recent interviews/ articles on this issue which are the examples of how the body language of the society is changing in this matter! Huma Qureshi, an Indian actor gave an interview to abplive on 16th August where she said '*We Look At Women's Bodies And Use Dismissive Words'*.[5] Huma in 2022 produced and acted in the movie Double XL which talks against body shaming. That movie was not a hit. But the dialogues are heart touching! I quote, " *Some guys came up with a standard. And someday that standard was declared normal. And we losers got in the race to get us accepted."* In 2015 , another movie, Dum Laga Ke Haisha was released which was not that much direct to anti-fat shamming ideas but the leading lady was over-weight which gave a positive message to the society. This year, a Bangla cinema Fatafati or Fabulous, shows how a fat lady participates in a ramp work and gets appreciated. For the promotion of the movie, there were a number of fashion parades arranged for the plus size females.

Ameya Nagarajan, a fat activist, wrote in Vogue India in 2021 about fat acceptance and fat fobia in India. In her own words, -*"I asked my colleagues at Quilt.AI to look up search and social media trends on body positivity, fat acceptance, diet and exercise in India. They found that less than one per cent of news on body positivity is produced in India, and the conversation centres mainly on body positivity rather than fat acceptance. (There's seven times more interest in body positivity than there is in fat acceptance). The story is the same on social media, with most narratives seeming to come from people in the West relating and responding to India-specific events. The real extent of our obsession with avoiding fatness shows up in the fact that the search volume for diet is 23 times that of body positivity.*

It's not all bad news though. The internet has allowed us to find a space. Of course, there are the models: Ashley Graham, Paloma Elssesar, etc. But you also discover incredible people like Ragen Chastain (dancer), Substantia Jones (photographer) and Tess Holliday (model). We get to see fat bodies as sexy and stylish, because the fat acceptance movement exists internationally. And some of us, re trying to create a space for fat acceptance in our country." [6]

I would like to mention Anindita Roy, the plus size model, blogger, fashion influencer who has 23k followers in instagram as theplusgirl. She is the owner of the clothing brand, prettyparadebyanindita which markets western outfits from XS to 14 XL. She also claims herself as body positivity activist. In one of her posts in Instagram, she wrote, -"When my mother passed away, I was asked to lose weight and get married. The more you pay heed, the more they feed on your insecurities. SO, IGNORE!!!"

It may be noted that. Discourses on fat studies are not common in India. It is a western concept mainly flourished in America. In *The Fat Studies Reader* (2009), edited by Esther Rothblum and Sondra Solovay, we can find the various ways of treating fat emphasizing social, historical, cultural, medical and economic parameters.[7] Unfortunately the Indian versions of fat studies are still in the rudimentary shape. We need to come out from our 'fat phobia' to encourage 'fat pride' .

3) *Can a Fat Girl Get a First Kiss?*

This is title of the novel (2017) by Kolkata based writer Sudeshna Ghosh where she writes, -

'*Life sucks when you don't look like everybody else. Actually you don't have much of a life when you're fat. I am a fat girl. I graduated from high school last month. I am going to college in a different city, so I can start a new life. Lots of new people, a new diet with nobody to tell me I shouldn't be eating like that – a whole new me. I have finally found my answer to my big fat life –no, it's not liposuction. Sucking out fat sounds scary to me. I am not getting my stomach stapled either. Instead, I am going to feel sorry for my existence and just live with my repulsive fat self…'* [8]

The above-mentioned passage is an example of how fat women feel in the contemporary Indian society, and the tales of their deprivations and marginalization. The novel is about Pamela, a fat girl who often thinks, *' …You may start crying about skinny shaming , but some of us would rather be skinny shamed than labelled too big and ugly. Let's face it; girls are supposed to be small, dainty creatures. Boys don't like big girls. Adults don't like big girls. And big girls who become big women are ugly too…'*[9]

The sociology of body has more critical connotations and subjective interpretations. For Chris Shilling (2016) body is intense and one of the greatest social attractions of the present times. He writes, *'Body matters are rarely out of the news, occupying as they do a prominent place in the concerns of politicians, scientists, health experts, educators, moralists and religious authorities… '*[10] For Shilling, the projection of body determines the power structures in the society where obesity epidemics often lead to revolutions in the field of cosmetic surgery, where global inequalities are compromised for creating a better life for a handful of people. Similarly our bodily presence represents our socio-cultural entity where 'religious dress' sometimes makes our body more susceptible for protests and prohibitions.[11] Luna Dolezal (2015) has seen body as a social construct which was also echoed in The Second Sex by Simone De Beauvoir (1949) long time back.[12]

Beauvoir talked about '*male cultural hegemony'* where '*Women's Consciousness'* is perhaps absent as she believed. Women are marginalized in the Man's world because of her physical appearance and the lack of masculinity. For her, woman *"…is a womb, an ovary; she is a female: this word is enough to define her'*[13]. Beauvoir helps us to define women with two overlapping structures – sex and reproduction. Here body plays the role

ISSN (Print): 2277-8411
ISSN (Online): 2278-1048

of a catalyst which is not only an instrument for giving and getting pleasure but also justifies the position of female in the natural world, in the animal kingdom.[14]

How to decrypt body? The postmodernist thinkers from 1980's onwards decorated body with various illustrations accentuating art history, phenomenology, historical criticism, feminist and gender studies and psychoanalysis. David Dudrick (2005) points out how discourses on body create tensions in the intellectual history where Michael Foucault and Judith Butler confront each other.[15] For Foucault (1975) body is a cultural construction where power shapes the body language.[16] Perhaps Foucault was prejudiced by the theory of legocentrism as mentioned by Butler (1989). Butler wanted to have freedom while contouring body in the society and imagined body as a flow or motion free from any structure or form. [17]

4) Flesh, mind and society: The politics of body shame

Before theorizing the context of this particular segment of my paper, I want to go back to Pamela once again, the central character of the novel Can a Fat Girl Get a First Kiss . In her own words, -"*Weekends were spent reading romances in my room. No, wait. I stopped buying those after the amazing looking women on the covers gave me sleepless nights. You know those violent dreams where I would throw tomatoes at a slim girl or maybe just give her an injection of fat that would instantly give her thighs and a butt like me…We huge girls need our own magazine. One with no articles about romance, sex, love and all those other things that did not exist in our lives."*[18]

Cirus Rinaldi in her article shows the construction of fattism as a political matter where the term normalization is highly manipulated.[19] In other words we don't accept fat people and this rejection is a social manifestation confirming the social order. From our childhood we are immune to the mockery of fat people which is also marked in social media even in Youtube mentioned by Yoo and Kim (2012).[20]

Quoting Cirus, there are/were the organizations for example, National Association to Advance Fat Acceptance (NAAFA), US or Fat Underground (FU) has/had raised this issue but I am not sure how all these touched the lives of many! There are the facebook and twitter groups where you can protest against fat shaming, the bloggers are also writing, sharing their experiences but still there is a big gap between the acceptance and inclusion especially in my country.[21]

5) Decoding the concept of beauty and aesthetics-is beauty an errant myth?

Arthur Danto (2002) in his article, '*The Abuse of Beauty'* clearly mentioned that, the manifestation of beauty in artwork does not require any standardization as "*it can look like anything, and be made of anything - anything is possible."*[22] In this process of absorbing beauty, perhaps post-modernist ideas on aesthetics play a crucial role for corroborating female body as an entity of magnificence.

ISSN (Print): 2277-8411
ISSN (Online): 2278-1048

Beauty can also invoke politics as it channelizes through our consciousness. Moore writes in this connection – "*I cannot see but what that which is meant by beautiful is simply and solely that which is an end in itself…"*[23] George Santayana in The Sense of Beauty (1896) pointed out how we can value beauty in such a theoretical manner where subjectivity is crucial.[24]

These ideas are essential to initiate a triangulation approach where we are trying to situate beauty in the realm of intellectualism with the help of a multi-faceted set of data.

If beauty is itself an abuse as it leads us nowhere and we can beautified the entire universe with our imaginations, then there is no harm to accept it as an errant myth. Here comes fat shaming which is a causal hypothesis for this paper and also acts as a covariate.

6) If a fat girl gets kissed forever and beyond …

At the end of my talk, I would like to say, the society has no problem to accept the fat goddesses. But we condemn the fat partners or wives.

Pamela, the fat girl who has a lot of dreams in her eyes, unfortunately most of those shattered because of her fat body. She wanted to be an actress which got doomed as fat girls cannot be beautiful. She thought to become a dietician but her friends advised not to as nobody will be interested to listen to a fat dietician about weight loss. Then what happened to her? Did she get a partner or the first kiss? Even I don't know as I did not read the novel till the end.

Let's conclude Pamela's story with your own thoughts. How would you like to see her ? As a broken soul or a confident big girl? Should she join a gym and spend money to become slim and sexy for the eyes of the beholder or society? Or accept the way she is and show the world her empowerment which cannot be measured with her size! Now you decide as fattism is one of the benchmarks for variabilities – which we are celebrating here! We need to have fat studies not to understand its clinical parameters so that we could be able to prevent obesity epidemics. We should also encourage ourselves to have psychoanalysis for the same to understand the politics of body shamming.

It is essential to welcome fat acceptance in this age of metamodernism where beauty needs to lie in the eyes of the beholders irrespective of any standardization as it is an individualistic expression! We must break the stereotypes of labeling fat girls and boys and allow them to be a part of the main stream. Finally I am not against the idea of having a healthy body and shedding weight! But fat people especially women should be treated with respect and dignity if we believe in equality for all. So let's cherish the shape , the shape of you and I and all!

I'm in love with the shape of you

We push and pull like a magnet do

Although my heart is falling too

I'm in love with your body … (Ed Sheeran , 2017)

ACKNOWLEDGEMENT

I would like to acknowledge Rev. Dr. Dominic Savio, Principal, St. Xavier's College (Autonomous), Kolkata and Rev. Fr. Johnson Padiyara, Vice-Principal, St. Xavier's College (Autonomous), Kolkata for their kind support to attend and present my research paper at VariAbilities 2023 in London UK from 19th -21st July, 2023. This international conference was organized by Winchester University in collaboration with Royal College of Surgeons, London. A special thanks to Dr. Shaoni Shabnam, Postgraduate and Research Department of Sociology and all my students from the Raghabpur Campus

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COMPUTATIONAL SCREENING AND DOCKING ANALYSIS OF BERGENIN DERIVED FROM MANGROVE PLANT AGAINST HUMAN CERVICAL CANCER

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Received On: 06.12.2023

Accepted On:04.01.2024

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ABSTRACT

Cervical cancer is caused by a variety of pathways, involving various types of proteins, such as p21 and p53. Although various drugs are available in the market, plant sources are known to contain a wide variety of agents that can be used to fight against cancer. In our earlier studies, a natural compound from a mangrove plant Excoecaria agallocha was observed to have anti-cancer effect against human cervical cancer cell line (SiHa). The compound was identified as Bergenin, having potent cytotoxic activity against SiHa cell line, by increasing apoptosis, stimulating mitophagy, caspase activation and cell cycle arrest at G2/M phase by significantly reducing protein expression of cyclin B1 and D1, and increasing Cdc2 level and simultaneously increasing p21 and p53 levels. The compound bergenin interacts with the E6-E6AP-p53 complex of the HPV infected SiHa cells, thereby hinting its role in inhibition of tumour progression by protecting the p53 protein from proteasomal degradation. Bergenin, in silico, is observed to bind to the E6-E6AP complex with binding energy of -9.1 kcal/mol, which is considerably stable. Moreover, bergenin is observed to interact with certain amino acid residues of E6AP that might interfere with the interaction of E6 with E6AP. Eventually, this may lead to an alteration in the orientation of p53 in the complex, that may protect it from proteasomal degradation. Thereby, this probable drug-target interaction might have a possibility of inhibiting proteasomal degradation of p53 and thus, help in prevention of tumor progression in HPV infected SiHa cells. In silico computer aided molecular docking study thus, indicates a significant role of bergenin in inhibition of proteasomal degradation of p53, thus, contributing as a lead for drug development, that may be further explored in vitro as well as in vivo to design newer and safer alternatives to overcome the problem of chemoresistance, especially with regard to human cervical cancer.

KEYWORDS. ***Bergenin, cervical cancer, docking, p53, SiHa***

1. INTRODUCTION

In recent years, use of natural products from plants or herbal medicines in cancer treatment has received much attention due to the huge reservoir of phytochemicals that exhibit dynamic biological activity. The plant collected from the Sundarbans of West Bengal was analysed for the presence of phytochemicals, antibacterial, antifungal and antioxidant activity that have been reported in our earlier investigations (Sultana et al, 2019, 2020). Evaluation of the anticancer activity was also conducted in the earlier investigation under in vitro conditions against human cervical cancer cell line (SiHa), keeping in mind the upsurge of cervical cancer cases in our country, with simultaneous increase in cases of development of resistance against chemotherapeutic agents. At a global level, around 570,000 women were diagnosed with cervical cancer and approximately 311,000 women died in 2018 (WHO, 2018). In India, about 96,9222 new cervical cancer cases (9.2%) have been reported and 60,078 deaths (8.4%) in the year 2018 (NICPR, 2018). Cervical cancer contributes to almost 14% of all female cancer cases reported among women in India. Among the total reported cases of cervical cancer, almost 99% cases are linked to a viral infection by the Human Papillomavirus (HPV) that is generally transmitted through sexual contact. Cervical cancer, if detected at an early stage and provided with treatment, is curable. However, it still remains the fourth most common cancer among women at a global level and second most common form of cancer among women in India. The huge incidence of cervical cancer cases and the mortality related to this type of cancer is undoubtedly a consequence of neglect by the women themselves as well as by the global health community. Moreover, early-stage cancer of the cervix does not generally produce any sign or symptom, making the screening process even more difficult. But in the advanced stage, signs and symptoms do arise that may include watery, bloody discharge from the vagina, vaginal bleeding or pelvic pain. Reports indicate that women in the age group of 15 to 44 years have the risk of developing cervical cancer owing to the lack of awareness or negligence in adopting preventive measures during sexual intercourse and poor sense of hygiene that ultimately affects their reproductive health, making the conditions favourable for the development of cancer in the cervix.

2. ACUTE CHEMO RADIOTHERAPY TOXICITY AND CHEMORESISTANCE IN CERVICAL CANCER TREATMENT

WHO approves the use of specific drugs for the treatment of cervical cancer, namelybevacizumab, topotecan hydrochloride and tisotumab vedotin, or combination drugs such as carboplatin-taxol and cisplatin-gemcitabine. However, combinatorial drug regimen often leads to the emergence of drug toxicity, infertility and chemoresistance. The International Federation of Gynaecology and Obstetrics (FIGO) categorises cervical cancer into various stages and treatment strictly depends on the cancer stage of the patient (Fig.1). The early-stage cancers are treated surgically in maximum cases, locally advanced stages require application of chemoradiation. Recurrent or metastatic stage treatment may be often salvaged with pelvic exenteration or may be palliated with systemic chemotherapy along with administration of a target specific chemotherapeutic drug, such as cisplatin, paclitaxel or bevacizumab. In short, concurrent chemoradiotherapy is applied that may include chemotherapy with external beam radiotherapy and subsequent application of brachytherapy. In all cases, radiotherapy can cause acute radiation toxicity. 84% of patients, who undergo radiotherapy treatment for cervical cancer, experience some form of radiation toxicity. Manifestations are generally gastrointestinal, hematological or genitourinary toxicity. Though the intensity of toxicity depends on various factors such as age, radiation dose and technique and its duration of application, stage of cancer, genetic factors, comorbidities et., the occurrence of the toxicity is prevalent in some form or the other. Often, this acute toxicity leads to chronic toxicity that leads to chemoresistance with subsequent increase in the costs involved in the treatment procedure. Moreover, an issue of major concern is the effect on the female reproductive system. If radiation toxicity incidence is not properly addressed, the patient might suffer from a number of adverse effects such as infertility, premature deliveries, tumor recurrence, vaginal bleeding, pelvic pain or pain due to bone metastases. Further, increasing the dosage of the drug have also been reported to cause severe consequences by adding on to the effects of toxicity and eventually leading to chemoresistance and stalling of the treatment procedure.

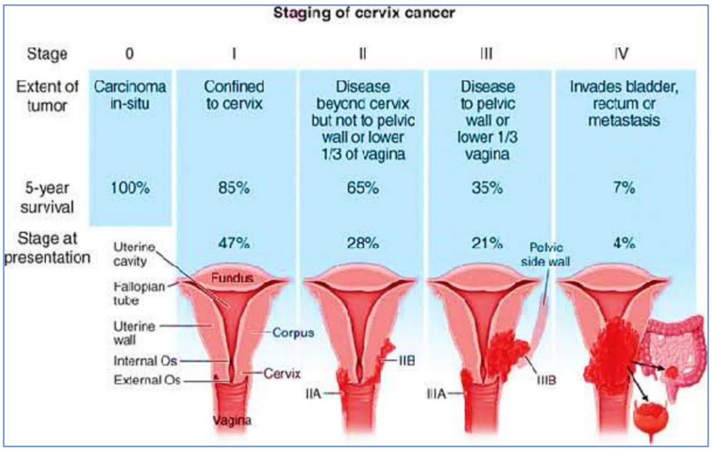


Fig.1: Various stages of human cervical cancer (Source: FIGO, 2018)

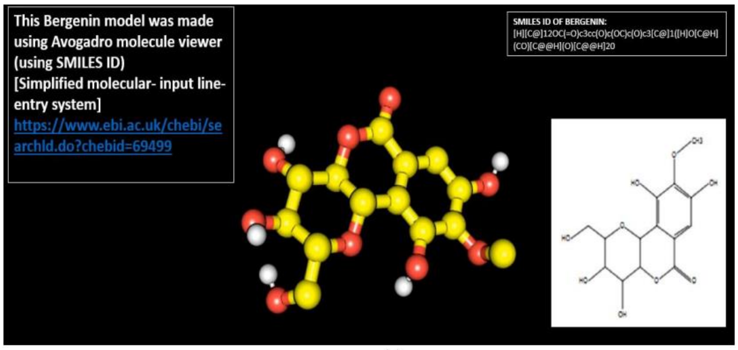
To overcome the problem of chemoresistance, research nowadays is increasingly being focussed on naturally derived compounds. In our earlier studies, a natural compound from a mangrove plant *Excoecaria agallocha* was observed to have anti-cancer effect against human cervical cancer cell line (SiHa). The compound was identified as Bergenin, having potent cytotoxic activity against SiHa cell line, by increasing apoptosis, stimulating mitophagy, caspase activation and cell cycle arrest at G2/M phase by significantly reducing protein expression of cyclin B1 and D1, and increasing Cdc2 level and simultaneously increasing p21 and p53 levels (Sultana *et al.*, 2022). These findings were exploited to study the drug-target interaction so that effective drug delivery system could be administered in future.

With the advent of bioinformatics, advanced software and tools may be explored for natural product discovery that would enable the elucidation of the structural aspect of the identified bioactive compounds and alterations in structure may be studied to enhance the biological activity of the compounds (Muthukala *et al*., 2015). In silico study and computer aided drug discovery is paving a new avenue for studying the drug- target mechanisms involved and providing concrete theoretical evidence regarding the metabolism of the biologically active compounds (Zaman, 2012; Senthilraja *et al.*, 2013)

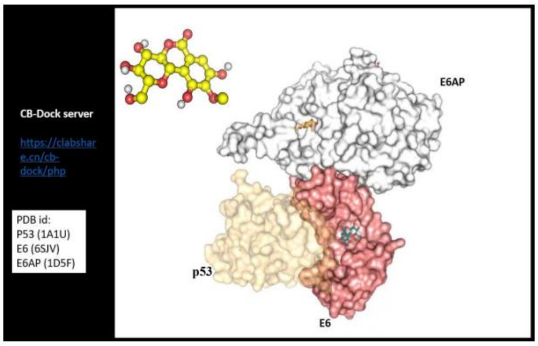
3. COMPUTER AIDED MOLECULAR DOCKING

Molecular structures of p53 (1A1U), E6 (6SJV) and E6AP (1D5F) were retrieved from Protein Data Bank. Structure of Bergenin was obtained by Avogadro Molecule Viewer using the using SMILES ID) [Simplified molecular- input line- entry system]. The molecular docking of bergenin with the p53-E6-E6AP complex was analysed using CB Dock Server (https://clabshare.cn/cb-dock/php), an automated server that uses a cavity search logarithm to detect cavities and then AutoDock Vina was used to dock the molecule into those cavities.

The compound bergenin interacts with the E6-E6AP-p53 complex of the HPV infected SiHa cells, thereby hinting its role in inhibition of tumour progression by protecting the p53 protein from proteasomal degradation. The structure of bergenin was made using Avogadro molecule viewer (using SMILES ID), structures of p53, E6 and E6AP were retrieved from Protein Data Bank repository and the molecular docking interaction was studied using CB Dock Server. The observations are represented in Fig.2 and 3.

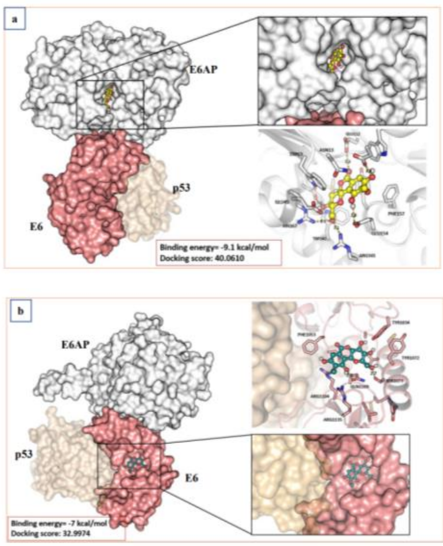


(a)



(b)

Fig. 2 (a) Chemical structure of Bergenin obtained by Avogadro molecule viewer and SMILES ID; (b) the structural interaction of E6-E6AP-p53 complex of SiHa cells visualized by CB-Dock Server.



ISSN (Print): 2277-8411
ISSN (Online): 2278-1048

Fig.2: Bergenin binding at two specific positions of the E6-E6AP-p53 complex may inhibit the proteasomal degradation of p53. Binding energies of (a) -9.1 kcal/mol and (b) -7 kcal/mol indicate stable complex formation between bergenin and the complex being studied.

Bergenin, in silico, is observed to bind to the E6-E6AP complex with binding energy of -9.1 kcal/mol, which is considerably stable. Moreover, bergenin is observed to interact with certain amino acid residues of E6AP [Glutamine (45), Arginine (67) and Tryptophan (63) (numbers in brackets indicate position)] that might interfere with the interaction of E6 with E6AP (Fig.2a). Eventually, this may lead to an alteration in the orientation of p53 in the complex, that may protect it from proteasomal degradation. Thereby, this probable drug-target interaction (Fig.3) might have a possibility of inhibiting proteasomal degradation of p53 and thus, help in prevention of tumor progression in HPV infected SiHa cells.

4. COMPUTER AIDED DRUG DESIGNING – AN ATTEMPT TO STUDY THE INTERACTION BETWEEN BERGENIN and p53 BINDING SITE of HPV E6 and E6AP complex of SiHa HPV+ cells

The E6-E6AP-p53complex represents a prototype of viral hijacking of both the ubiquitinmediated protein degradation pathway and the p53 tumor suppressor pathway. Molecular docking studies, in this investigation, using bioinformatics revealed that bergenin can form a satisfactory stable complex (-9.1 kcal/mol) with E6-E6AP complex, that is responsible for binding to p53 and its degradation that eventually leads to cancer progression. If this interaction is proved to be stable in vitro and in vivo, then this observation may have a significant role in protecting p53 degradation, and thus, inhibiting cancer progression in SiHa cells. The observation here presents a probable structure interaction that may serve as a framework for the design of inhibitory therapeutic strategies of bergenin against oncogenesis and cervical cancer progression mediated by human papilloma virus. Thus, based on the observations, it may be inferred that the ethanolic extract of *E.agallocha* is a repertoire of biologically important compounds. The purified fraction indicated the compound Bergenin being present in highest abundance in comparison to other bioactive principles. This compound has been reported to be present in a mangrove plant extract for the first time hinting its potential role in the exhibited antibacterial, antifungal and anticancer properties.

5. CONCLUSION

In silico computer aided molecular docking study indicates a significant role of bergenin in inhibition of proteasomal degradation of p53, thus, contributing as a lead for drug development, that may be further explored in vitro as well as in vivo to design newer and safer alternatives to overcome the problem of chemoresistance, especially about human cervical cancer.

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GENDER EQUALITY: CHALLENGES, PROBLEMS AND DEVELOPMENT

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Received On:14.12.2023

Accepted On: 04.01.2024

ABSTRACT

The discussion of gender is considered one of the main areas in Political Science. Nowadays, research on gender that has gained relevance accordingly. It mainly revolves around two issues; the first one is, what is the role of gender in politics? And the second is, what is meant by gender equality during 21st century's digitalized and advance world politics? As a dynamic social science, Political Science has a cognitive viewpoint on gender equality and its existing relevance. So, the concept of Gender equality becomes an important part of everyday research. The objective of the paper is to focus on the core challenges of Gender Equality and what are the problems regarding the ideas of gender Equality in politics. This paper also throws light on the sustainable developments that especially evolves the Women's empowerment and their active participation in various areas as well.

KEYWORDS. ***Gender equality, Women empowerment, Patriarchy, Capability, UN Declaration***

1. INTRODUCTION

The theories of mainstream Political Science have often spared the issues and relevant areas of gender. The evaluation of Political Science has taught a numerous matters related to the social developments, but it has a less contribution on the historical benchmarks of gender equality, the need for change and the dikes of gender. However, now, gender becomes an important issue and way to validate the activeness of overall community. Gender and the issues related to that, often becomes traditional or orthodox towards the different behaviour of such social norms that creates constraints on the significant structure based on social hierarchy. Political Science has some experiences on the perspective of disadvantaged classes of society that should be comes in the light of contemporary discussion with special and rising challenges that also interconnects the development of gender related issues.

2. VARIOUS ASPECTS OF WOMEN EMPOWERMENT

Before discussing the issues related to gender, it is quite important to distinguish between the terms 'Sex' and 'Gender'. This distinction has been put forward mainly by the feminists because they aimed to highlight the sufferings of women to indicate the paradigm of the social gnaw lead by so called patriarchy. (Catriona,2015) [1]. Basically, 'Sex' refers to those distinctions that are an inescapable part of biology and 'Gender' refers to those distinctions that are inducted by societal viewpoints.

Now, the main crux of the concept, gender, centres in some broad areas of interest. As a dynamic social science, Political Science always creates a clear-cut and significant structure of discussion on the ground of fundamental equality to each of the citizen of a community. Approaches to the study of gender becomes relevant in the middle of the 19th century and identified some key points.

Gender equality becomes an emerging form as a progressive and identical tool in politics in a great number. Women's political representation in the legislature is one of the most popular features of politics. Women's rising activeness is shaped greatly in different regions. Though (Boserup,1970) [2] this representation becomes relevant in developed countries of Europe but the trends and the context of growing socio-political structure mainly based on the balanced and subsequent strategy of empowerment. The term 'empowerment' signifies the shifting of power that has created to offer validation to the people having a special favour and control over their own lives. People get the support they need that is right for them and encloses the equal proportions of cooperation to claim possible concerns among the different areas of governance with the special access to the highest institution, the state Chakraborty B,2014) [3].

3. CHALLENGES TOWARDS WOMEN EMPOWERMENT

In our global society, some pictures undermine the incult reality of Patriarchy. Research works can uphold how much contemporary political philosophy ignores the values of women and the social construction becomes unconvinced. For example –in the year of 1989, Susan Moller Okin, published a book, named 'Justice, Gender and the family’, exposed the way in which contemporary political philosopher failed to inculcate psychological conditions that govern public life. Another book was published in 1963, 'The Feminine Mystique ' by Betty Friedan, contains the timings after World War II when many women became shame of the suburban housewives in USA. Different pictures can also be seen in South-east Asia where girls are gradually debarred from education and the social discrimination started from the family. (Banerjee J.P, 2005 - 06) [4] The word gender, is basically a spiritual process and it cannot be value free. So, the concept of Gender equality is growing gradually around the world and the complexity are more likely to be understand some specific challenges. The challenges are as follows:

As a social institution, a family can help a woman to be a central part of it or to confine her by showing her disability, weakness, lack of logical earnings. A family can also control the labour, mobility, production, and sexual demands of a child, that's why a family can influence a child to socialize and uphold the banner of Patriarchy into the next generation. Considerable influence of patriarchy is also observed in legal system. Men's authority as the natural guardian of the child is quite significant. The women's labour is not valued economically (Valerie B,1998) [5].

ISSN (Print): 2277-8411
ISSN (Online): 2278-1048

Education, training, awareness raising, building self-confidence, expansion of choices, increased access to and control over resources, and actions to transform the structures and institutions that reinforce and perpetuate gender discrimination and inequality are important tools for empowering women and girls to claim their rights.

Almost all political institutions are still dominated by patriarchy. Since political parties are always concerned about their base, they are reluctant to change the prevailing ideology. This is how patriarchy survives. One of the tools of radiating ideology in society is media. In movies, newspapers, radio, women are presented in such a way that gender discrimination is easily observed. But it can be said that women learn to identify themselves based on the prevailing ideology of the society. As a result, the various constraints of patriarchy in general put women in a lower position and gender equality becomes an illusion.

There's another challenge for women empowerment also lies against women and that is violence. The term violence may have different technical meanings but in short, the violence is targeted at a specific group with the victims' gender as a primary consideration. The UN Declaration on the Elimination of Violence Against Women,1993, has defined violence against women as "any act of gender-based violence that results in or is likely to result in, physical sexual or psychological harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or private life (Siddiqui F.E & Ranganathan,2001[6]." Violence against women may be categorised into three ways like - Criminal violence, Domestic violence, and social violence.

Achieving change requires policy and programme actions that will improve women's access to secure livelihoods and economic resources, alleviate their extreme responsibilities about housework, remove legal impediments to their participation in public life, and raise social awareness through effective programmes of education and mass communication. In addition, improving the status of women also enhances their decision-making capacity at all levels in all spheres of life, especially in sexuality and reproduction. This, in turn, is essential for the long- term success of population programmes. Governments should take every possible action to remove all gender gaps and inequalities pertaining to women's livelihoods and participation in the labour market through the creation of employment with secure incomes. Experience shows that population and development programmes are most effective when steps have simultaneously been taken to improve the status of women. Education is one of the most important means of empowering women with the knowledge, skills, and self-confidence necessary to participate fully in the development process. More than 40 years ago, the Universal Declaration of Human Rights asserted that "everyone has the right to education". In 1990, Governments meeting at the World Conference on Education for All in Jomtien, Thailand, committed themselves to the goal of universal access to basic education. But despite notable efforts by countries around the globe that have appreciably expanded access to basic education, there are approximately 960 million illiterate adults in the world, of whom two thirds are women.

Gender equality is intrinsically linked to sustainable development and is vital to the realization of human rights for all. The overall objective of gender equality is a society in which women and men enjoy the same opportunities, rights, and obligations in all spheres of life. Within the context of population and development programmes, gender equality is critical because it will enable women and men to make decisions that impact more positively on their own sexual and reproductive health as well as that of their spouses and families. Decision-making regarding such issues as age at marriage, timing of births, use of contraception, and recourse to harmful practices (such as female genital cutting) stands to be improved with the achievement of gender equality.

4.EMPOWERMENT OF WOMEN IN MODERN TIMES

There have been many debates regarding the features of the development of women and the connection of empowerment lies under the same context. The capabilities of human being living in each society made it clear that women empowerment over the world becomes an emerging development in real. The capability to live a long and healthy life, to acquire knowledge and education, to achieve a better standard of living are some paths to formulates a relevant identification of empowerment. There are some key points, marking the standards of empowerment:

• The concept of gender mainstreaming was elucidated for the first time by the United Nations Economic and Social council in July 1997 to assessing for women and men the implications of any planned action, including legislation policies and programmes.

• Third world countries have managed to become equivalent to Western Europe in terms of legal equality.

•The political, social, and cultural position of women in Third World countries has changed much more than before.

• Emphasis is placed on traditional analysis rather than adding the female subject only to traditional theorizing.

• The need for the word gender denotes an interrelationship of men and women and this factor becomes relevant day by day.

• Gender- sensitive multisectoral programmes and strategies has been developed to make an end of the subordination of women and girls to ensure the empowerment properly. (UN WOMEN/United Nations, Beijing Declaration, paragraph 26)

• The work of maintaining gender balance, it is essential to understand how the proportion of women in the workforce varies across the job levels in the respective companies.

•Institutional mechanisms for the advancement of women include institutions of different types - government, non-government, central and state government, local government, which support the cause of women’s advancement.

Institutional mechanisms for integrating gender perspectives in policy and planning include such innovative features as ‘gender budgeting’. Though institutional mechanisms exist both at the Central and State levels, they need to be strengthened. The policy for Empowerment provides for strengthening the existing mechanisms through interventions as may be appropriate and will relate to, among others, provision of adequate resources, training, and advocacy skills to effectively influence macro-policies, legislation, programmes etc. to achieve the empowerment of women.

•With the coming of Globalisation and liberalization, new technologies and fast changing markets tend to make existing skills obsolete and require upgradation, new skills, and multi-skilling. Globalisation often puts a premium on skills - requiring high levels of education, often out of the reach of the unorganised sector workers. On the other hand, it opens new markets which workers can reach by adapting existing or traditional skills. The trends and patterns in female employment need to be analysed in the broader framework of social, cultural, and historical specificity. Women's participation in the labour market thus is not only an economic issue but also a larger social question, which demands a multi-disciplinary approach. Women's economic activity is rooted mainly in socio-cultural, historical, physiological, and economic considerations.

•In an age of developing technology and mass media, the portrayal of women in the media has a significant impact on women's rights. Print and audio-visual media can be used to create public awareness on women's rights and break patriarchal stereotypes. However, any portrayal that is derogatory to women may have the opposite effect of perpetuating stereotypes. Hence there is need to promote positive images of women in the media while, at the same time, respecting a citizen's right to freedom of expression and right to information.

•Equal access to education and health is part of the right to equal enjoyment of human rights by women and men as a universally accepted principle, reaffirmed by the Vienna Declaration adopted at the World Conference on Human Rights in 1993. (Human Development Report,1995) Education and health both promote the freedom and capability of individuals to make use of available opportunities (Dreze and Sen,1995) Though there do exist separate agencies working within the government for the welfare of different caste and religious groups, it has been the experience that they tend to club gender along with caste, tribe or religion and community. Gender is not seen as crucial, so progress is measured by the steps taken by the group.

5. CONCLUSION

The concept of gender equality and empowerment of women becomes a relevant issue that could not be ignored by the State or any international institutions. Although its results are not as expected, but the concept of gender is clearly visible in the mainstream of political science. (Bhasin K,2000) [7] Still the concept of gender in political science is being discussed as an impersonal field. Under the control of the state, people act with their civic identity which is the subject of political analysis. It is very clear and loud that the political analysis of the women's movement cannot be separated from an analysis of formal politics. Lastly, as a dynamic sociology, Political Science will become a possible sphere for the discussion of politics. If the concept of gender is included as a special discipline in Political Science, then the theoretical interpretation of the following will become more likely to discuss intensively.

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A Xaverian Journal of Research

Volume 16, January 2024

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