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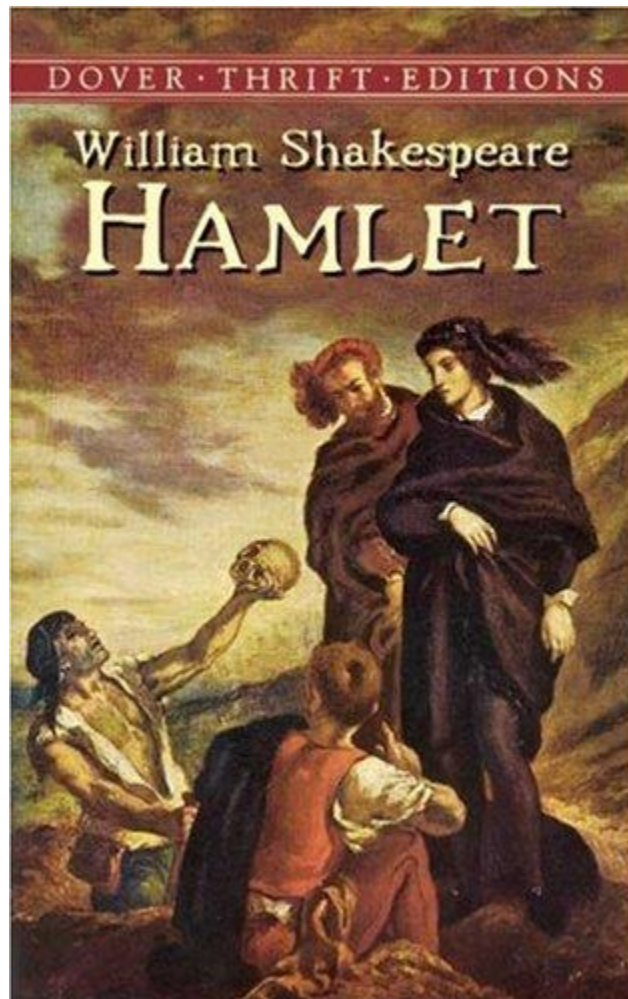
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Abstract

Theatre imagery has become almost an aphorism, has its occurrence been traced out even in plays belonging to the pre - Shakespearean era. The content for feigned madness has ancient roots. In the renaissance, the feigned madness was more than really the stuff of comic duplicity or confusion. The theatre imagery in Shakespeare’s *Hamlet* is a kind of perceptual lens through

which we may observe and analyze the conduct of the character and their tragic predicaments. Hamlet is often described as tragedy dominated by the idea of the plays. Feigned madness becomes a powerful metaphor attached to the theatre imagery. "To be or not to be" begins one of the most famous soliloquies of all time by an author William Shakespeare in his play, Hamlet. There are several different motifs that are relayed within Hamlet's story. These motifs include death, obsession and betrayal all of which contribute to reassure Hamlet's madness. In every motif, the audience can state on a universal level both back in the day and in present times as death.

Key words: Madness, antic disposition, imagery, William Shakespeare

Theatre Imagery- Feigned Madness

Theatre imagery has become almost an aphorism, has its occurrence been traced out even in plays belonging to the pre –Shakespearean era. The content for feigned madness has ancient roots. In the renaissance, the feigned madness was more than really the stuff of comic duplicity or confusion.

The theatre imagery in Shakespeare's *Hamlet* is a kind of perceptual lens through which we may observe and analyze the conduct of the character and their tragic predicaments. Hamlet is often described as tragedy dominated by the idea of the plays. Feigned madness becomes a powerful metaphor attached to the theatre imagery. It is manifested specifically in Act II, Scene III in *Hamlet* as an "antic disposition". The metaphor takes other important forms in the play: the masks and pretenses put on by the main characters in Claudius mock court: the use of the itinerant players, the play within the play and the imagery of clothing and painting.

Hamlet's Social and Cosmic Role

The manifestations of the theatre are subsumed by the broader questions of Hamlet's social and cosmic role in Denmark. Hamlet completes the arrangements for the play with the help of Horatio, and just before the entrance of the court party, Hamlet says, "I must be idle." *Hamlet* (III .ii. 85.) This evidently is an affirmation of his intention to be "foolish". Then to his mother in the Closet Scene, he precisely refers to the belief held by some about the court that he

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is mad, and assures her that he is consciously acting the part of madness in order to attain his object: "I essentially am not in madness, but mad in craft" (*Hamlet* III. iv.187-8.)

Focus on the Betrayal His Family Has Faced

Hamlet's belief revolves around the betrayal his family has faced at the hands of his uncle. Despite the fact that Hamlet appears to have been given evidence that his uncle did, as a matter of fact, murder his father, it seems as though this so – called evidence is simply not enough for Hamlet to be absolutely certain, "where wilt thou lead me? Speak: I'll go no further." Although this state may be seen as Hamlet attempting to state his ground in search for answers as to what is happening, the other side of this could also be that he is somewhat afraid of the ghost that is standing in front of him. The ghost admits to Hamlet that he is Hamlet's murdered father. A conversation takes place between Hamlet and the ghost of his dead father where the ghost openly accuses Claudius, Hamlet's uncle of having been the murderer by stating that "the serpent that did sting the father's life/now wears his crown." *Hamlet* (I. v. 39-40). If the ghost is indeed Hamlet's father and it is to be believed, the ghost's accusation should be all of the proof that Hamlet needs, yet he continually searches for proof, all the while replacing normal joys with his obsession to know the absolute truth behind the betrayal that resulted in the death of his beloved father. Eventually, his obsession with his father's death gets strengthened; when he is separated from his family and loved ones.

Possible Insanity

At the same time, maybe, it was insanity as it could have been because there are many different ways that an individual learns to manage what they are dealing with. In this case, Hamlet must learn to deal with the loss of his father and perhaps something like a ghost is in fact his coping mechanism. Perhaps that is also a sign of feigning madness as he allowed himself to correspond with someone that really should not exist rationally. Since Hamlet seemed to be far past the idea of true sanity, it would further seem that his talking to a ghost would simply add to the madness that is in Hamlet.

Reality and Life

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Hamlet is a play that initiates a young prince into reality and life. His problem concerns roles and identities. He has lost “a Throne” there by a social publically acceptable persona”. He is seeking through out the drama as a “dispossessed ghost”. When the play begins he is no longer a son, a nephew, a lover, a friend or even heir to the throne, as he was before the murder of his father. Revenge was not congenial to his nature. His duty urges him to devise a new part from “the book and volume of his brain”. Hamlet’s identity is related to the social and cosmic role in the kingdom of Denmark. It is at once a geographic centre of his existence and the stage upon which he commits his tragic action. He strives at restoring a fallen world. (“Time is out of joint”.)

Disillusionment and Initiation into Reality

The themes of disillusionment and initiation into reality are the essential element that engenders “madness” in the play. It is in fact his “figured” madness that prevents him from being really mad. Thus the role of “feigned madness” becomes an intermediary way station in Hamlet’s movements from his youthful ideals he must renounce to the mature sacrificial role he fears, but finally to be in - acted. Dramatically, the feigned madness “stands somewhere between the false posturing of Claudius the true player, king and the player king’s performance. Madness then becomes an instrumentality and a defense. With the feigned madness he can work his dislocations into a variety of pertinent roles: social critic, discarded love, moralist philosopher, stage director and so on. These roles express his maddening pain and rage so that he does not succumb to lunacy as it happens in the case of Ophelia.

Tragic Destiny Lies in His Very Maturation

In the final act Hamlet discovers that life is not merely a set of stagey metaphors. Claudius is after him. He sees a mirror of his father’s cause in his own and the reflection of the state’s cause in both. His identification with his father is made more open when he approaches the mourners at Ophelia’s “maimed” funeral rites. He challenges Laertes and Claudius: “This is I/ Hamlet the Dane” *Hamlet* (V. i. 242). We finds him using the royal epithet to himself for the first time in the play. Ironically, Hamlet’s tragic destiny lies in his very maturation, in his reluctant embracing of reality. He finds in the Danish court a world of shadows, which he cuts through by becoming a shadow himself, and by using a shadow play as his weapon. He achieves

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his identity by breaking through a world of false symbols into a world of real things. The stage metaphor is no mere metaphor. It signifies the adumbration of a universe of higher meanings and hidden purposes. The last speech in the play itself contains a version of the theatre metaphor.

“ Let our captains
Bear Hamlet like a soldier to the stage,
For he was likely, had he put on,
To have proved most royal.” *Hamlet* (V. ii.19.)

In *Hamlet* the protagonist’s role becomes digested into reality in terms of the character & his acceptance of himself in the world. In *Hamlet*, the castle is controlled by Claudius. The antic disposition of Hamlet is not altogether impenetrable. Hamlet belatedly wakes up to accept life, human being and his doom.

Hamlet’s Madness

At first Hamlet’s madness is considered as harmless and have been caused by no other than the problems that are present. However when hamlet murders Polonius, Hamlet’s madness is interpreted differently. Hamlet’s madness is compared to a “foul disease”. His madness is no longer dismissed as a common problem of grief over his father’s death, resentment in his mother’s marriage or disappointed love. Claudius like others during the renaissance “would not understand”. Hamlet’s madness & distance him from it with the assumption that “disease” is dangerous.

Thus there is no doubt Hamlet’s madness was really feigned. Perhaps Hamlet himself, if we could ask him, would not know why he chooses to feign madness any more than we do. Shakespeare never makes his dramas mere exhibitions of human experience, wise or otherwise, but they all are studies in the spiritual life of man. If Hamlet were thought as truly mad, then his entrances and exists could convey no meaning to sane persons, except the lesson to avoid insanity. Thus, Shakespeare has used the technique of artistic imagery well in the play *Hamlet*.

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Theme of Gender and Space in Joanna Russ's Novel
The Female Man

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Joanna Russ (1937-2011)

Courtesy: https://en.wikipedia.org/wiki/Joanna_Russ

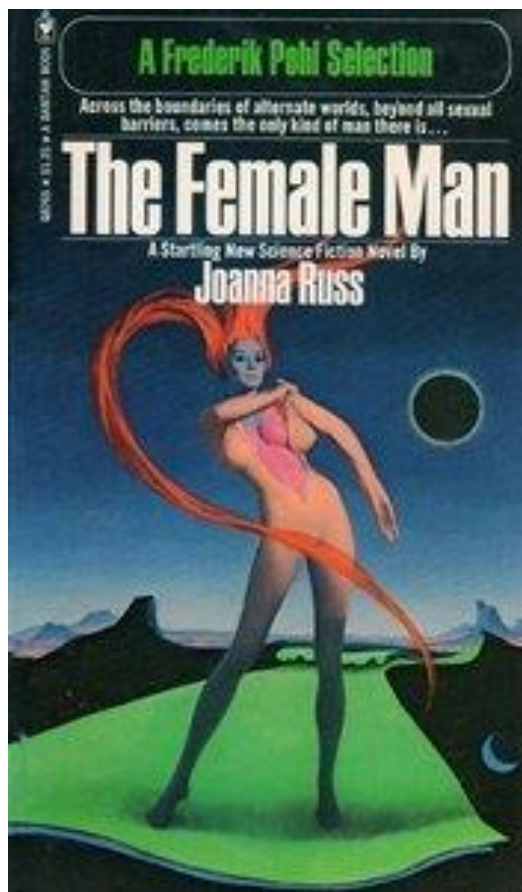
Abstract

The American feminist writer Joanna Russ (1937-2011) finds her way to claim women's position not only in society but also in 'life' in the feminist utopian genre. Her famous work *The Female Man* was hardly the first feminist science fiction novel. It was originally written in 1970 and first published in 1975. Russ creates *While away*, the literary utopian space of *The Female Man*, a world that resembles paradise where no man lives, and where women 'while away their time' and live life their own way. The character Joanna in the novel calls herself the "female man" because she believes that she must forget her identity as a woman in order to be respected. A relatively common motif in speculative fiction is the existence of single-gender worlds or single-sex societies. These fictional societies have long been one of the primary ways

to explore implication of gender-difference in science fiction and fantasy. The novel follows the lives of four women living in parallel worlds that differ in time and place. When they cross over to each other's worlds, their different views on gender roles startle each other's preexisting notions of women hood. In the end, their encounters influence them to evaluate their lives and shape their idea of what it means to be a woman

Keywords: Russ, feminism, gender identity, space, sexual ambiguity

Joanna Russ and Her Novel *The Female Man*



Joanna Russ was an American writer, academic and radical feminist who died after a stroke aged 74, was a unique, thinker as well as a most entertaining and challenging science-fiction novelist. She began publishing in the 1950's, but her feminist concerns did not emerge until the appearance in the late 1960s of her stories about Alyx, a tough-minded and intelligent female assassin from the classical Greek period. Russ herself once said that it was the Alyx stories that gave her the breakthrough in confidence to deal with feminist issues in fiction. She is **Language in India** www.languageinindia.com ISSN 1930-2940 17:3 March 2017
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the author of a number of works of science fiction, fantasy and feminist literary criticism such as *How to suppress women's writing*, as well as a contemporary novel, *On Strike against God*, and one children's book, *Kittatinny*. She is best known for *The Female Man*, a novel combining utopian fiction and satire and the story "When it Changed." The female man did not appear until 1975, after publisher delays. She had written it six years earlier, around the time she first publicly declared herself a lesbian.

Gender identity a main theme in this novel is defined as a personal conception of oneself as male or female. This concept is intimately related to the concept of gender role, which is defined as the outward manifestations of personality that reflect the gender identity. Gender identity, in nearly all instances, is self-identified. As a result of a combination of inherent and extrinsic or environmental factors; gender role on the other hand, is manifested within society by observable factors such as behavior and appearance. It cannot be assigned, diagnosed, measured or disapproved by anyone else—a person's gender identity is their own. Attempts to understand the mutual co-production of space and identity have ranged across discussions

.The Feminist Science Fiction

The Female Man was hardly the first feminist science fiction novel. In *The Female Man* Joanna Russ contrasts our present-day heterosexual society with two revolutionary alternatives: a utopian world of women and a dystopian world of women warring with men. *The Female Man*, both science fiction and utopian novel, operates as what Monique Wittig in *The Straight Mind* (hereafter, *SM*) calls a literary "war machine" (69). The goal of such a war machine is "to pulverize the old forms and formal conventions. It is always produced in hostile territory" (*SM* 69). Russ's war machine confronts hostile territory—the heterosexual institutions that regulate gender—in tones that are variously hilarious, furious, and parodic. Her purpose in *The Female Man* is to trick the reader into recognizing the problem of "contrariedades": "You can't unite woman and human any more than you can unite matter and antimatter" (138, 151).

Russ is just as iconoclastic in structuring her narrative as in advancing her arguments. *The Female Man* tosses around protagonists and settings as if they were hot dice in all-night craps game, leaving behind a series of unresolved complications and stranded characters in the

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process. But what seems, at first glance, blatant disorder in the plot eventually morphs into the literary equivalent of theme-and-variations. The novel opens in Manhattan, 1969. A woman named Joanna is intrigued by the headlines she has seen recently: it seems that earth has a visitor from a planet run entirely by women. Joanna doesn't own a TV, so she heads to a cocktail lounge where she can watch a live interview with the blonde, attractive lady alien, whose name is Janet Evason Belin.

Stories in *The Female Man*

The individual stories that constitute *The Female Man* exist in separate time-space continuums, but they bear a family resemblance to each other, as do the various main characters. Let's call them the 4 *J*'s. Jeanine lives in a world much like our own, except for quirky differences in fashion and culture. She is a librarian who wants to get married, but is depressed and exasperated at the potential husbands available to her. Janet is a visitor from a future alternate universe known as Whileaway, where all men died long ago and women created a nomadic pastoral society. The assassin Jael comes from a different alternate future, and can also travel through time; but watch out for this visitor from another world—her home society takes the concept of the 'war between the sexes seriously, very seriously. Not only do Man land and Woman land exist as separate nations, but the ladies are hatching a plan to kill off the fellows. And then, presiding over them all—or at least trying to run the show—is our last J, and the most powerful of them all. Joanna, the author herself, or her fictional alter ego, inserts herself into the various subplots and dialogues, full of motherly advice that the other J's frequently ignore.

Other Female Characters

A few other women have prominent secondary roles in this book. We meet Laura, from the same time-space continuum as Joanna—which may very well be the actual United States, circa 1970—and follow her budding romance with Janet. We get a brief glimpse of Janet's Whileaway wife Vittoria. And, you ask, what about the men? Well, plenty of them show up for cameo appearances, but they are a sad ass group of guys. They are needy and whiny, phoney and bossy, egotistical and domineering. You will hardly care that many don't even get assigned a

name, and won't shed a tear when a few even get assaulted or murdered. In the world of *The Female Man*, this is their comeuppance.

Complexity and Depth of Female Characters

Russ is much better at showing complexity and depth in her female characters. The four J's may all be chips off the same block, but they still bicker among themselves and challenge each other's preconceived notions. At the close of the novel, they overcome their differences (as well as the boundaries between their various places in the space-time continuum) and gather together at a restaurant for a Thanks giving dinner. The food is mediocre, but no one gets murdered here, and no man shows up with a lame pickup line. Instead, the protagonists serve up the trademarks ingredients of Russ's novel, namely pointed dialogue, confession and assertive social commentary. Joanna Russ makes clear that the most radical dissection of gender and sex is, always and everywhere, conceptual and behavioral.

Taking Place in Four Worlds!

The Female Man takes place in four worlds inhabited by four J's, very different women who share the same genotype. Let's call them the 4 J's. Jeanine Dadier lives in a world much like our own, except for quirky differences in fashion and culture. She is a librarian who wants to get married, but is depressed and exasperated at the potential husbands available to her. Janet is a visitor from a future alternate universe known as Whileaway, where all men died long ago and women created a nomadic pastoral society. The assassin Jael comes from a different alternate future, and can also travel through time; but watch out for this visitor from another world—her home society takes the concept of the 'war between the sexes' seriously, very seriously. Not only do Man land and Woman land exist as separate nations, but the ladies are hatching a plan to kill off the fellows. And then, presiding over them all—or at least trying to run the show—is our last J, and the most powerful of them all. Joanna, the author herself, or her fictional alter ego, inserts herself into the various subplots and dialogues, full of motherly advice that the other J's frequently ignore. The novel presents multiple configurations of a visitor-guide utopia: Janet, a visitor to America, is guided by Joanna and Jeannine, who are in turn visitors to Whileaway, guided by Janet. Joanna, Jeannine, and Janet are visitors to Manland and Womanland, guided by

Jael. Jael also visits America and is guided by Jeannine

These narrative shifts not only displace the reader, but on another level they raise the question of the identity of the subjective self. Identity, like the statue on Whileaway, "is a constantly changing contradiction."

In *Gender Trouble*, Judith Butler discusses the relation between gender and identity and argues: "It would be wrong to think that the discussion of 'identity' ought to proceed prior to a discussion of gender identity for the simple reason that 'persons' only become intelligible through becoming gendered in conformity with recognizable standards of gender intelligibility" (16).

Gender and Identity

Although gender and identity are ineluctably intertwined in *The Female Man*, this paper sets aside questions of identity in order to focus on how the "standards of gender intelligibility" in "our world" are contrasted with and undermined by Russ's two alternative worlds and how language is deployed as the ultimate weapon to destroy "standards of gender intelligibility." The category of sex and the straight mind are found in the worlds of Jeannine and Joanna, which is unsurprising because their worlds are very similar to ours. Women in *The Female Man* are objectified as sex objects. For instance, Joanna says, "After we had finished making love, he turned to the wall and said, 'Woman, you're lovely. You're sensuous. You should wear long hair and Joanna reverses *Non Sum* by becoming a man, a female man. She cryptically hints at this several times (§1.5:5, §2.2:19-20) before she explains it: "I'll tell you how I turned into a man. First I had to turn into a woman" (§7.1: 133). As Simone de Beauvoir says in the *The Second Sex*, "One is not born, but becomes a woman" (249).

Joanna explains that she becomes a man as a consequence of "the knowledge you suffer when you're an outsider.... the perception of all experience through two sets of eyes, two systems of value, two habits of expectation, almost two minds" (§7.2:137-38). In other words, she must constantly be aware not only of the universal male, but also of the female Other.⁸ Thus, she becomes a female man: "To resolve contrarities, unite them in your own person" (138). Become

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your own universal. She says, "Manhood, children, is not reached by courage or short hair or insensibility.... Manhood, children, ... *is Manhood*" (§2.2:20). A woman reaches "manhood" by appropriating language.

Joanna's change into a female man appears magical, but then, so does the appropriation of language and this—not the ultimate suppression of men, but the short-term declaration "that women are human"—is Joanna's solution to the dilemma of "unit[ing] woman and human" (§7.5:151). She becomes a "man" because man is the universal; man is human. She says, "If we are all Mankind [i.e., human], then it follows to my interested and righteous and right now [sic] very bright and beady little eyes, that I too am a Man and not at all a woman" (§7.2:140).

Jeannine doesn't evolve as much as Joanna. Jeannine works in New York City as a reference librarian for the WPA (§1.2:2). In her world of 1969, World War II never occurred and the Great Depression and rationing linger over America. Gender roles are more strictly inscribed in Jeannine's world than in ours, which accounts for her concern with her feminine appearance (she checks lines around her eyes and worries about her age, for instance) and her obsession with getting married. She is badgered by her mother who wants the answer to "the really important question, viz., is Jeannine going to have a kitchenette of her own" (§6.10:127), and her brother, who tells her to marry "Anybody" (§6.4:116). She has a lover, Cal, but she really doesn't like him and tries to avoid him because he will "want to Make Love" (§1.10:16). She daydreams that a prince will whisk her away (§6.1:109), but after a few blind dates ends up calling Cal and telling him the answer is yes to the marriage question he's been asking (§6.9:129-31).

Jeannine's straight mind questions even slight deviations from the heterosexual norm. For instance, Jeannine asks Joanna whether there's "something wrong" with Cal because "when he does it [makes love], you know, sometimes he cries. I never heard of a man doing that" (84), and because "He can't make up his mind, either. I never heard of a man like that" (85), and most of all, because Sometimes—sometimes—he likes to get *dressed up*. He gets into the drapes like a sarong and puts on all my necklaces around his neck, and stands there with the curtain rod for a spear. He wants to be an actor, you know. But I think there's something wrong with him. Is it what they call transvestism? (§5.2:85)

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Jeannine and Joanna

Unlike Joanna, who becomes a female man and a lesbian¹⁰ by the end of the novel, Jeannine does not completely reject the straight mind but evolves only to the point of questioning it. She recognizes the myth of Woman and the necessity of feminist politics. She now gets up late and neglects housework; she is doing just as she pleases, which doesn't happen to coincide with the myth of Woman (§9.7:209-12). Russ compares the solutions Joanna and Jeannine reach to the alternative worlds of Janet and Jael. Though these two worlds further critique and undermine the straight mind, they fail to conclusively demonstrate a final victory. Janet's world of Whileaway is merely a hope and Jael's world is a parody. Janet comes from Whileaway, an all-women, anarchist society (§5.7:91). The men on Whileaway were wiped out by a plague (§1.8:14), thus, women are (naturally) lesbians and have children through gene splicing. They marry but are not monogamous and have sexual relations primarily outside the family (52, 53). Janet's visit to America inevitably leads to reversals that undermine the straight mind.

For instance, when Janet is interviewed on television, the M.C. presumptuously asks how Whileaway will react to the reappearance of men. Janet cannot imagine "why" men should reappear. She keeps asking "why," until the M.C. finally tells her, "One sex is half a species" (§1.7:9-10). Janet does not comprehend this, of course, because on Whileaway one sex is the whole species. This is the reversal of universality: on Whileaway females are the universal. When Janet lands on Jeannine's world, she asks, "Where the dickens are all the women?" (§1.7:8). Similarly, although Whileawayan children are given the last name of their mother plus "son" (Janet's last name is Evason), Janet tells us "Evason is not 'son' but 'daughter.' This is *your* translation" (§1.15:18).

Heterosexuality

Another reversal is that of heterosexuality. On Whileaway women are lesbians and bear children, so they have no reproductive need for men and no concept of heterosexuality. Because of this, when the three other J's watch Jael have sex with her male robot, Davy, Janet exclaims, "'Good Lord? Is *that* all?'" (§8.14:198). Although one critic suggests Janet's exclamation shows that "sex between a person and a dehumanized object is not—and should not be regarded as

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being—highly significant" (Spector 201), this interpretation ignores the obvious parallel to the possible dehumanization of women in heterosexual sex between "real men" and "real women." I've never slept with a girl. I couldn't. I wouldn't want to. That's abnormal and I'm not, although you can't be normal unless you do what you want and you can't be normal unless you love men. To do what I wanted would be normal, unless what I wanted was abnormal, in which case it would be abnormal to please myself and normal to do what I didn't want to do, which isn't normal. (§4.11:68)

Although Whileaway's all-women (lesbian) society undermines gender relations in heterosexual society, it also raises the problem of separatism. In "Recent Feminist Utopias" (1981), in which Russ discusses feminist science fiction including *The Female Man*, Russ comments: "I believe the separatism is primary, and...the authors are not subtle in their reasons for creating separatist utopias: if men are kept out of these societies, it is because men are dangerous. They also hog the good things of this world" (77). The purpose of utopias, she further remarks, is to "supply in fiction what their authors believe society...and/or women, lack in the here-and-now. The positive values stressed in the stories can reveal to us what, in the authors' eyes, is wrong with our own society" (81). And while the all-woman/lesbian society of Whileaway is the utopia in *The Female Man*, it cannot evade the problem of origin. How do we get there? The men of Whileaway were wiped out by a plague that attacked only men (§1.8:12).¹³ This is obviously not a realistic way to destroy the heterosexual institutions that regulate gender. Moreover, as Butler points out, a "utopian notion of a sexuality freed from heterosexual constructs...fail[s] to acknowledge the ways in which power relations continue to construct sexuality for women even within the terms of a 'liberated' heterosexuality or lesbianism" (29). Despite these problems, Whileaway nonetheless critiques and undermines the straight mind, a point Jean Pfaelzer makes when she says that a utopia "deconstructs our assumptions about social inevitability through representations that provoke a cognitive dissonance between the present as lived and the potentialities hidden within it. Utopias tempt us as an evocation of political desire" (199). As Russ admits at the end of the novel, "Janet [is one] whom we don't believe in and whom we deride but who is in secret our savior from utter despair" (§9.7:212-13). Whileaway, like any other utopia, represents our hope.

Jael's World

Jael's world, on the other hand, represents our fear. Hers is a dystopian world in which men live in Manland, separated from women in Womanland. For forty years a war has been waged between the "Haves" and "Have-nots," the men and women (§8.6:164-65). Manlanders have more technology, but they have no women so they buy babies from the Womanlanders (§8.7:167). On Manland there are real-men, the changed (men surgically changed into "women"), and the half-changed ("who keep their genitalia but who grow slim, grow languid, grow emotional and feminine, all this the effect of spirit only" [ibid.]). Womanland has no men, but does have male robots, such as Jael's Davy, "The most beautiful man in the world" (§8.9:185). Jael herself is part robot (a cyborg) with surgical claws and steel teeth hidden under plates that look like human teeth (§8.7:181-82).

The women who dress like men and the men who dress like women are parodies of "an original or primary gender identity Anna and Natalie's feminine dress and coy behavior and Jael's posturing as Prince of Faery parody male and female gender roles, thus suggesting how gender roles are indeterminate and contingent. This parody of a parody is mirrored in the sex specifications the Womanlanders give the Manlanders for their sex change operations. No "real woman" exists behind the fantastic specifications. As Jael tells the other three J's, "[*Manlanders have*]been separated from real women so long that they don't know what to make of us; I doubt if even the sex surgeons know what a real woman looks like. The specifications we send them every year grow wilder and wilder and there isn't a murmur of protest" (§8.7:169).

Jael's world, which merely substitutes "Other" for "One," is not a viable solution to the heterosexual institutions that oppress women. Jael's world undermines heterosexual institutions through parody, just as Whileaway's lesbian society undermines heterosexual institutions by demonstrating the false nature of the categories of sex. But even the utopian Whileaway is not the final victory for women. *The Female Man* ultimately relies on the power of language to reappropriate the universal and thus fulfills Wittig's criteria for a successful war machine: "It is the attempted universalization of the point of view that turns or does not turn a literary work into a war machine" (*SM* 75).

Rejection of Femininity

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The most explicit rejection of femininity, though, comes again in the section dealing with Jael's world, where men and women live in separate enclaves. The men still enforce patriarchy, which means they need someone to dominate—and so some men dress as and are surgically altered to perform as women. Russ' disdain and disgust at "the changed" isn't especially subtle. "The official ideology has it that women are poor substitutes for the changed," she writes. "I certainly hope so." Though the changed are of course not real, they are clearly meant as analogues for transwomen; who are figured as deceived, disgusting, pitiable dupes of patriarchy.

Even though Russ says, "I like Jael the best of all.... who says die if you must but loop your own intestines around the neck of your strangling enemy" (§9.7:212), Joanna is the hero of the novel and Joanna's change into the female man shows that for all women, change into the female man is possible through language. Through language women can kill the myth of woman and abolish the class of women (and the class of men). Like Jael, women can yell "I, I, I. Repeat it like magic" (§8.10:195), and in this way attempt to universalize their point of view. *The Female Man* suggests that women can "*speak* their way out of their gender" (Butler 117). Although the conclusion of this battle is not clear-cut, the novel provides strategy and hope. Appropriately, Russ ends with an envoi: "Go little book...." and "Do not get glum when you are no longer understood.... Rejoice, little book! For on that day, we will be free"

A Milestone Event in the History of Science Fiction

Russ's book stands out as a milestone event in the history of science fiction. The boldness and bravado of the dialectic in her book—more than half of this novel is devoted to ideology and cultural critique—made this an unusual work, even during an age in which sci-fi authors increasingly addressed social and political topics in their stories. And when plot and character development do move to the forefront of *The Female Man*, they clearly serve to advance an agenda. Russ certainly wants to entertain her readers, but she is even more committed to persuading them, and that preference is felt on almost every page of *The Female Man*.

Russ is much better at showing complexity and depth in her female characters. The four J's may all be chips off the same block, but they still bicker among themselves and challenge each other's preconceived notions. At the close of the novel, they overcome their differences (as

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well as the boundaries between their various places in the space-time continuum) and gather together at a restaurant for a thanks giving dinner. The food is mediocre, but no one gets murdered here, and no man shows up with a lame pickup line. Instead, the protagonists serve up the trademarks ingredients of Russ's novel ,namely pointed dialogue, confession and assertive social commentary.

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Women in Science Fiction- Echoes from an Uninhibited World

Barnali Chetia, Ph.D.

Abstract

From the shelves devoted to Frankenstein in a book store to the possible Artificial Intelligence revolution in Ex-Machina in a multiplex theatre, science fiction has travelled some distance. Till date the exact definition of science fiction remains contested. This genre is still exploring the potential of retelling a fictitious tale of time, space, genetics, technology and experience. In fact science fiction as a genre of literature distinguishes itself from others by its portrayal of a world of imagination-utopia/dystopia. This genre plays an important role in society as it talks about an alternative world of possibilities, possibility of an equal world, where one can critique gender roles, traditions and values - a medium of communication to debate sex roles, life and changes. Post 1960s, after the women's liberation movement, changes were witnessed in the social, cultural, political and economic life of women and with this science fiction, the so called male dominated genre, also experienced changes. The popular belief of women writing only sorcery and fantasy was fading. This paper is an empirical study of women science fiction writers questioning the gender roles and advocating a social change in their fictitious worlds.

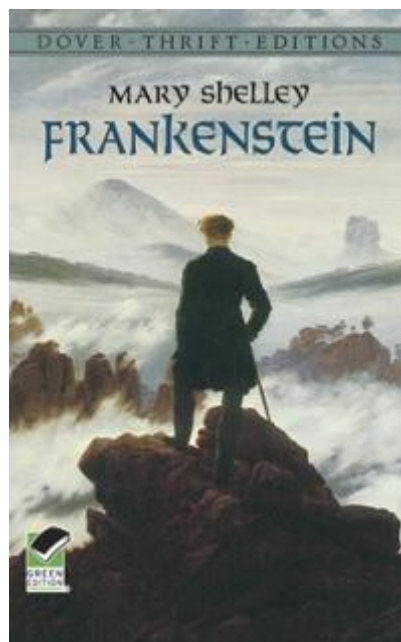
Key Words: Science Fiction, Women, Gender Roles, Change



“Mary Shelley's portrait by [Richard Rothwell](#), shown at the [Royal Academy](#) in 1840”

Courtesy: https://en.wikipedia.org/wiki/Mary_Shelley

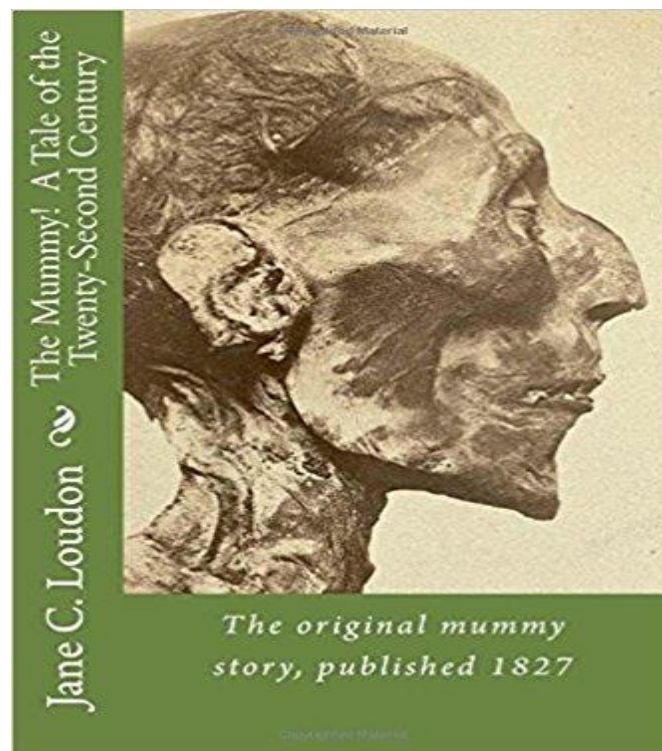
In a so called male dominated genre, Mary Shelley, the woman writer pioneered with her novel *Frankenstein; or, The Modern Prometheus* at the age of nineteen. *Frankenstein* was published in the year 1818. That was the time when society expected much from science, people were in a path of constant search for knowledge. It is witnessed even in the protagonist of the novel. In her work, Shelley questions the thoughtless development of science. In *Frankenstein* the male characters were of primary focus. The narrator Robert Walton, the protagonist Victor Frankenstein, Victor's father Alphonse Frankenstein, and brothers William and Earnest, Henry Clerval -his best friend, and finally the monster which Victor Frankenstein creates, are all male figures. Shelley did a wonderful job of portraying women of this era, where they were seen as possessions for men, protected by men, diligently carrying out their duties of mother, daughter, wife and sister. In what is considered to be the first novel in the genre of science fiction, Shelley used Caroline Frankenstein, Justine Moritz, Elizabeth Lavenza, Safie, Mrs. Saville, and not to forget the female monster that Victor begins to create.



Caroline Frankenstein is portrayed as the damsel in distress, when she is rescued by Alphonse Frankenstein after her father's death. Caroline later on becomes the wife of Alphonse and mother of Victor. Caroline, the dutiful daughter, nurses her father Beaufort until his death. She is portrayed as the epitome of a perfect woman of that century displaying the qualities of a nurturer, bearer and selflessness. She was the sacrificial caregiver who subsequently dies doing her duty. Elizabeth Lavenza, the ideal sister, cousin and future wife to Victor, was the orphaned child who

was rescued and adopted by the Frankensteins'. Her character was described as a passive one and we see her strength once in the novel when she stood up for Justine's innocence. Justine Mortiz, the character with immense potential, was not given the scope to be explored by the readers. She was a faithful and caring servant. Shelley reiterated by the treatment to her character that women cannot speak for oneself and society decides her fate. In this novel, from a clever, gentle and extremely pretty lady she is turned into a witch and executed for the murder of William Frankenstein. The other two characters, Mrs. Saville and Safie, has minimum purpose in the novel.

Shelley echoing the voices of the society treated the women characters as secondary ones. By making her protagonist Victor Frankenstein create or rather procreate, the biological aspect of reproduction was questioned, where females had no role to play. Victor was trying to become God by deciding whom to bring to this world and whom not, his decision of not creating a mate for the monster emphasizes that. The union of men and women were not required to bring in future children. Women during that century were considered powerless and submissive which is rightly reflected in the novel.

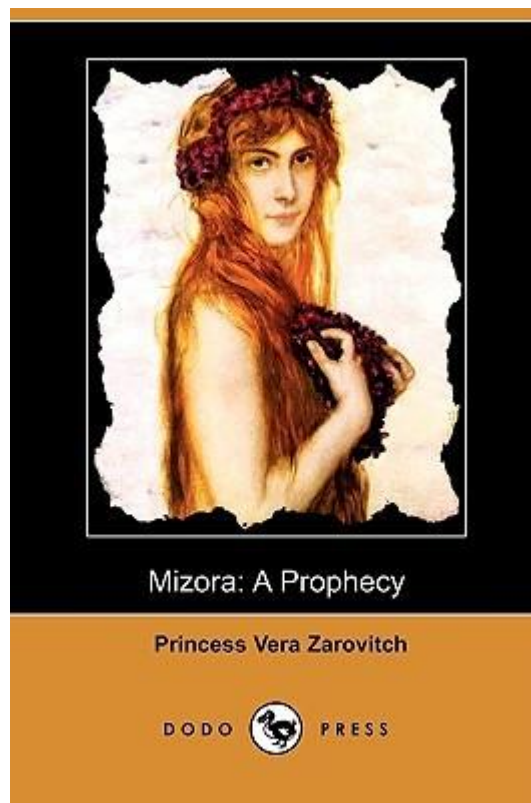


Jane C. Loudon's *The Mummy!: A Tale of the Twenty-Second Century*, was a futuristic meditation on England. Published anonymously in three volumes in 1827, she hoped technology and social progress would improve in her country, she questioned whether the monarch and church should be abolished and whether Positivism and technology would bring in better changes in the

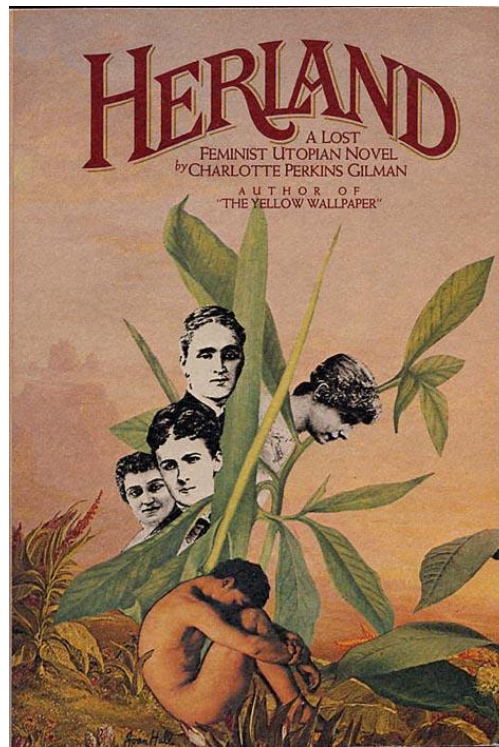
society. It's also a take on the othering of non-Western countries, a trend that became prominent during the British Empire which began with Napoleonic discoveries of pharaonic tombs. Her work was a dismissal of the socialism of Romantic movement.

In the beginning of the book, Queen Claudia reigns. The plot includes two aristocratic families who have their eyes on the crown and glory: the Montagues and the house of the Duke of Cornwall. The Montague family has two sons, Edmund, a national hero on the fast-track to knighthood, and Edric, an intellectual. The Duke of Cornwall's family features marriageable daughters Elvira and Rosabella who are also the next in line to the throne if anything happened to the Queen.

Overshadowed by his brother's achievements, Edric yearns for his own glory within the intellectual domain, and captivated by the idea of reanimation hatches a plan with his friend, German scientist, Dr. Entwerfen, to resurrect a mummy. Cheops is the Frankenstein of Loudon. Like Shelley Loudon's creation is also male and not purely evil—and, in fact, is a complex archetype used to subvert the Orientalism of Egyptomania when Napoleon's troops discovered their first pharaonic tomb. Edric represents a more thoughtful and conscientious vein of mad science. He is not interested in making a man, or recreating life, but in uncovering the divine with scientific experimentation. His research poses the age old philosophical question of what happens to the soul upon death. This is a debate he isn't at all fearless about; he worries whether resurrecting a corpse might result in a soulless zombie than a real man. Taking a slight detour from the main plot, we discover the world Loudon is talking about to her readers in the sub plot, a world which is undergoing popular revolt, spiritual disillusionment, and a long and disastrous flirtation with republicanism, England returns to absolute monarchy and Catholicism. Matriarchy takes over. When the new conservative regime was reestablished, the male heir to the throne refused to wear the crown; his daughter wore it and ruled England with the ruthlessness of Queen Elizabeth I. Feminism though latent in the main plot works actively in the sub plot.



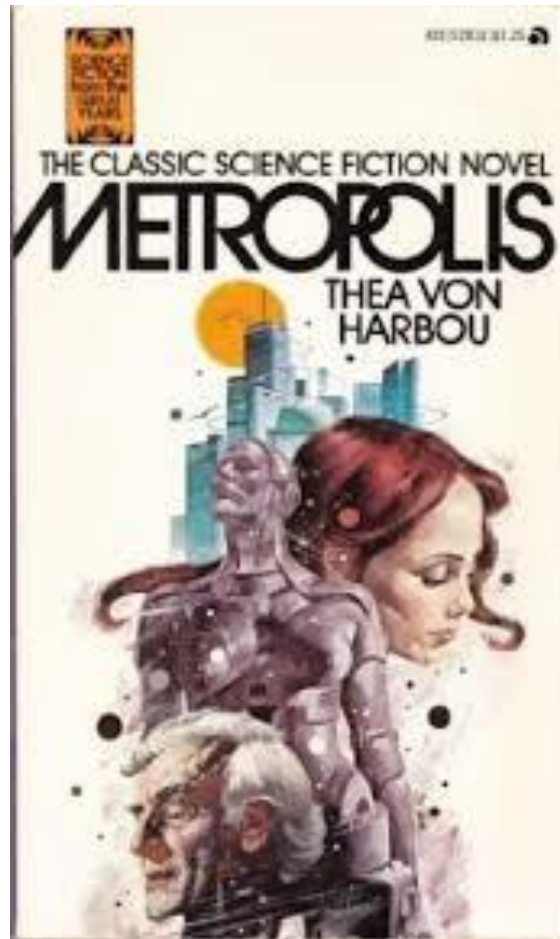
Mizora: A Prophecy by Mary E Bradley Lane (1890) is the second known feminist utopian novel written by a woman. This novel encourages the concept of an all-female society where women doesn't need man for procreation. Vera Zarovitch was the narrator of the story, who was shown to be a young wife and mother. The novel's backdrop was the Polish revolt of 1863. Vera Zarovitch was found guilty and was sentenced to exile in Siberia by the Czarist regime. In her attempt to escape northward into the Artic, her kayak by accident reaches Mizora. In Mizora, she learned their ways and culture, and planned to teach her own society what she has learned. She spends fifteen years of her life there. An interesting feature in the novel was refuting the norm of expectation from the women in Mizora. Unlike the world then where the norm was to wear tightly-corseted dresses to flaunt their narrow waists, in Mizora, narrow waists were considered a disgusting deformity (in the words of the writer).



Charlotte Perkins Gilman's *Herland* (1915) is another utopian novel. The story talks about an isolated all-female society where again like Bradley's Mizora men are not required for procreation. But unlike Bradley's Mizora, the story of *Herland* is told from the perspective of men. Vandyck Jennings, a student of sociology is the protagonist of the story. Jennings forms a group to explore an area of Godforsaken land where the belief is that of a society consisting entirely of women. Gilman along with telling a beautiful story to her readers was also hinting at society and its beliefs. She defined how gender roles are socially constructed, how an all-female society give up their children to the care of another questioning the age old child-rearing process, and how children are not given the bondage of their last names. In Gilman's fictional world, she reverses the stereotypical gender roles: where women are depicted with short hair, the men have long hair; the women is depicted as a teacher while the men as a learner; and further, the women are depicted physically stronger than the men.

Thea Von Harbou's *Metropolis* (1925) is about a story set in 2026 in a technologically advanced city, which is sustained by the existence of an underground society of labourers. Problems arose in the story when the son of one of the city's founders falls in love with a girl from the underground society. We witness an early Robot in the form of Maria. The story was not an exceptional one. The city *Metropolis* is a fictional city, effectively a dictatorship, ruled by the protagonist's father. Again, *Shadow on the Hearth* (1950) by Judith Merrill seems like a saga of

nuclear scare nostalgia. The protagonist of the story, Gladys Mitchell, is not a scientist or physicist or someone eminent. She by no means has the potential to become a threat for the humankind. Infact the story begins with an overtly domestic scene, as Gladys washes her family's laundry, and also worrying about the social development of the people. This story is more about a Westchester woman and her two children after the explosion of a series of atomic bombs on New York.



The Birthgrave by Tanith Lee (1975) begins with a nameless female narrator awakening inside a volcano with no idea who she is. The story has a glistening jade which may hold answers to her queries on her past and true identity. Its ironical how emerging from the volcano make her a Goddess in the eyes of the villagers. This story is more of the triumph of good over evil as our protagonist fights the deceitful Vazkor and in the end kills him. Lee uses computers of a spaceship to reveal the narrator's forgotten past. Lee echoing with fantasy let us know that Karrakaz was our protagonist's creation as an alternate personality to destroy her. In Lee's fictional world, in the end, from the eyes of Karrkaz, we witness a face behind the mask, which was unimaginably beautiful.

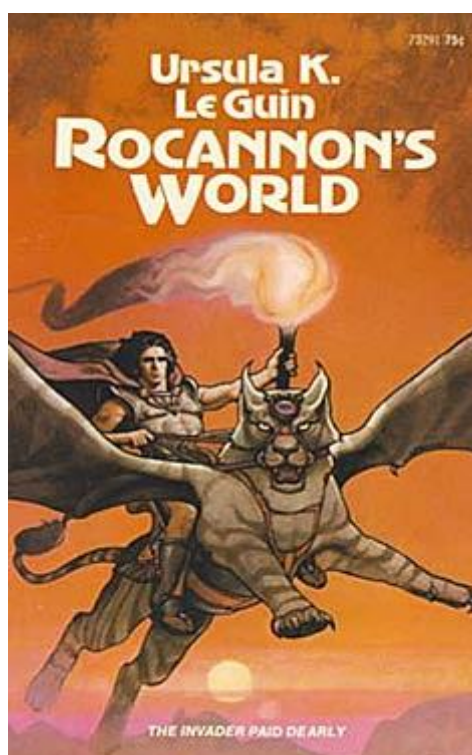
Rocannon's World

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Barnali Chetia, Ph.D.

Women in Science Fiction - Echoes from an Uninhibited World

Ursula K. Le Guin's first novel *Rocannon's World* (1966) tells the story of Gaveral Rocannon, an ethnologist who had met Semley at the museum and he later goes on an ethnological mission to her planet, Fomalhaut II. Guin before giving her readers a chance to peep in Rocannon's life ushered us into the life of Semley. The prologue of the novel begins with a young woman named Semley. It is about her space voyage to a museum from her unnamed, technologically primitive planet, to reclaim a family heirloom. The journey which apparently looked like a short trip to her took away many years from her life without her realisation. When she returned to her planet she found her daughter grown up and husband dead. In Guin's most famous book *The Left Hand of Darkness* (1969), she talks about social relations in a society where gender is irrelevant. Readers saw as a homophobic depiction of the relationship between Estraven and Ai. Genly Ai in the novel struggles to form a bond with Estraven, and the barrier between them was finally broken down during their journey on the ice, when he recognizes and accepts Estraven's dual sexuality. This new intimacy made their bonding strong and Genly Ai taught Estraven to mindspeak. Heterosexuality was the norm shown in the planet Gethen. The inhabitants of Gethen through their androgynous nature examined gender relations in human society. Critics say that her book was her way of gently critiquing masculinity. And absence of gender divisions leads to a society without the constriction of gender roles.



Courtesy: <https://www.worldswithoutend.com/novel.asp?id=1660>

The Female Man (1975) by Joanna Russ is a feminist science fiction where the characters Joanna, Janet, Jael and Jeannine's (all from different parallel worlds) perspectives are expressed in the form of common conversations which demonstrate their frustration with men's ignorance of women. *The Female Man* has four distinct settings, each of them an alternate version of our very own Earth. Joanna, Jeannine, and Janet have arrived in Jael's world which is experiencing a long war (around forty years) between male and female societies. Jael explains that she works for the Bureau, an organization that concentrates on people's various counterparts in different parallel worlds. She reveals that she is the one who brought all of them together because they are essentially "four versions of the same woman" (1975:162). Jael finally tells the other women the truth of assembling all of them. She wanted to create bases in the other women's worlds without the knowledge of the male society and eventually empower women to overthrow oppressive men and their gender roles for women. The novel ends with the women separating and returning to their respective worlds, each with a new perspective on her life, her world, and her identity as a woman.

Published in the year 1980 by Octavia Butler, *Wild Seed* is the story of Doro and Anyanwu, two immortal mutants. Anyanwu is Butler's black female protagonist who is born in Africa with genetic mutations that endow her with immortality and physical strength. She is a "shape-shifter," someone who is capable of altering her cells to create a new identity such as a different body, sex, age, or even species. Anyanwu is a highly moral woman with a strong sense of humanity. Important to Anyanwu are family and community, autonomy and companionship, love and freedom. Unlike Anyanwu, Doro is introduced in the novel as the antagonist. He is a mutant, born in Egypt during the reign of the Pharaohs. As he approaches puberty, Doro learns quite accidentally that he is a "body snatcher," meaning that his life can be extended by killing the nearest person to him and subsuming his/her physical body. His immortality is rather snatched from other humans. Doro utilising his power, was using Anyanwu to breed; tired of Doro when she planned to commit suicide, there is a change of heart in Doro and he stops Anyanwu to breed. The story ends at a note where Anyanwu decides to help him in his quest to find more promising seeds, but as an ally and partner than his slave.

He, She and It by Marge Piercy (1991) talks about a town called Tikva founded by the Jews after a long period of persecution. Tikva exists in a kind of dome over what used to be the Northeastern United States. The story is about the protagonist Shira who returns to her hometown Tikva and starts working on the socialization of the cyborg, who has been created illegally by

Avram to protect the city. Yod is a cyborg whose programming has partially been completed by Malkah, Shira's grandmother. The sexual relationship between Shira and Yod pioneered a new thought in the genre. Again, Nalo Hopkinson's dystopian novel *Brown Girl in the Ring* (1998) takes place in a walled-off inner city filled with crime, drug addiction, and poverty, where the causes of the city's downward spiral are economic. In the novel, conditions worsen when those with money flee from the city to the suburbs. In this situation, Ti-Jeanne, the female protagonist, is shown trapped and injected with Buff, a drug that paralyzes her. While in a state of paralysis, she slips into an "astral" state, and she calls upon the ancestor spirits to help her. And these spirits help her in getting justice. With folklore and magic realism the novel is a reflection of the Afro-Caribbean culture.

Lisa Goldsteins *The Uncertain Places* (2011) is the story of two friends from the turbulent 1960s, Will and Ben, both UC Berkeley undergraduates, fall into company with a quirky family of Napa wine-growers, the Feierabends. Will and Ben get romantically connected to the two eldest Feierabend daughters. The duo perceive that there is something uncanny about the family. The reader unravels, through a series of fairy tales set in 19th century Germany, Depression-era California, Summer of Love Berkeley, and the greed-is-good 1980s. The world portrayed in *The Uncertain Places* is the one borrowed straight from Grimm's Fairy Tales.

Justina Robson's *The Glorious Angels* (2015) focuses mainly on the lives of Tralane Huntingore and her daughters Minnabar and Isabeau. The readers do get to see each of these characters being tested in difficult circumstances. There is a sense of mistrust between the major protagonists throughout the novel. The unique feature was that the Empire is ruled by eight Empresses each with different personalities, skills and goals. Each rule a different city of the Empire, but are connected by something more than telepathy, which doesn't mean that they are all in constant agreement, with some of the Empresses more dominant than others. The World portrayed in *The Glorious Angels* is the one which is run by women and the men of the Empire are allowed a certain amount of power in specific fields. Its a world with constant struggle for power and intrigue.

Breaking the stereotypes, most women writers in science fiction are focussing on female characters who are more concerned about academics or careers and not appearances and romantic entanglements. Traditional stereotypes of women as passive, dependent and emotional beings are broken with counter-stereotypical descriptions of women. Roles of a woman is socially constructed

and externally imposed which forces one to operate in a certain kind of behaviour and appearance. This limits freedom and constrains the potential of the women. In the fictitious world of these science fiction writers social norms are entirely decoupled from potential reproductive function. In fact they were talking of an alternative world, an all-female society, where women doesn't need man for procreation. Being female or male had as little bearing on how one is expected to dress and behave. She was fairly represented in the political system. Unlike the non-fictional world, submission and subordination didn't define women. Many a times even the concept of gender was abolished in their world. To sum up, nothing can be more apt then the words of Ursula K. Le Guin (1974) "*If science fiction has a major gift to offer literature, I think it is just this: the capacity to face an open universe. Physically open. psyichally open. No doors shut.*"

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Comparison of Voice Onset Time of English Stops Produced by Native Kannada and Native Tamil Speakers

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Abstract

Introduction: In bilingual individuals, there can be an influence of the first language on the production of the second language. The nature of this influence depends on the similarities or differences between the 2 languages. The phonology of the first language can affect the realization of phonological contrasts in the second language. English has 6 oral stops which are either voiced or voiceless; voicing is contrastive in English. In Kannada stops, as in English, the voiced-voiceless distinction is contrastive however, in Tamil voicing is allophonic i.e. voiced and voiceless sounds occur in free variation. Voice Onset Time (VOT) is a measure which distinguishes between voiced and voiceless sounds. The difference in phonologies of Kannada and Tamil could possibly reflect in the production of English as a second language.

Method: 30 first language Kannada Speakers and 30 first language Tamil Speakers all of whom used English as their second language were selected as participants for the study. Voice onset times for the 6 oral stops of English in the initial position of words (a total of 30 words) produced with carrier phrases were compared in the 2 groups. Mann Whitney U test was used to compare the findings of the 2 groups.

Results: There was a significant difference in the VOT for half of the selected stimuli. Results give evidence of transfer from the first language to second language and of effects of exposure and use of second language on its production.

Implications: Results of this study, if elaborated, can be used to develop speech synthesis and speaker identification algorithms, and in algorithms to detect accented English.

Key words: Second language, Voice onset time, Kannada, Tamil

Introduction

There are many languages in India. Many people speak more than one language. English is generally accepted as the formal language and is frequently used for communication by people with different first languages. In fact, after the USA and the UK, India is the country with the largest English-speaking population. Many individuals in India, especially in urban areas, are second-language English speakers who have different first languages; they are those who acquire one language at home and begin learning English when they enter school.

Influences of L1 on L2

Individuals who are learning a second language or a foreign language use knowledge of their first language and strategies in their first language in order to learn the second language. This is known as language transfer; this transfer may happen consciously as the individual attempts to bridge gaps in his knowledge of the language or unconsciously when the individual has not learnt the correct form or if that form is not yet fully automated (Benson, 2002). If the two languages are similar, transfer can be facilitative but in dissimilar languages, transfer can hamper the learning process. Negative transfer is interference (Richard, Platt & Platt 1992). Interference is the automatic transfer, due to habit, of the surface structure of the first language onto the surface of the target language (Dulay, Burt, and Krashen, 1982). It is errors in the learner's use of the foreign language that can be traced back to the mother tongue (Lott, 1983).

Transfer has been evidenced in phonological errors in L2 (Abdulghani M.A. Al-Shuaibi, 2009; Ghatage 2013; J. Preethi, 2013) which may be related to the role of the particular feature in the L1 (McAllister et al., 2002). Transfer also occurs in grammatical aspects while writing (Mahendran Maniam, 2010).

The extent of transfer however varies from individual to individual and depends on multiple factors including immersion in L2 i.e. amount of L2 input (Linck, Kroll, and Sunderman 2009). In general, greater, more authentic, and earlier the input of L2, better is the proficiency of

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L2 (Flege & MacKay 2004; Piske, Mackay, & Flege, 2001; MacKay, Meador, & Flege 2001). The transfer also depends up on the similarity or differences between the 2 languages. The features of various components of L1 can affect the corresponding components in L2. One such component of language is phonology.

Phonology of Stops in English, Kannada, and Tamil

Each language has a set of phonemes which are the smallest units of a sound. Phonemes can be either consonants or vowels. Consonants may be classified in various ways, one of which is the manner of articulation. Based on the manner of articulation, consonants can be classified into stops, fricatives, affricates, and so on.

A stop is a sound that is produced by complete obstruction of the oral cavity. Thus, the airflow is stopped completely for a brief duration. There are six oral stops in the English language. They are /p, b, t, d, k, g/. Of these, /p, t, k/ are voiceless as the vocal folds do not vibrate during articulatory closure while /b, d, g/ are voiced as the vocal folds do vibrate during closure. Thus there is a voiced- voiceless contrast in English, that is, voicing is phonemic. Aspiration, on the other hand is allophonic. Voiceless stops are aspirated in the initial position of words and un-aspirated in other positions. Voiced stops are un-aspirated in English.

The Indian languages have varying degrees of similarities and differences in their phonology, syntax and so on. In the Dravidian Language, Kannada, there is a four-way distinction of the 20 stops: voiced versus voiceless and aspirated versus un-aspirated. / p, t, T, c, k/ (T-voiceless retroflex stop, c- voiceless palatal stop) are voiceless stop consonant phonemes, whereas /b, d, D, j ,g/ (D-voiced retroflex stop, j – voiced palatal stop) are voiced stop consonant phonemes in Standard Kannada. /p^h, t^h d^h, T^h, D^h, k^h, g^h, c^h, and j^h/ are aspirated stops present in standard Kannada (L. Manjulakshi, 2003).

The Dravidian Language, Tamil has the following 5 oral stops –/ p, t, T, c, k/. The voiced counterparts of these stops - /b, d, D, j, g/, are allophones of the voiceless stops. So, there is no

voiced- voiceless contrast in the Tamil language; voiced sounds and their voiceless counterparts occur in free variation (Pandey, 2012).

Thus the phonologies of stops in these three languages are different. In Tamil, unlike in Kannada and English, voiced and voiceless cognates of a phoneme are not phonemic- rather, they are allophonic.

Production of Stops, Acoustics of Stops

From an articulatory point of view, in the production of stops there is a closure within the oral cavity, a build- up of pressure behind this closure and a release of the closure allowing the air to be rapidly expelled. Acoustically these events can be divided into five components: occlusion, transient/release burst, frication, aspiration, and transition.

Voice Onset time

Voice Onset Time (VOT) is defined as “the time with respect to release for the onset of voicing” (MacKay 1987). It is the temporal interval from the release burst of the stop consonant to the onset of the first formant (F1) frequency that reflects glottal vibration. Lisker and Abramson (1964) considered the instant of release as their reference point and assigned it zero-time. Measurements of voicing before the lead are assigned negative numbers and called “voicing lead”. Measurements of VOT after the release are assigned positive numbers and called “voicing lag”. If the release and voicing are simultaneous, VOT is zero.

Lisker and Abramson (1971) stated that VOT is “the single most effective measure for classifying stops into different phonetic categories with respect to voicing”.

VOT in English: English voiced stops are sometimes produced with some lead values but mainly with short lag and long lag (Keating, Linker, & Huffman, 1983; Keating, 1984; Docherty, 1992). Lisker and Abramson (1964) found that voiced English stops can have two sets of VOT. They may either have a positive VOT with a short lag or a negative VOT with a voicing lead. Klatt (1975) reported positive values for both voiced /b, d, g/ and voiceless un-aspirated

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stops /p, t, k/. MacKay (1987) found that VOT values in English word-initial voiced plosives are usually near zero; they are usually slightly negative or moderately positive.

VOT in Kannada: It has been shown that voiceless plosives (/p/, /t/, /k/) have long positive VOTs in the range of 30 to 100 ms (English) and 1 to 45 ms (Kannada) while voiced plosives (/b/, /d/, /g/) have negative VOTs in the range of -100 to 0 ms (English) and -126 to -60msec (Kannada) (Manjunath, N. et al., 2010).

Savithri (2007) studied voice onset time in Kannada in the initial position of stops in children and adults and found that voiced stops are characterized by lead VOT and unvoiced stops by lag VOT.

VOT in Tamil: Lisker and Abramson (1964) studied one Tamil speaker and found that Tamil has one set of stops with negative values and another set with zero or small positive values.

Influence of L1 on VOT of L2

VOT in the first language can influence the VOT in the second language. Cross-linguistic VOT studies conducted in a variety of languages indicate that stops of L2 may be produced with VOT values that are similar to those in the L1 of bilingual speakers (Chen et al, 2007). Sequential bilinguals tend to use the L1 voicing contrast to produce the voicing contrast in L2 (Shimizu 2011). They may use other acoustic differences that are present in L1 e.g. F0 in addition to VOT to contrast between voiced and voiceless sounds in L2 (Kim 2012). VOT values in simultaneous bilinguals may also show influence of one language on another as Fowler et al (2008) showed that French and English simultaneous bilinguals adopted voiceless stop categories that were intermediate between the two languages to serve both languages.

The extent of L1 influence depends up on the amount of experience with the second language (Flege 1987b, 1991).The age of acquisition of the L2 can also affect the degree of L1 influence. There are distinct patterns of production between early/simultaneous bilinguals and sequential bilinguals. The simultaneous bilinguals had monolingual-like, but not necessarily

identical, productions (MacLeod & Stoel-Gammon, 2005, 2009; MacLeod et al., 2009; Sundara et al., 2006). In contrast, the sequential bilinguals' productions were subject to a unidirectional influence of L1 on L2. The acoustic values of VOT of the bilinguals' L1 affected the acoustic values of their L2 (Caramazza et al., 1973; Hazan & Boulakia, 1993, MacLeod and Stoel-Gammon 2010).

Hence, VOT in the native language can influence VOT in the second language, in many cases. Studies on VOT in English have been done on individuals with different first languages. However, no such studies have been done on first language Kannada and Tamil speakers. Hence, the current study was undertaken to compare voice onset time in English stop consonants produced by first language Kannada and first language Tamil speakers.

Method

Participants

A total of 60 individuals within the age range of 15 to 30 participated in the study. The participants were divided into 2 groups. Group K consisted of 30 persons who were first language Kannada speakers and second language English speakers. Group T consisted of 30 persons who were first language Tamil and second language English speakers. All participants were educated in English medium schools up to at least Standard 12. Each group consisted of 15 male and 15 female participants.

Material

For the purpose of this study, 30 monosyllabic English words with stops in the initial position were chosen. Each of the six English stops /p, b, t, d, k, g/ was in the initial position of five different words. Each stop was combined in words with each of the vowels / a, u, i, e, o/ (30 words in total). Each word was preceded either by the carrier phrase "Now I will say the word" or by "Now we will talk about".

Procedure

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A Sony digital recorder was used to record the responses. Recordings were taken either in a sound proof room or a quiet room. The microphone was held approximately 10cm from the subjects' mouths. All subjects were comfortably seated and were asked to read the list before recording. Each subject read each sentence twice. Thus, a total of 60 sentences were read by each subject. All the sentences read by the subjects were recorded. The samples were loaded onto the PRAAT software (Boersma&Weenink, 2008, version 5.0.27) and stored on a computer hard disk. For the initial consonant of each of the target words, voice onset time was measured using PRAAT software. The recordings were sampled at 16kHz, 12 bit quantization. To measure Voice Onset Time, spectrograms were visually inspected in the PRAAT software. For each target stop, a time marker was placed at the onset of the noise burst and another marker was placed at the onset of steady state vocal fold vibration. The first vertical striation in the second formant of the vowel following each stop was visualized to determine steady state vocal fold vibration. Since the spectrogram is displayed with time in milliseconds along the horizontal axis, direct measurement of the time between the markers, and thus measurement of VOT was possible. The point of release was considered as the reference point. It was given a value of zero. Measurements of voice onset time before this point were assigned negative values and measurements after this point were assigned positive values.

In this manner, VOT measures were carried out for all stop consonants (/p/, /t/, /k/, /b/, /d/ and /g/) selected for the study.

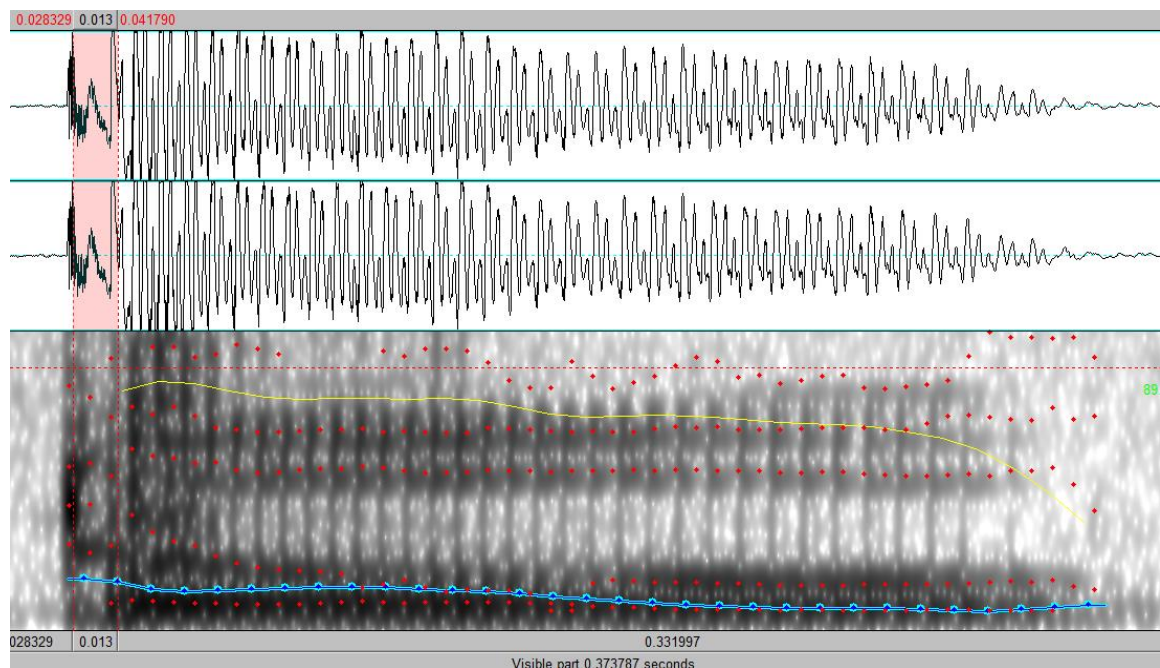


Figure 1: PRAAT window showing measurement of VOT for the word ‘two’ produced by a male Kannada speaker (subject 11)

In total, VOT for 60 tokens was measured for each of the 60 participants. So, a total of 3,600 (6 plosives X 5 vowels X 2 repetitions X 60 participants) tokens were acoustically analysed.

For analysis, the two productions of each word were averaged for each participant.

Statistical Analysis

The data were subjected to statistical analysis. Median and Range of VOT was determined for the initial consonants of each word of each group. Since the data did not follow normal distribution, Mann-Whitney U test was applied to determine group differences in voice onset time. The level of significance was fixed at 0.05.

Results

Results for Consonant /p/

Words	Language		U –value	p value
	Kannada	Tamil		
	Median VOT (Range) in ms			
Pour	30 (9-50)	32 (-35-79)	400.000	.460
Peel	24 (7-102)	26 (10-64)	376.000	.274
Parks	27 (16-45)	28 (-46-74)	438.000	.859
Pools	27 (0-91)	35 (0-86)	301.500	.028
Pay	25 (8-79)	24 (-12-54)	435.000	.824

Table 1: shows the median and range of VOT in milliseconds of the consonant /p/ in the initial position of the five target words. Mann-Whitney U values and p values are also stated.

The difference between the two groups was significant only for the word ‘pools’. The results also indicate that the Kannada group produced /p/ with positive VOT values in all words. The Tamil group, however, produced /p/ with either a voicing lead or a voicing lag in ‘pour’, ‘parks’ and ‘pay’.

Results for Consonant /t/

Words	Language		U-value	p value
	Kannada	Tamil		
	Median VOT (Range) in ms			
Toe	21 (10-61)	27 (11-48)	327.0	0.69

Tea	22 (8-81)	27 (11-59)	324.0	0.62
Task	28 (9-55)	27 (-24-61)	431.0	.779
Two	23 (9-78)	30 (14-71)	308.0	<u>0.036</u>
Take	25 (9-47)	28 (16-47)	344.00	.117

Table 2: shows the median and range of VOT in milliseconds of the consonant /t/. Mann-Whitney U value and p value are also stated.

The difference between the two groups was statistically significant only for the word ‘two’.

Results for Consonant /k/

Words	Language		U-value	p value
	Kannada	Tamil		
	Median VOT (Range) in ms			
Coal	47 (28-88)	53 (30-95)	299.000	<u>.026</u>
Keys	49 (32-89)	60 (-46-102)	379.00	.294
Cards	44 (19-69)	41 (15-89)	403.000	.487
Cool	50 (25-104)	52 (33-97)	358.000	.174
Cakes	43 (22-75)	44 (28-85)	417.00	.626

Table 3: shows the median and range of VOT in milliseconds of the consonant /k/ in different words. Mann-Whitney U values and p values are also stated.

The difference between the two groups was statistically significant only for the word ‘coal’.

Results for Consonant /b/

Words	Language		U-value	p value
	Kannada	Tamil		
	Median VOT (Range) in ms			
Bored	-83 (-114-37)	-61 (-155-60)	384.000	.329
Bees	-82 (-126- -27)	-65(-159-40)	274.000	<u>.009</u>
Bark	-72 (-146-37)	-54 (-121-48)	387.000	.352
Boot	-87 (-138 - -47)	-69 (-132-41)	290.000	<u>.018</u>
Bays	-79 (-123 - -31)	-67 (-127-33)	335.0	0.089

Table 4: shows the median and range of VOT, Mann-Whitney U values and p values of the two groups for the consonant /b/.

The difference between the two groups was significant only for the words ‘boot’ and ‘bees’. In the words ‘bees’, ‘boot’, and ‘bays’, Kannada speakers always produced /b/ with a voicing lead. However, Tamil speakers produced these words with either a voicing lead or a voicing lag.

Results of Consonant /d/

Words	Language		U-value	p value
	Kannada	Tamil		
	Median VOT (Range) in ms			
Door	-81 (-130 – 30)	-49 (-123 – 31)	284.0	<u>.014</u>
Deed	-82 (-122 – 22)	-54 (-123 – 24)	291.0	<u>.019</u>
Dark	-69 (-114 – -33)	-51 (-121 – 39)	252.0	<u>.003</u>
Do	-93 (-123 – -11)	-56 (-112 – 34)	208.0	<u>.001</u>

Day	-77 (-121 – -29)	-49 (-141 – 37)	272.0	<u>.008</u>
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Table 5: shows the median and range of VOTs in milliseconds, Mann-Whitney U values and p values for the consonant /d/.

The difference between the two groups was statistically significant for all the words of the consonant /d/. The Kannada speakers produced the words ‘dark’, ‘do’, and ‘day’ with a voicing lead while the Tamil speakers produced these words with either a lead or lag VOT.

Results for Consonant /g/

Words	Language		U-value	p value
	Kannada	Tamil		
	Median VOT (Range) in ms			
Goals	-85 (-115 – 0)	-50 (-100 – 66)	197.0	<u>.001</u>
Geese	-62 (-112 – 46)	-40 (-119 – 50)	239.0	<u>.002</u>
Guards	-66 (-107 – 42)	-28 (-131 – 63)	233.0	<u>.001</u>
Goose	-80 (-135 – 62)	-39 (-146 – 69)	277.000	<u>.011</u>
Gates	-72 (-113 – 39)	-22 (-143 – 59)	270.000	<u>.008</u>

Table 6: shows the median and range of VOT in milliseconds of the consonant /g/, Mann Whitney U values, and p values

The difference between the two groups was statistically significant for all the words of the consonant /g/.

Discussion

Compared to the VOT for Kannada stops found by Savithri (2007), the ranges and medians of English stops produced by Kannada speakers in this study were larger for all the phonemes. The VOT values of the Tamil group could not be compared as data on Tamil VOT were unavailable.

In the English language, voiced and voiceless cognates are phonemic, that is, the voicing contrast exists. In the Kannada language too, this contrast exists. This contrast is similar to the one in English. So, second language Kannada speakers will not have to learn this contrast when they learn English. In the Tamil language, both voiced and voiceless stops are present, as in Kannada. However, in Kannada, these sounds are phonemic while in Tamil they occur in free variation. First language Tamil speakers hence do not need to distinguish between voiced and voiceless sounds in their productions of stops in Tamil. Hence, speakers of Tamil use both voiced and voiceless sounds, but not contrastively, while speaking Tamil. When speaking English however, these distinctions are essential, as the voicing contrast does exist in English. Thus second language English speakers whose first language is Tamil have to learn/acquire this contrast, between voiced and voiceless stops, that is not present in their language.

In this study, there was no significant difference between the two groups for half of the words. There can be different explanations to account for these findings. Flege et al (1995, 2005), in the Speech Learning Model, posited that new phonetic categories for L2 sounds are established less often as age of L2 learning increases, suggesting that dissimilation is less likely to happen in adult learners. In this study, participants began learning L2 before the age of six (school going age). Thus, it is likely that the English voiced-voiceless category will have been established in some of these individuals. Thus, for many words there is no significant difference between Kannada and Tamil speakers. This is consistent with findings in MacLeod and Stoel-Gammon's (2010), and Sundara, Polka, and Baum's (2006) studies of early bilinguals.

Another factor that influences the extent of establishment of phonemic categories is exposure to L2 and use of L1 and L2 (Ayoama.K et al, 2004). The subjects in this study used English in educational/occupational settings on a regular basis. Since all subjects lived in Bangalore (a city in Karnataka where the language used is Kannada), use of Tamil by Tamil speakers was possibly further limited. This could also have contributed to the similar values of VOT found in Tamil and Kannada speakers.

The material used could also have contributed to similarities in the two groups. The English word list selected for the study consisted largely of frequently-used words which have minimal pairs with only the voiced-voiceless feature distinguishing them. Since, the subjects in this study, had all started learning English at a fairly young age and used English on a regular basis, it is likely that these individuals use this contrast appropriately when producing these words. It is possible that in other instances, like in the use of proper nouns, VOT differences may be prominent as the sounds are used in free variation in Tamil speakers.

However, it can be reasoned that within the group of Tamil speakers, there will be variations in the realization of the voicing contrast. This can help explain the finding that for half of the words there were significant differences between the groups. It can be speculated that Tamil speakers of English, for whom this distinction was still not well established, would produce voiced and voiceless sounds interchangeably when speaking English. This can explain the results which show that for some words (dark, do, day, bees, boot, and bays), Kannada speakers only used a lead VOT while Tamil speakers used either a lead or a lag VOT and for some words (pour, parks, pay and keys), Kannada speakers used only a lag VOT while Tamil speakers used either a lead or lag VOT. In the first language of these speakers there is no contrast between voiced and voiceless sounds so these individuals do not need to distinguish between the sounds in their productions. This may be carried over to their production of English stops too. Therefore, the differences between the two groups can be explained.

The results of this study support the notion that early and continued exposure to a second language can reduce the effect of the first language on the second language (in this case, on VOT). However, this study also revealed that native language phonetic categories can affect learning of new categories in the second language, to some extent.

Limitations

This study neither measured VOT values in the native language of the participants (Kannada and Tamil) nor did it measure VOT of native English speakers, so direct comparisons between the first and second languages were not possible.

Implications

The findings of the present study, if elaborated, can be used to develop speech synthesis and speaker identification algorithms. It also has a potential application in algorithms that detect accented English. These may be of use to companies with Business Process Outsourcing, where elimination of the Indian accent is focused on.

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Appendix 1

The target word list used was as follows:

Words with carrier phrase “ Now I will talk about _____ ”

parks cards keys cakes coal
geese pools bees bays guards tea

Words with carrier phrase “ Now I will say the word _____ ”

twocool goose gates goals
boottask toedark do
daydoor pour take pay
peel barkbored deed

The target words for the phoneme /k/ were cakes, cool, keys, cards and coal.

The target words for the phoneme /p/ were pay, pools, peel, parks and pour.

The target words for the phoneme /t/ were take, two, tea, task and toe.

The target words for the phoneme /g/ were gates, goose, geese, guards, and goals.

The target words for the phoneme /b/ were bays, boot, bees, barks, and bored.

The target words for the phoneme /d/ were day, do, deed, dark, and door.

List of Tables

Table Number	Description
1	Shows the median and range of VOT in milliseconds of the consonant /p/ in the initial position of the five target words. Mann-Whitney U values and p values are also stated.
2	Shows the median and range of VOT in milliseconds of the consonant /t/. Mann-Whitney U value and p value are also stated.
3	Shows the median and range of VOT in milliseconds of the consonant /k/ in different words. Mann-Whitney U values and p values are also stated.
4	Shows the median and range of VOT, Mann-Whitney U values and p values of the two groups for the consonant /b/.
5	Shows the median and range of VOTs in milliseconds, Mann-Whitney U values and p values for the consonant /d/.
6	Shows the median and range of VOT in milliseconds of the consonant /g/, Mann Whitney U values, and p values.

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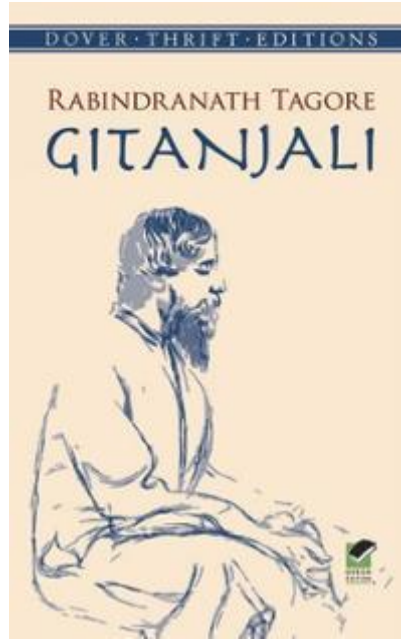
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Mystic Vision and Cosmopolitan Outlook in *Gitanjali*

Dr. S. Chelliah



Abstract

This article is an attempt to understand the universally acknowledged versatile genius of Rabindranath Tagore and his writings which got permeated with a rich fund of creative imagination by rendering his vision and experience freely and spontaneously into his transcreations. It throws light on his mystic vision and cosmopolitan outlook by stating that Tagore is a poet of humanity par excellence. Tagore is a harmoniser trying to build a durable bridge of understanding between man and nature, man and God.

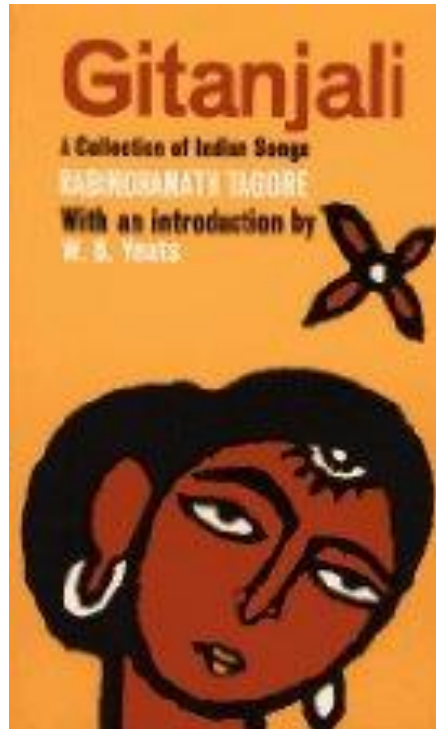
Key words: Rabindranath Tagore, Gitanjali, mystic vision, cosmopolitan

Transcreations

Universally acknowledged as a man of versatile genius and achievements, Rabindranath Tagore may be regarded as the first Indian poet cum writer who gained for modern India a permanent place on the world literary map. No doubt, he was a poet par excellence who mainly wrote in English and translated his own creations into English. It is generally held that almost all his English renderings called transcreations and all his writings

– plays, short stories, novels, essays, etc., are out and permeated with a rich fund of creative imagination. His extensive travels, his understanding of different principles and philosophical notions of people far and wide and his varied experiences of life and culture enriched the world in general and the literary world in particular with the rich reservoir of knowledge and wealth of wisdom.

Gitanjali



Tagore was born in Calcutta on 7th may 1861, as the youngest son of Maharishi Devendranath Tagore, the great social and religious reformer. His literary outpourings began from his sixteenth year and his very first poem was published in 1867 in a magazine called *Jnanakur*. Tagore's greatness as a poet was recognized by the West when in 1912 he published an English rendering of some of his Bengali poems under the title *Gitanjali*. These verses with their delicate lyrical loveliness and deep mysticism, took the Western world by storm. Overnight Tagore became a world poet. The very next year he was awarded the Nobel Prize for literature. As a truly religious poet, he sang of the infinite mercy of God and as a poet of humanity, he sang of love and equality for all beings in the world. As a prolific writer, he is said to have produced a flood of literature by pouring forth a steady stream of poems and songs, dramas and farces, novels and short stories. No doubt, there is a triple strand in Tagore's literary creations. Love of man, passion for Nature and yearning for God do suffuse all his writings.

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A Home Teeming With Creative Activity

Tagore was born in a home teeming with creative activity. He himself stated one: “we wrote, we sang, we acted, and we poured ourselves out on every side”. He himself wrote once as: “we wrote, we sang, we acted, and we poured ourselves out on every side”. In the Tagore family, the East and the West met under the influence of his grandfather who is said to have introduced European paintings, Western furniture, Italian statues and Western ways and manners. But the family did not lose its sanctity and continued to observe the religion of the Upanishads. The poet’s boyhood days were spent and passed in this melange of East and West and as he grew up, he became aware of their unity and he did his best to present the need of international unity and universal brotherhood in his poems, plays, essays and speeches.

The Tagore family was revolutionary completely breaking with obsolete traditions. Like his father, Rabindranath Tagore was deeply influenced by the Upanishads and Buddhism. No doubt, Tagore’s birth coincided with the dawn of Indian Renaissance finding fullest expression in three different movements - religious, literary and national. These three currents of Indian Renaissance did tremendously influence Tagore’s personality and found superb expression in his poetic creations. The words of Edward Thompson attest to this fact as:

“so that Rabindranath, from his earliest days grew up in the one house where all the surging tides of the Indian Renaissance could flow round his daily life, and full the air he breathed with the exhilaration of their freshairs” (P10)

Realization of God in the Heart of Humanity

Tagore lays focus upon realization of God in the heart of humanity and puts stress on the essential unity of man, God and Nature almost in all his poetical works. All discord and disharmony get resolved into unity and harmony. That is why it has been neatly said of his as; “to read one line of Tagore is to forget all the troubles of the world”.

A Rare Combination of Simplicity with Sublimity

Truly speaking, Tagore’s poetry soothes, consoles and strengthens, because it is an expression of his firm faith in the principle of unity, rhythm and harmony. As a great poet of man and humanity, Tagore, in the first of his career, sings of man in relation to nature, in the

second phase, sings of man in relation of God and in the third phase, sings of man in relation to other man or society. Making his lyrics a rare combination of simplicity with sublimity and intensity with spontaneity, Tagore proved himself to be a poet par excellence just because of the fact that as a singer of peace and unity, in the world, he has sung in glory of progress of humanity through ages, cosmopolitanism and universal brotherhood. He is out and out horrified at the various evils of materialism and industrialism leading to decay of spiritual values. There is no exaggeration in calling him a “pure poet” for he himself stated once: “I am a poet and nothing else”.

The end of poetry, according to Horace, is to give joy to the mind. For Longinus, the end of poetry is ‘enthralment’. To Coleridge, “a poem is that species of composition which is opposed to works of science and to Wordsworth, “poetry is the breath and finer spirit of all knowledge, while Ruskin defines poetry as nothing but “supreme moral truth”. Tagore’s conception of poetry has much in common with these opinions for poetry leads us in higher and healthier ways than those of the world, teaching the lessons of nature and the mystery of God. Tagore even falls in line with the idea and conception of Matthew Arnold who said:

“Poetry is at bottom a criticism of life; that the greatness of a poet lies in his powerful and beautiful application of ideas to life – to the question: How to live ... A poetry of revolt against moral ideas is a poetry of revolt against life; a poetry of indifference towards moral ideas is a poetry of indifference towards life”
(Ramaswami 53-54)

Rejection of the Art for Art’s Sake Theory

Tagore rejects “the art for art’s sake theory” and says that the significance of art lies in enriching human life for Art”, according to him, “is the illumination of feelings”. He is of the opinion that the very object of poetry is to elevate man’s soul from materialism and to establish a perfect communion between man and his surroundings and the ultimate reality. According to Tagore, a poet is one who should aim at achieving creative unity of the individual with the universe. Creation is the *sumum bonum* of a poet. In his words, “construction is for a purpose, it expresses out wants, but creation is for itself. It expresses our very being” (Tagore’s Lectures and Addresses 59) Poetry, says Tagore, reveals truth and the poet reveals the creative unity of the individual as well as of the universe.

Lyrical Quality and Poetic Vision

No doubt, Tagore's poetry is the epitome of Indian Culture and has been accorded international recognition for Tagore is not only a poet of India or Asia but a world-poet as well. His originality and variety of themes, his mysticism and romanticism, his conception of life, his peerless lyricism, his humanity and the flawless perfection of his technique and versification have made him one of the greatest poets, who has freely and spontaneously rendered his vision and experience into his transcreations. In spite of his translated work being a new creation in itself, his poetic achievement primarily rests on his English **Gitanjali** and other transcreations of his poems. He has to his credit publication of such remarkable works as 1) **Gitanjali** 2) **The Gardener** 3) **The Crescent Moon** 4) **Fruit Gathering** 5) **Stray Birds** 6) **Lover's Gift** 7) **Crossing** 8) **The Fregitive and other poems** 9) **Fireflies and Poems**, all of which attest to his lyrical quality and poetic vision. Even Ezra Pound and Crane were greatly influenced by him. In the words of Nirad C. Chaudhuri, "... he presents his Bengali poems in a kind of English which in itself self-conscious simplicity of diction and syntax went very near preciosity" (p. 13)

The critics like Yeats found in the poems of Gitanjali a signal characteristic as the result of the wedding of poetry to life, for poetry is closely in contact with the fundamental things of life-leaves and grass, flowers and rivers, birth and death. In the poems of Gitanjali, one can easily visualise the existence of harmony between emotion and idea, between religion and philosophy. This is rightly pointed out by W.B. Yeats in the lines that follow:

"A tradition where poetry and religion are the same thing, has passed through the centuries, gathering from learned and unlearned metaphor and emotion, and carried back again to the multitude the thought of the scholar and of the noble" (P XIV)

One can find a purpose in Keats' **Hyperion** but in the poetic world of Tagore, not even a single lyric is found without a purpose. In this respect, Tagore stands on par with the great poets of the world. Buddhadeva Bose rightly says:

"The range of his verse technique will carry us from Wyatt and Surrey across Spenser, Dryden, Shelley and Swinburne, right upto the early Ezra Pound... his

ballads excel Scott's; his child-poems, more abundant than Blake's innocence with almost sophisticated humour" (Bose 1)

Recreation in English

Taking liberty with the originals, he did his best not to attempt a literal translation but to recreate or rewrite in English. In his own imitable style, he did his best to create something of the subtle sensibility and music of the original in his creations. Endowed with boundless love for liberty, fraternity and equality, Tagore emerged as a singer of the smiles and tears of human life. His poems open "with a surging love of life and a mighty desire to merge into the rushing stream of humanity; Like Wordsworth's, Tagore's thoughts by slow gradation had been drawn to humankind and to the good and ill of human life" (Mukherji 16). Tagore's love for mankind is all pervasive. In poem after poem, Tagore appears as "an insurgent poet of humanity". In early poetry, his humanism does not assume spiritual significance, but in nature poetry, his humanism has spiritual orientation. He did sing in glory of the greatness of life and the whole of humanity. Sarojini Naidu pays her tribute to Tagore's humanism as;

"Tagore's song is the lyre of Heaven, emitting out the note of Eternity; it is the voice of all mankind, like the murmuring breeze of springdawn, Tagore's poetry soothes and embalms the heart of humanity" (P40)

A Variety of Themes and Originality

Tagore's vast poetic output is characterized by variety of themes and originality in thought and expression. No other Indo-English poet either before or after him did show as much freshness and fecundity of imagination as Tagore in glorifying the common objects of nature, human life and the human society and in this respect, Tagore stands supreme that too, in front rank in Indo-English romantic poetry. It is universally understood and accepted that **Gitanjali** is the greatest contribution of Tagore to Indian poetry in English.

Tagore is said to have cultivated to the core an idea of the grace and harmony of the entire universe for which the profound companionship of his father with a mystic outlook did a major part in such a way to instilling his mystic outlook and also did the study of the Upanishads and understanding of the ancient wisdom of India. To mould his mystic vision, the philosophical learnings of the Upanishads did a lot. Both mysticism and romanticism get

fused together in Tagore's poetry, issuing from the common sources-the Upanishads, the Vaishnava poetry, Sufism, Buddhism and the works of Kalidasa. Truly speaking, his romanticism stems "from the multiform-streams of Upanishadic and Vaishnavic thought of his own country" (Mukherjee 4)

Tagore's Mysticism

The very important point to be noted here is that Tagore's mysticism is neither a creed nor a philosophy but a practical way of looking at the world with a pure soul. His mystic vision lies in purifying the soul and realizing the inherent unity with all. His romantic imagination is primarily mystical. As a true mystic, Tagore does express the great Indian tradition of spirituality in his own vivid phrases and homely metaphors and shows its relevance to modern life. In a world of spiritual chaos, Cosmic despair and atheism, he is the one feeling convinced about the value and validity of the spiritual life and ideology as projected in the ancient classics of India. Mysticism is, no doubt, a striking feature of Tagore's poetic world for he was fortunate enough to have lived a life of inward excitement and passion due to his innate mystic or spiritual experience. Commenting on Tagore's mysticism, S.B. Mukherji is right in writing:

"It is a mysticism of limpid clarity, a vision made concrete, even sensuous". (P123)

The vision of unity or oneness in all things-of the 'one Inseparable' in the separate phenomena of the universe-was the mystic experience of Rabindranath Tagore;

"Nature's mystery, the mystery of the primordial unison of the soul with her, the joy and wonder of it-all are woven into the texture of the poems and vivified with an imagination that can externalize an intuitive vision with symbols and images startlingly new" (Mukherjee 123)

Unlike the Western romanticists who found themselves in spiritual wilderness, in an aimless, meaningless, godless world, Tagore has proved himself to be truly 'a mystic and romantic' – two rolled into one for "Tagore's poetry gains an immediacy, a spiritual significance that the modern world cannot afford to ignore" (P xiii). As a mystic, Tagore feel

and senses the diverse elements of the visible world of “eye and ear” being animated by an invisible spirit. That invisible spirit not only animates man but also the different aspects of nature and sees “one undivided changeless life in all lives, one inseparable in the separate”. The world-known philosopher Dr. Radhakrishnan rightly remarks:

“Being a poet, Rabindranath uses the visible world as a means of shadowing forth the visible. He touches the temporal with the light of the eternal. The material world becomes transparent as his spirit moves in it” (PP 137-138)

A Lyric Poet

Tagore is primarily and pre-eminently a lyric poet whose poems are nothing but poetic offerings expressed in sweet and unique melodies, dazzling and imperishable in beauty. **Gitanjali** is a collection of such hundred odd lyrics. Music and melody, cadences and rhythms, spontaneity and brevity are excellently blended together in his lyrics. The variety and suggestiveness of imagery in Tagore’s lyrics, most drawn from nature is unsurpassable in the entire range of Indo-Anglian poetry. The cardinal feature of Tagore’s lyrics is their song-like quality. They are both meditative and reflective and they are remarkable for their spiritual character. As Edward Thompson has rightly put it,

“Tagore is essentially a lyricist and the beauty of his religious lyrics is adequately presented by the English Gitanjali and that will stir men as long as the English language is read” (P15)

Just as Sarojini Naidu hailed as “the Nightingale of India” composed lyrics on a variety of themes, Tagore too composed lyrics on God, love, nature, love of the world and humanity. Mostly his poems are ‘prose poems’ in which he is found using musical language and incantatory rhythm. In the words of C. Paul Verghese,

“His greatest contribution is the importation of an incantatory rhythmic prose which he almost perfected as a medium for the rendering of his own poetry into English by which ---- he demonstrated that the English language could be as suitable vehicle of Indian sentiment, thought and imagery” (P 54).

Tagore's lyrics are universal in their appeal. They reveal emotions and feelings out and out true to all ages and climates.

Musical

Tagore is as great in music as in poetry. Like Chaucer's fore runners, he writes music for his words and anyone can so easily understand the fact that Tagore is so abundant, so spontaneous, so daring in his passion that nothing seems strange and unnatural and he feels content to discover the soul in everything and surrender totally himself to its spontaneity for he has always cherished in his life the ideal of "Satyam, Shivam, Sundaram" – Truth, piety and Beauty. He does not simply seek the salvation of the individual but he cherishes the ideal of the collective happiness and freedom of the human race for the essence of his poetry is the intensity of his felt experience.

Spiritual Unity of Humankind

As a true citizen of the world, Tagore aimed at the mystic vision of the spiritual unity of humankind getting himself averse to all that was narrow, parochial or dogmatic with the sole intention of transforming the kingdom of earth into "a genuine blissful kingdom of heaven" (Sharma 33). His originality mainly lies in creating a synthesis between modern European thought and traditional Indian philosophy. In his two thousand odd songs, he sings and writes on God, devotion, love, nature, childhood, motherland, beauty, truth, humanity, social evils, spiritually etc. In **Gitanjali**, many such themes are interwoven together like flowers in a beautiful wreath. Its hundred odd lyrics open 'four worlds' before as – 1) God and the human soul 2) God and Nature, 3) Nature and the soul 4) the soul and the humanity. **Gitanjali** is a prayer to God and also the soul's voyage to Eternity. Truly speaking, the theme of **Gitanjali** is the realization of God through self-purification, love, constant prayer and devotion, dedication and surrender to God through service to humanity. In reality, he is a full fledged committed poet of hope for mankind Dr. S. Radhakrishnan rightly remarks in his **East and West in Religion** as

"When we are weighed down by the burden of defeated hopes and when our mind loses its moorings and sense of direction, he comes to us instilling hopes into our hearts and courage into our minds" (P 130).

The poet begins his 'song-offering' in **Gitanjali** in a spirit of absolute humility bring home the point of fact that human soul is eternal and immortal and human body is like a weak vessel which can be easily broken and filled again and again by God Himself and through such a process, human life is constantly renewed, making man die and be born again in another shape;

“Thou has made me endless
Such is thy pleasure
This frail vessel thou emptiest
again and again and fillest it
ever with fresh life” (Gitanjali P-1)

God is present everywhere in Nature and ever a source of inspiration to true devotees like the poet. As a mystic poet, whatever poetic talents he possesses or imbibes, he owes them to divine inspiration or influence. When he is inspired by Divine power, he starts singing with inexpressible joy and in such moments of divine inspiration, he forgets his physical balance and loses his personal identity in his union with the infinite. Immediately afterwards is visualized the mystic union of man and God, making him scatter His gifts in wild profusion through all objects of Nature. No doubt, God's gifts are infinite and man has neither enough greatness nor enough wisdom to make use of those gifts.

Concrete Imagery

Tagore is a poet gifted with the power of using concrete images drawn from the world of everyday experience to communicate rather richly even abstract concepts. That is why the body is first compared to a 'frail vessel' and the 'soul' to the water filled in it. Then God is compared to the flute-player and the human soul to a 'flute of reed'. This mingling of the concrete and the abstract runs through **Gitanjali**. The epithets 'flute' and 'reed' bring out the full humbleness and humility of the poet. Under the influence of divine inspiration, what is found to be discordant, ugly, foul and wicked in the human soul gets reduced to harmony and peace descending on the human soul. Mystic bliss issues only when one devotes oneself and power fully to the worship of God. This is very well achieved in Gitanjali by Tagore. In rich moments of mystic inspiration, the poet hopes to touch His feet with the out-spread wings of his soul, keeping himself pure and free of all evils so that his body, mind and heart may be

the temple of God in the real sense of the word. God is visualized by Tagore as the life of his life, 'Maker of his joy', 'source of his life and soul'. According to Tagore, God is 'truth' and it is He who illuminates the mind of man with the light of truth, wisdom and knowledge and that is why he tries his level best to reveal his greatness and glory through all his actions and to make himself worthy of union with God, the universal soul. As he feels tired of all human activities, he yearns and longs for mystic union with God and deep contemplation of the divine. Contemplation of peace, harmony and beauty of nature, deep communion with God are the hall marks of Tagore's mystic vision. It is only through wide experience and spiritual discipline that the truth of divine immense can be realised:

“The traveller has to knock at every alien door to come to his own, and one has to wander through all the outer worlds to reach the innermost shrine at the end”
(Gitanjali 12)

Man cries out in despair and in ignorance he asks, “Oh, Where is God?”. It is only through wisdom gained after long and varied experience that his question is answered and he is assured of the fact that God is in every object of nature. A traveller has to cover a long distance to reach his destination. Similarly, the human soul has to travel a great deal for attaining 'God head'. A truly religious and serene soul, according to Tagore, no longer argues and infers but meditates and waits for light and enlightenment. This is stressed upon rather clearly in **Gitanjali** by Tagore.

God's Mercy

Tagore is of the view that God is one who has shown His mercy all through his life, not only by making him more worthy of enjoying his manifold gifts which we scattered all around him but also symbolizing the beauty of nature, his own body, his mind and life as all noble gifts of God given to man like him rather unasked, that too, in abundance.

Tagore entirely relies on His mercy and love for the acceptance of his humble offerings in the poetic form of 'songs'. Just like John Donne, Tagore is seen using rich imagery and phraseology to express his love for the divine. The secular and the spiritual are fused into one. The longing of the lover thus becomes the longing of the human soul for re-union with the divine. The poet is the beloved and God is the lover. Just as the night with her

starry eyes, and with her head bowed down waits patiently for the light of day, so also he will wait for God, his lover. Just as the waiting of the night is rewarded with the dawn of day, so also his patient vigil will be rewarded and God will speak to him in His golden voice. In this way, the divine message of God will come to him through the sweet and harmonious songs of birds and the full blooming of flowers in the groves proclaiming melodiously the glorious vision and splendour of God in everything on earth. Now only, Tagore has come to realize one universal fact that fragrance of spiritual experience comes from 'within' and never from 'without'.

Humanism

No doubt, Tagore is a spiritual humanist visualizing spiritual element in the common place activities of life to find God in all humble cottages and not in temples. He out and out condemns castes and creeds working for division of mankind and pins faith in the dictum that all human beings are equal to the creator. In **Gitanjali**, Tagore reveals this firm conviction that the supreme being is imminent in common things and in the hearts of common people. His poetry is derived from his faith in the vastness of Nature and man's life is always viewed in relation to the vast life of Nature. S.B. Mukherji rightly observes:

“The vision sweeps down upon the sordid present and dwells upon the insults of humanity in the name of caste and creed to the humble and the lowly who are denied the sacred rights of man. The pained vision rouses the poet-prophet” (P 117).

Tagore's insurgent humanism asserts itself against all religious orthodoxy. Like all religious man, Tagore has intense love for the oppressed and the persecuted, for the misfits, for the non-conformists, for the homeless and the rejected. Man is the image of God. One has to love every creature, the naked and the hungry, the sick and the stranger:

“Here is thy footstool and there rest thy feet where live the poorest and lowliest and the lost” (Gitanjali 37)

Being a poet of the people, Tagore's heroes and heroines are drawn from the ordinary people and their simple joys and sorrows are rendered for humanity in rich musical language with extraordinary insight and depth of emotion:

“The simplest human affections, the child-heart of the young and innocent, the simplest domestic joys and sorrows, the purest and simplest yearnings of the soul for God-these go to form the unity towards which Rabindranath’s poetic utterance is striving” (Ghose 17)

In his poetry; Tagore stresses on the value of the cordiality of human relations. Dr. Radhakrishnan rightly comments:

“Human relationships are the mainspring of spiritual life. God is not a sultan in the sky but is in all, through and all over all” (P 138)

As a poet of bright hope, Tagore envisions a better future for mankind despite present sorrows and sufferings of life at present.

To Conclude

To conclude, it may be said that Tagore is a poet of humanity par excellence and also the champion of equality among all men, singing of the whole humanity and praying to God to make him strong enough to bear easily all the joys and sorrows of life and also to serve others with love and sympathy. He also prays to God to make him spiritually strong so that he may always befriend the poor and protect them from the oppression of the mighty. In short, all poetry, according to him, is nothing but a desperate attempt to express man’s relation to his fellow-men, to Nature, to God – man and the circumambient universe and he can be called as a harmoniser trying to build adurable bridge of understanding between man and nature, man and God.

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Development and Validation of the EFL Reading Questionnaire

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Abstract

This paper deals with the validation of an EFL reading questionnaire and presents the various stages in the validation process. The primary purpose of this study was to modify and validate a questionnaire of factors affecting enhancement in reading comprehension in EFL setting. A group of 212 undergraduate learners of English selected randomly from undergraduate students majoring English consented to participate in the study. The research procedures consist of two phases as the first phase is the study on the factors related to reading comprehension enhancement by using theoretical basis, the second phase is the development and the verification of the causal model of factors that affect reading comprehension improvement with the empirical data. Exploratory factor analyses were carried out to determine emerging underlying categories of factors affecting reading comprehension improvement. The findings of the first phase were used as the variables for the second phase study. Applications of the measure are discussed.

Keywords: EFL Reading, reading strategy, motivations, epistemic beliefs

The ability to read is a key aspect of literacy and is often associated with academic success in learning English as a foreign language (EFL). Reading is quite axiomatic that students gain much knowledge by obtaining information from reading materials to be consolidated with other areas of language in EFL classes as well as exposing students on linguistics features from the reading texts, like sentence types, and dictions. Through reading,

students are acquired with study skills like summarizing, scanning, skimming which are pivotal to learning. These are benefits of reading that bring positive effects on learning English. As emphasized by Nordin, et al. (2013), reading had a positive effect on the educational achievement of EFL students.

Over the years, there has been accumulated evidence that emphasize the importance of reading and that students equipped with some factors improving their comprehension that may be more successful than others. As the aim of reading is to struggle for an understanding or comprehension of the reading materials (Dabarera, et al., 2014), ability to comprehend reading texts is often associated with, reading strategies, reading motivations, and students' beliefs (Anmarkrud & Bråten, 2009; Naseri & Zaferanieh, 2012 ; Ferguson et al., 2012). There is a growing body of evidence of showing that there is a correlation among reading strategy use, motivations, and students' beliefs in reading comprehension (Matsumoto et al., 2013) as factors that relate one to another to enhance students' comprehension over reading texts. It is generally considered that beliefs likely affect reading motivations (Bagherzadeh & Azizi, 2012), and that motivations are the most influential factors for the use of learning strategies (Guthrie, et al., 2007; Anmarkrud & Bråten, 2009; Bråten, et al., 2014).

Students' beliefs become pivotal foundations in learning English, which affect other factors affecting reading comprehension improvement. Bagherzadeh & Azizi's (2012) study proves that EFL students who possess stronger beliefs achieve better in learning EFL because they own higher learning motivations. Thoroughly, students' beliefs about EFL learning bring effect on students' cognitive, meta-cognitive, social, and affective language learning strategies (Zare-ee, 2010). Similarly, it has been reported that there are significant strong positive correlation between beliefs in reading and reading strategies use, namely cognitive, testing, meta-cognitive, and compensatory strategies (Naseri & Zaferanieh, 2012). Notwithstanding, the previous study done by Matsumoto et al. (2013) does not employ specific beliefs related to reading comprehension that later is found as one of its limitations of the study. Thus, to comprise a relevant factor affecting reading comprehension improvement, students' epistemic beliefs in EFL reading is selected as the basis.

Epistemic beliefs are beliefs about knowledge and knowing which are often connected with cognition and academic performance. In EFL setting, students with sophisticated epistemic beliefs are proven to own internal motivations, self efficacy, interest, self regulated learning, and goal orientation to reach high degree of academic achievement (Ulucinar, et al., 2012; Akbari & Karimi, 2013). In reading, sophistication of epistemic beliefs can be achieved by facilitating student to deeper level comprehension of multiple texts. Specifically, Ferguson et al. (2012; 2013) point out that students' sophisticated epistemic beliefs increase after they read multiple texts which are written by various authors and different stands. Sosu & Gray (2012) emphasize that students' motivations is enhanced when teachers help students to change simple primary beliefs to the sophisticated one. In other words, epistemic beliefs sophistication is expected to enhance students' motivation in reading.

Reading motivations provide several aspects that can affect students' reading comprehension enhancement. Originally, reading motivation aspects are developed by Wigfield & Guthrie (1997) which explore deeply about intrinsic motivation, extrinsic motivation, and reading efficacy. In relation to EFL setting, there are plenty of studies adopting reading motivation measure proposed originally by Guthrie et al (2004). Another study is done by Lau & Chan (2003) reveal that sophisticated cognitive and metacognitive strategies have strongest relation with reading comprehension, and specifically, intrinsic motivation and strategy attribution might facilitate reading development through their positive relations with strategy use. Besides, Dhanapala (2008) provides evidence that EFL reading motivation is multidimensional and that it resembles the general motivational constructs proposed by the first motivational theorists, Wigfield & Guthrie (1997). Therefore, in the present study, adopted aspects (dimensions) of reading motivation from Wigfield & Guthrie (1997) are employed.

While it has been reported that epistemic beliefs in reading influence EFL learning strategies use, motivational drives have also been found to influence EFL reading strategies use. In relation to this, Sheory & Mokhtari (2001) propose Survey of Reading Strategies (SORS) which are developed from metacognitive, cognitive, and support strategies use to measure ESL university students' perceived reading strategy use while reading academic

materials in English. Recently, Matsumoto et al. (2013) simplify these reading strategies to be four categories, namely adjusting, reasoning, monitoring, and main idea strategies. The present study adopts Matsumoto et al.'s (2013) reading strategies use as the other factor affecting reading comprehension improvement.

As stated above, several studies attempted to analyze factors affecting reading comprehension improvement albeit mostly focus discreetly on either students' beliefs, motivations, or reading strategies use. Recently, Matsumoto et al. (2013) show that those three factors are influential to students' reading comprehension improvement. However, students' beliefs should be more specific into reading, so epistemic beliefs in reading is chosen in this present study.

For the abovementioned reasons, studies should be conducted on what factors affect reading comprehension improvement, so a need to measure students' epistemic beliefs in reading, reading motivations and reading strategies use. This measure aimed at seeing students' current situation in relation to factors affects reading comprehension enhancement; thus, teachers can prioritize learning activities and set practice guidelines for more systematic and substantial development of students reading comprehension. Besides that, the results of previous studies also encourage the development of a new instrument, namely EFL reading questionnaire. While it is evident that the reliability and validity of the reading comprehension questionnaire in the previous study (Matsumoto et al., 2013) need further validation, it continues to be used in the measurement of reading comprehension in a variety of educational and professional settings in EFL context. With the growing interest in epistemic beliefs, it is imperative that valid and reliable instruments are highly needed. Two studies were carried out in the process of the development of the questionnaire: Firstly, an initial questionnaire version with partly new items was developed and its factorial structure, and reliability were investigated. Secondly, the relationship between the factors of the new questionnaire and the application of learning strategies was investigated.

RESEARCH METHODS

Participants

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A sample of 212 undergraduate students majoring English department from four different classes from university of Brawijaya participated in this study. The students were in their fourth semester. They had reading class with reading study skills and reading classes which focus on some reading texts genre like expository and exposition.

Instruments

The primary instrument used in this study was epistemic beliefs in reading (Ferguson et al, 2012), reading motivations (Wigfield & Guthrie, 1997), and reading strategies use (Matsumoto, et al., 2013). The EFL reading questionnaire of 40 statements for which individuals respond using a 4-point Likert-type rating scale from strongly agree (4) to strongly disagree (1) to items concerning factor affect their reading comprehension improvement. As previously noted, reading epistemic beliefs was developed to measure three underlying constructs: personal justification, justification by authority, and justification by multiple sources. Reading motivation was developed under 11 constructs, including reading efficacy, reading challenge, reading involvement, importance of reading, reading work avoidance, competition in reading, recognition for reading, reading for grades, social reasons for reading, and compliance. Besides, reading strategies use consist of four construct, namely adjusting strategy, reasoning strategy, monitoring strategy, and main idea strategy.

Procedures

There are several procedures undergone in this study. First, students filled in each dimension of factor affecting reading comprehension improvement, as follow: 64 students filled in epistemic beliefs reading questionnaire, 40 students filled in reading motivations questionnaire, and 27 students filled in reading strategies use questionnaire. Second, after the data obtained, each dimension were analyze using exploratory factor analysis. This is aimed to have more effective items on the questionnaire by grouping sub dimensions into similar characteristics so that the numbers of items were reduced. Third, after getting the new factors on each dimension, the EFL reading questionnaire was developed. Fourth, try out upon the questionnaire was administered to see the validity and reliability of the EFL reading questionnaire towards 81 students.

The questionnaires were administered in the students' classes ten minutes before or after the class session, based on the teachers' convenience. Upon providing consent to participate in the questionnaires students were directed to respond to each item of the questionnaire. Completing the questionnaire was not part of the class requirements and no additional credit was given to students who completed them.

Data Analysis

The research uses exploratory factor analysis to analyze the data obtained. Sass (2010) states that confirmatory factor analysis procedures may be used to test the expected structure of an instrument. In its purest form, exploratory factor analysis serves to determine, through statistical exploration, the underlying constructs that influence responses to a given set of items. It is used when the researcher lacks clear a priori evidence about the number of factors, and is instead intending to generate theory (de Winter et al., 2009). When utilizing exploratory factor analysis, however, numerous decisions must be made to ensure the stability of the factor structure and interpretation (Sass, 2010). Regarding to sample size, de Winter et al. (2009) have indicated that sample size requirements vary according to observed communalities, strength of factor loadings, the number of variables per factor, and the number of extracted factors. Other considerations impacting the stability of the factor structure are the model fitting and estimation procedures used (Flora & Curran, 2004). The choice of the numbers of factors to extract (Sass, 2010), the method of factor extraction (de Winter et al., 2009), the correlation matrix, and the rotation method (Sass, 2010). According to Flora & Curran (2004), factor recovery improves through the increase emphasis on any of the above components. Failure to adequately consider each of these decision points may result in a factor structure that lacks sufficient validity and is thus unable to be replicated.

Exploratory analyses were conducted using PASW Statistics 18 (SPSS, 2010) to further examine the underlying dimensions of factor affecting reading comprehension improvement. The choice to utilize exploratory methods was considered appropriate, as exploratory factor analysis should be used to serve as an initial test of the latent structure underlying items on an instrument (Sass, 2010).

RESULTS

A principal component analysis was conducted on the each dimension of factor affecting reading comprehension enhancement with model fitting and estimation procedures using SPSS 19.

Epistemic Beliefs in Reading

The revised Ferguson et al.'s (2012) questionnaire was used. The wording is revised so that each item would be relevant to the participants and the context in this study. Considering the presence of numerous variables in this research could be effective, exploratory factor analysis is implemented.

A principal component analysis (PCA) was conducted on the 13 items with orthogonal rotation (Varimax) using SPSS. The Kaiser-Meyer-Olkin statistic indicated that the overall sampling adequacy was low (KMO = .465), and all KMO values were at least .57, which is above the generally acceptable cut-off of .50 (Kaiser, 1974), indicating that it was not appropriate to perform factor analysis. Bartlett's test of sphericity also indicated that correlations between items were not sufficiently large for the analysis ($=.246, p > .05$). Therefore, this resulting structure possesses the same number of factors as the model proposed by Ferguson et al. (2012). However, the items used were selected based on high validity value, as follow: namely personal justification (2 items), justification by authority (6 items), justification by multiple source (5 items).

Additional reliability analyses were performed to provide a more consistent instrument that is also more easily interpretable. Through SPSS 19, validity and reliability of the questionnaire were measured. Each item showed that the coefficient obtained was less than .05, so they were claimed valid. The internal consistency reliability coefficients of adopted epistemic beliefs in reading was determined by Cronbach's alpha (α) for the three dimensions were as follows: personal justification ($\alpha = .380$), justification by authority ($\alpha = .514$), justification by multiple source ($\alpha = .743$). It means the questionnaire, particularly in reading epistemic beliefs part is reliable.

Reading Motivations

In order to evaluate the level of reading motivations, a modified and shorter version of Motivation for Reading Questionnaire (MRQ) from Guthrie, et al. (2007) was developed. Originally, there are 11 dimensions (53 items), but the usage of the shorter questionnaires considering the presence of numerous variables in this research could be effective.

A principal component analysis (PCA) was conducted on the 53 items with orthogonal rotation (Varimax) using SPSS. The Kaiser-Meyer-Olkin statistic indicated that the overall sampling adequacy was good (KMO = .740), and all KMO values were at least .57, which is above the generally acceptable cut-off of .50 (Kaiser, 1974), indicating that it was appropriate to perform factor analysis. Bartlett's test of sphericity also indicated that correlations between items were sufficiently large for the analysis ($=.000, p < .05$). Initial results produced three components with eigenvalues above Kaiser's (1974) criterion of 1.00, which together explained 64.8% of the variance.

Parallel analysis is an empirical method used to determine the number of underlying constructs that create the variance in a set of items and indicate the number of factors or components that should thus be retained (Kaiser, 1974). This is accomplished by comparing the observed eigenvalues against the eigenvalues (eigenvalue > 1). that would be expected to occur at random. For this study, parallel analysis identified three underlying constructs, or three potential components to be extracted. Table 2 provides an output of the results.

	Component		
	1	2	3
Reading efficacy	.789	.033	.005
Reading Challenge	.625	-.471	-.369
Reading Curiosity	.536	-.012	.021
Reading Involvement	.328	.034	.738
Importance of Reading	.653	-.340	.482
Reading work	-.694	.423	-.005

Competition in Reading	.783	-.006	.030
Recognition	.791	.203	.053
Reading for Grades	.337	.834	.224
Social reason	.543	.405	-.347
Complacency	.638	.193	-.466

Table 2. Component Matrix of Reading Motivations

This results different number of factors from Wigfield & Guthrie (1997) with different construct underlying the structure. There were 3 new dimensions, namely reading motivation in general (including reading efficacy, challenge, curiosity, importance of reading, reading work, competition in reading, recognition, social reason, and complacency), reading for grades, and reading involvement.

Upon determining that this three-factor structure was the best fit for the data, additional reliability analyses were performed to provide a more consistent instrument that is also more easily interpretable. During these reliability analyses, 15 items were selected to represent reading motivations domain, as follow: motivation in general (9 items), reading for grades (3 items), and reading involvement (3 items). The validity and reliability of the questionnaire is measured using SPSS 19. The item obtained coefficient less than .05 was valid, albeit some items showed values higher than .05 were not used to keep the validity of the questionnaire. Furthermore, to examine the internal consistency reliability coefficients of the adapted reading motivations dimensions, Cronbach's alpha coefficient (α) were computed for the three components, namely reading motivation in general ($\alpha = .545$), reading for grades ($\alpha = .540$), and reading involvement ($\alpha = .379$). These statistical results are evidence of the reliability of the questionnaire in reading motivations part.

Reading Strategies

In order to measure the students' reading strategies use, the questionnaire was developed by analyzing previous students' reading strategies use. Following Matsumoto et al. (2013), there were four constructs (23 items)

Another principal component analysis (PCA) was conducted on the 23 items with orthogonal rotation (Varimax) using SPSS. The Kaiser-Meyer-Olkin statistic indicated that the overall sampling adequacy was good (KMO = .585), and all KMO values were at least .57, which is above the generally acceptable cut-off of .50 (Kaiser, 1974), indicating that it was appropriate to perform factor analysis. Bartlett's test of sphericity also indicated that correlations between items were sufficiently large for the analysis ($=.033, p < .05$). Initial results produced three components with eigenvalues above Kaiser's (1974) criterion of 1.00, which together explained 77.5% of the variance.

Parallel analysis is an empirical method used to determine the number of underlying constructs that create the variance in a set of items and indicate the number of factors or components that should thus be retained (Kaiser, 1974). This is accomplished by comparing the observed eigenvalues against the eigenvalues that would be expected to occur at random (eigenvalue > 1). For this study, parallel analysis identified three underlying constructs, or two potential components to be extracted. Table 3 provides an output of the results.

	Component	
	1	2
Reasoning	.771	-.425
Adjusting	.738	-.453
Main idea	.517	.683
Monitoring	.653	.473

Table 3. Component Matrix of Reading Strategies Use

Different number of factors from Matsumoto et al. (2013) with different construct underlying the structure was revealed. There were 2 new dimensions, namely deductive (identifying main ideas= 6 items) and inductive (including: summarizing, making inferences, and utilizing text organization= 6 items).

Additional reliability analyses were performed on determining that this two-factor structure was the best fit for the data in order to provide a more consistent instrument that is

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also more easily interpretable. During these reliability analyses, 12 items were selected to represent reading strategies use domain, as follow: deductive (identifying main ideas= 6 items) and inductive (including: summarizing, making inferences, and utilizing text organization= 6 items). In addition, validity and reliability of the questionnaire were measured through SPSS 19. Each item showed that the coefficient obtained was less than .05, so they were claimed valid. The internal consistency reliability coefficients of adopted epistemic beliefs in reading was determined by Cronbach's alpha (α) for the three dimensions were as follows: deductive (identifying main ideas) ($\alpha = .516$), inductive (including: summarizing, making inferences, and utilizing text organization) ($\alpha = .487$). It means the questionnaire, particularly in reading strategies use part is reliable.

DISCUSSION

The main finding from this research is that the final 40 items version (see Appendix) of the questionnaire is a reliable measure and can be used in other contexts for both research and pedagogical purposes. The analyses to determine the reliability and validity of the questionnaire revealed its success in measuring the intended constructs, namely factor affecting reading comprehension enhancement. As expected, some items were discarded due to low levels of internal validity on the dimensions of factors affecting reading comprehension these deletions led to an increase in the overall reliability of the questionnaire. Furthermore, the exploratory factor analysis resulted in concise manner of EFL reading comprehension questionnaire, which comes from three dimensions, namely epistemic beliefs in reading (13 items), reading motivations (15 items), and reading strategies use (12 items), are respectable values for a new questionnaire with a small number of items.

Further evaluation and improvement of the questionnaire are needed. Potential users of this questionnaire will also need to collect and report evidence about the quality of the data they obtain using it because validity and reliability are relative and context dependent (Bachman, 2004; Weir, 2005). Such studies will contribute to further evaluation and improvement of the questionnaire because the validation study reported in the current study has been considerably revised based on its administration with a new sample of students in an EFL context. Preliminary analyses of the new version indicate even higher levels of reliability

and confirmation of the constructs.

One of the goals in carrying out this research was to describe the process of the development and validation of a questionnaire for use in EFL research. Even though the results indicate some success in measuring the intended constructs, there are many difficulties and challenges involved in defining and measuring preferences for different types of EFL language instruction. Support for this comes from qualitative data might be conducted to the future study. The future researchers are suggested to see the causal relationship among factor affecting reading comprehensions improvement to see the direction of influences and strong/weak relationship. Further the results of this questionnaire can be related to students' reading achievement to predict whether students who show strongly positive relationship on factors affecting reading comprehension improvement achieve better in reading comprehension or not.

The positive results of this validation study have led not only to the development of an expanded version of the students' questionnaire but also to a parallel questionnaire for teachers, both with more items to measure teaching techniques use related to students' improvement of epistemic beliefs sophistication, higher reading motivations, and effective learning strategies in reading. The next phase of our research includes a quasi-experimental study to investigate the effects of each factor affecting reading comprehension enhancement, whether the more sophisticated students' epistemic beliefs the better their achievement in reading. The experimental study should also prove whether students who own higher reading motivations will achieve better too in reading comprehension. Accordingly, the experimental study should examine which reading strategy is the most effective for students to use in order obtain better achievement in reading comprehension. The development of the EFL reading questionnaire has been shown to be a valid measure of factor affecting reading comprehension improvement gives the confidence to move forward in other studies.

CONCLUSION

It can be concluded, that with the EFL reading questionnaire, a step forward in the development of an instrument for measurement of factor affect reading motivation

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improvement in EFL setting has been taken. The investigation of the psychometric properties of the instrument showed a stable factorial structure and satisfactory reliabilities. Further studies are encouraged to conduct based on implications of the questionnaires in pedagogy and research fields stated above in the discussion.

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APPENDIX

EFL Reading Questionnaire

1. I make use of what I know about the text type and organization (RS-F2-Main Idea)
2. I translate difficult parts into *bahasa Indonesia*. (RS- F1-Adjusting)
3. I predict what is going on in the text. (RS-F1-reasoning)
4. Just one source is never enough to decide what is right in reading materials (EB-F3-justification by multiple sources)
5. I search for a topic sentence representing the main idea in each paragraph. (RS-F2-Main Idea)
6. I check my overall understanding of the text. (RS-F1-monitoring)
7. I take an overall view of the text type and organization to understand the text. (RS-F2-Main Idea)
8. I can never be sure about a claim in a reading text until I have checked it with at least one other source (EB-F3-justification by multiple sources)
9. To decide whether something I read is correct, I have to check whether it is related to other things I have read in the same topic(EB-F3-justification by multiple sources)
10. I read to improve my grades (RM-F2-Reading Grades)
11. I believe that everything I read in reading texts is correct (EB-F2-Justification by authority)

12. I read to learn new information about topics that interest me (RM-F1- reading curiosity)
13. I take an overall view of the text content to see what it is all about. (RS-F2-Main Idea)
14. I check to see if my understanding of the text is correct after reading e.g by discussing it with friends (RS-F1-monitoring)
15. I learn more from reading than most students in the class (RM-F1-reading efficacy)
16. I guess the meaning of unfamiliar words (RS-F1-reasoning)
17. Things that are written in reading class module is correct (EB-F2-Justification by authority)
18. When I read reading materials that is based on scientific investigations, then I believe that it is correct (EB-F2-Justification by authority)
19. I believe in claims that are based on scientific research (EB-F2-Justification by authority)
20. If an expert writes that something is a fact, then I believe it (EB-F2-Justification by authority)
21. To detect incorrect claims in reading materials, it is important to check several information sources (EB-F3-justification by multiple sources)
22. If the project is interesting, I can read difficult material (RM-F1- reading challenge)
23. It is very important to me to be a good reader (RM-F1-importance of reading)
24. To be able to trust knowledge claims in reading materials, I have to check various knowledge sources (EB-F3-justification by multiple sources)
25. I look forward to finding out my reading grades (RM-F2-Reading Grades)
26. I go back and forth in the text searching for necessary information (RS-F1-Adjusting)
27. Complicated stories are NOT fun to read (RM-F1- reading work)
28. I am willing to work hard to read better than my friends (RM-F1- competition in reading)
29. My friends sometimes tell me I am a good reader(RM-F1- recognition)
30. I sometimes read to my parents (RM-F1- social reasons)
31. I read because I have to(RM-F1- complacency)
32. Grades are a good way to see how well you are doing in reading (RM-F2-Reading Grades)

33. I feel like I make friends with people in good books (RM-F3-Reading Involvement)
34. I read a lot of adventure stories (RM-F3-Reading Involvement)
35. I enjoy a long, involved story or fiction book (RM-F3-Reading Involvement)
36. I pay attention to the text type and organization of the text I read. (RS-F2-Main Idea)
37. I pay attention to the connections of key words to understand the main idea (RS-F2-Main Idea)
38. What is a fact in reading materials depends on one's personal views (EB-F1-Personal Justification)
39. Every student can have different opinions about content in reading materials because no completely correct answers exist (EB-F1-Personal Justification)
40. If the reading instructor says something is correct, then I believe it (EB-F2-Justification by authority)

The abbreviations for classification of questionnaire dimensions and factors were not included in the administration but added in this paper.

F1= factor 1, F2 = factor 2, F3 =factor 3, EB = Epistemic Beliefs in reading, RM = reading motivation, RS = reading strategies use

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Space in the Selected Plays of William Shakespeare

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Abstract

Literature consists of writings that have lasting value and contain a wealth of meanings that are stated, implied or embedded within the work. Space may be considered as an effective literary device that helps in unearthing meanings hidden within the words, between the lines and also among different works of a single author. Spaces can speak much more than spoken words. The spaces in between Shakespeare's quotes are intertwined with ambiguity which enchants any keen observer and arouses curiosity. Space manifests itself in myriad ways in his works. This paper makes an effort to decode some of the hidden meanings of the spaces in some of his quotes. The paper consists of such an analytical study of the plays *Julius Caesar*, *Othello*, *Titus Andronicus* and *The Merchant of Venice*. The analysis is done by applying the notion of theatre and space in the plays of Shakespeare.

Key words: Space, betrayal, justice, revenge

Space in the Selected Plays of Shakespeare

As per definitions, literature is a noun that refers to written works, especially those considered of superior or lasting artistic merit. It is a discipline that undergoes a paradigm shift in its subject, scope and objective during the course of time. There exists a plethora of other definitions for the seemingly simple ten letter word "literature". However, the beauty of literature lies in the fact that it is beyond all definitions. The failure to find an apt and precise definition for something creates an urge to explore it further and learn more and more about it. And the thing with literature is that the more one tries to uncover its meanings, the more ambiguous it becomes! In a way, to understand literature is to understand one's own self. Because in some way or the other literature is life itself. Words bring completeness to the world.

They have the ability to mesmerize people without the help of spooky voodoo and magical wands. The magic seems to rest within the beautiful arrangement of subtle yet powerful words.

Apart from words there are various other techniques that authors employ to add meaning and texture to their works. Pauses, or rather, spaces are among the highest in ranking. Many prominent authors have made use of spaces to enhance the impact in their works. Among them, the most prominent one is Shakespeare.

Even after four centuries, Shakespeare continues to beckon us from bookshelves where his works have always enjoyed a place of pride. Dust has not collected on his masterpieces and termites have not eaten into his timeless talent. Like his enchanting Cleopatra, Shakespeare's creations cannot be withered by time nor can the changing world make his ideas and characters obsolete. Unlike other authors who can satiate our appetites after a few readings, Shakespeare makes us crave for more and more. This is because he had the uncanny insight that made him create characters that were of the earth earthy. Shakespeare represented Humanism which characterized the European Renaissance, and especially the Elizabethan Age of England. Authors and artists have an extraordinary ability to foresee things that may befall upon the human race. Shakespeare has proved himself to be a Nostradamus in that sense. On analyzing the plays of Shakespeare, we find that many of his quotes or dialogues burst with multiple implications.

***Julius Caesar* – Friendship, Deception and Caution**

“Et tu, Brute?” (*Julius Caesar* III i 77) is arguably the most quoted line from the Roman play of Shakespeare *Julius Caesar*. Julius Caesar, the most powerful among the triumvirate utters these words in shocked disbelief when he recognizes his most intimate and best loved friend, Brutus among the assassins that stab him to death.

The victorious hero, Julius Caesar was back after having defeated the sons of Pompey in battle. He was basking in the glory of his accomplishment; the public had gone all gaga over him and were celebrating his triumphant return. His growing popularity, arrogance and hubris made the others like Cassius nervous as they feared that he was steadily heading towards absolute

power. Already he had been offered the crown thrice and though he had declined it each time, the others found this ominous. The best thing, they thought, would be to arrest his forward march with his death. Cassius convinced Brutus who also complied with the plan eventually, and they executed their conspiracy by stabbing the unsuspecting Caesar 33 times. When Caesar articulates the words “Even you, Brutus”, there is a pause before he utters the name of Brutus, which is consolidated by the punctuation mark ‘comma’. This pause or space is the moment when Caesar understands that his best friend had become an enemy, and realizes the enormity of the betrayal.

The line, especially with its eloquent pause, could also be a thoughtful caution to Brutus that a similar fate awaited him, too. The unfortunate move made by the assassins misfired as it was interpreted as treachery and not love for the Roman empire, especially after the famous speech made by Antony another bosom friend of the mighty Caesar and a consummate orator. Thus, Caesar’s words proved to be prophetic as the conspirators and executors of the plot to kill Caesar also met with their ends not long after Caesar’s assassination.

Othello – No Breathing Space

“...Yet she must die, else she betray more men.

Put out the light and then put out the light.” (*Othello* V ii 6-7)

These are the words of Othello, the Moor, a man of action, just before he kills his beautiful and beloved wife, Desdemona. Othello is convinced that he has ‘clinching evidence’ of his wife’s infidelity in the form of the infamous handkerchief. Jealousy apart, he believes that he has no choice but to put his wife to death for being unfaithful to him. The second line tells us that he will first put out the candle and then put out the life of his wife by strangling her. He realizes that the candle, once put out can be relit, but the other light (Desdemona’s life) cannot be retrieved once it is taken. He effectively and quickly quells the stirrings within his treacherous heart:

“Oh balmy breath that dost almost persuade
Justice to break her sword...” (*Othello* V ii 17-18)

Equipped with such strong evidence, Othello does not see any need for further enquiry before he performs his duty. Othello, here, is less a cuckold and more a man of law, administering justice. He straightaway rejects Desdemona's pleas to spare her life, to let her live for another night – at least for half an hour. But Othello is adamant and says: "being done, there is no pause" (*Othello* V ii 93). Here, Shakespeare has used the tool of space in the other way. Had Othello tarried for a while, things would have been different, because very soon after murdering Desdemona he gets clear evidence of her innocence and chastity. The space which was missing here can be perceived as the 'would-have-been'. Shakespeare shows that there are no 'ifs' in life.

The Playwright's Space – A Case of Delayed Explanation

Science says that every action has an equal and opposite reaction. The psychology of 'tit for tat' and its consequent perils are abundantly portrayed in Shakespeare's most miserable flop play *Titus Andronicus*. The play begins with Titus Andronicus's return from war with Tamora, the queen of Goths, her three sons and Aaron, the Moor. But only four of twenty-five of Titus's sons are alive. As per the Roman rituals he sacrifices Tamora's eldest son to his dead sons. Thus, he invites the perennial wrath of Tamora who is seized by an overwhelming drive for revenge, and dedicates the rest of her life to destroy him utterly. Violence reigns in the events that ensue and by the time the curtain falls on the play, the audience become witnesses to, or hears of numerous killings, dismembered bodies, insanity, rapes, live burials, and so on. Naturally, the audience of the Elizabethan Age was repelled by the gory episodes and vengeance of this play. No wonder this was one play that was totally rejected by Shakespeare's audience.

Years later, Shakespeare wrote a very successful play, *The Merchant of Venice*. In the course of the play Shylock, the Jew and money lender justifies his demand for a pound of flesh – the condition on which he had lent money to Bassanio, friend of Antonio who was an anti-Semitic – with a pithy speech that expresses the thoughts of the oppressed minorities, and the genius of Shakespeare in capturing such sentiments with empathy and compassion.

"...If you prick us, do we not
bleed? If you tickle us do we not laugh? If you
poison us do we not die? And if you wrong us, shall
we not revenge?.....?"

The space, in this case, is the years that passed between the staging of the two plays, *Titus Andronicus* and *The Merchant of Venice*. As Shakespeare matured as a playwright over the years, and his plays became more and more popular, he must have perceived the situation in the latter play as an opportunity to explain (though not to justify) the unrelenting gore and violence of the former through this speech of Shylock which is touching and also undeniably logical, and therefore acceptable to all.

It would be pertinent to quote a line from one of Shakespeare's plays, here, that shows empathy towards wronged creatures: "The smallest worm will turn, being trodden on" (*Henry IV Part III* ii 2 859)

Understood the Psychology of People

Shakespeare understood the psychology of people who have been ill-treated, suppressed, tortured, or simply discriminated against. Thus, Shylock's speech maybe said to be Shakespeare's way of explaining the ruthless actions of Tamora who wanted to avenge the violent killing of her son in *Titus Andronicus*.

If we look deeper into the characters of Tamora and Shylock, we can see a similarity as both are members of marginalized sections of society. Tamora, being a woman could do nothing to save her son though she was as shattered by his killing as Titus must have been when he lost twenty-one of his sons. Women, the so-called 'weaker sex', have been marginalized throughout the history of mankind, and continue to be so even in this age of education and sophistication. So have the Jews been treated badly discriminated against and marginalized by the mainstream community of Christians, right from the time of the death of Christ to Hitler's notorious Holocaust to the times of the Neo-Nazis. Shakespeare has given a very eloquent and profound speech to Shylock (though he is the antagonist) in the play, and has thereby displayed a wider understanding of mankind. He has also tied up the unexplained loose threads of the former play in the latter one after a lapse (Space) of time.

Connecting the Plays

Though seemingly far-fetched, it is not entirely impossible to connect two plays written about different subjects at different points of time. But literature is all about filling the gaps and connecting the dots. At times we might just have to put the dots ourselves. Space also exists in thoughts which may go forward and backward trying to find connections and explain the causes and effects of events.

To Conclude

Space is the gap, the delay, the pause, the silence, the untold...all these are the different manifestations of space in works of art. Just as liquids assume the shape of the containers that they are poured into, so also reality and spaces in between words take up shapes that could become relevant, significant and eloquent.

As Keats famously said, “Heard melodies are sweet, but those unheard/ Are sweeter...” (*Ode on a Grecian Urn* Stanza ii 11-12). The Romantic poet has put it so simply in his *Grecian Urn*. Indeed, reading between the lines and looking for meanings in spaces and the lack of them can be very rewarding and make literature richer and deeper.

Needless to say, Shakespeare was a genius. We do not know much about him, but there is more to his works and words than meets the eye. Perhaps, he wanted his plays to be read as a comprehensive whole – even sequentially. His sonnets do seem to have a plot and we can understand them better when we read them in the right order. If we also read his plays in this way we will be able to detect a flow in them which connects them to one another. Shakespeare must have left a clue or a thread in each of his plays that helps us understand the next better. The beauty of his works lies in this connectivity as well as in the spaces within and between them.

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**The Image of New Woman in Manju Kapur's
*A Married Woman and Home***

R. Jagatheeswari, M.A., M.Phil.



Manju Kapur

Courtesy: http://www.veethi.com/india-people/manju_kapur-profile-7757-25.htm

Abstract

Manju Kapur, an internationally acclaimed Indian woman novelist, has penned down five novels. Manju Kapur's novels reveal the life of women, their struggle for basic rights, quest for identity and survival. With education they become aware of their self-reliance which is proved in concern with new women. It is thus her endeavour to connect with the readers belonging to different regions that makes her resort to include certain vernacular words in her novels. Manju Kapur through the treatment of the language and delineation of the characters presents a real picture of the society and this is what impresses the readers. She talks about reality, the roots of Indian psyche, family-centred life, generation gap and all real life situations faced by common man. Hence it is observed that she revives the traditional linear narrative fashion and adheres to social realism rather than magic realism. Manju Kapur's novels make the readers observe that

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through the story of her female protagonists, she projects the view that when an Indian woman, in spite of her education, status and intelligence, tries to marry according to her own choice, is likely to spoil her prospects in both the worlds – the one that she revolts against and the other she embraces. The new women in Manju Kapur’s novels do not want to be rubber dolls; instead they nurture the desire of being independent. They want to shoulder responsibilities that go beyond the familial circle. They are not silent rebels but are bold, outspoken, determined and action oriented. All the protagonists know that they cannot depend on others to sort out the domestic situation and so proceed to tackle it on their own. In spite of getting education and freedom, the women protagonists of Manju Kapur’s novels do not blossom into new women in the real sense. Though they dare to cross one patriarchal threshold, they are caught into another, where their free spirits are curbed and all they do is ‘adjust, compromise and adapt’.

Key words: Manju Kapur, image of new woman, *A Married Woman*, *Home*

Introduction

Literature is a term used to describe written and sometimes spoken material. It was derived from the Latin word “Litteratura” which means “writing formed with letters”. It refers to works of the creative imagination, including poetry, drama, fiction, nonfiction, journalism, etc. It represents the culture and tradition of a language or the people. It is more than just a historical or cultural artifact but can serve as an introduction to a new world of experience.

In India, there are different languages and literatures. India is a country where the cultural root is the same though there are marked difference in regional literatures owing to the genius of respective languages in which they are written. There are certain movements that have deeply affected each of the regional Indian literatures. The fact that Indian literatures are a product of a multilingual, multicultural and socio-historical mélange cannot be overlooked. Today Indian literature reached at the apex of creation with the contribution of regional and national writers.

Indian Woman Writing

Indian women writing in English is being recognized as major contemporary current in English literature. Indian women novelists have given a new dimension to Indian writing in

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English. It is still believed that women are the upholders of the rich Indian tradition of fables, storytelling and more. In the mid-nineteenth century, more women started to write in the English language. Women novelists have incorporated the recurring female experiences in their writings and it affected the cultural and language patterns of Indian literature. They have brought a stylized pattern in the whole context of Indian writing. Nowadays, people enjoy reading the anglicized novels presented by the new age women writers. The image of new woman and her struggles for an identity of her own also emerges as one of the prominent themes in the Indian English novel. Such a struggle needs support structures outside the family to enable women to survive.

Manju Kapur, An Emerging Indian Writing in English Writer

Manju Kapur is a very important important novelist of the present century. She was born in Amritsar on August 6, 1948. She has lived through turbulent times in India. She graduated from the Miranda House University College for Women. She went on to take an M.A. at Dalhousie University in Halifax in Nova Scotia and an M.Phil from Delhi University. She teaches English literature at Miranda House, Delhi University though at present she has retired from there.

Manju Kapur is the most talked about and appreciated contemporary Indian English woman novelist. Like Shashi Deshpande, Arundhati Roy, Gita Hariharan, Anita Nair, Shobha De, She has basically written about women, their marriage, and life after marriage, their quest for identity, their trauma and dilemma if failing to achieve the aspired result in their life. Manju Kapur is one of the significant new voices of India in the field of literature. She deals with social issues and she depicts these issues through the characters of her novel. Her novels are constructed around a woman's quest for self-fulfillment, autonomy, self-realization, autonomous personality and self-actualization. Manju Kapur depicts the inner psyche of women's mind.

Manju Kapur is an emerging writer in Indo-Anglian fiction. Her writings have a considerable impact upon the society. First she wrote poetry and then drama. She found her forte in novel writing and now is a full time novelist. Manju kapur has written five novels such as *Difficult Daughters* (1998), *A Married Woman* (2002), *Home* (2006), *The Immigrant* (2009) and

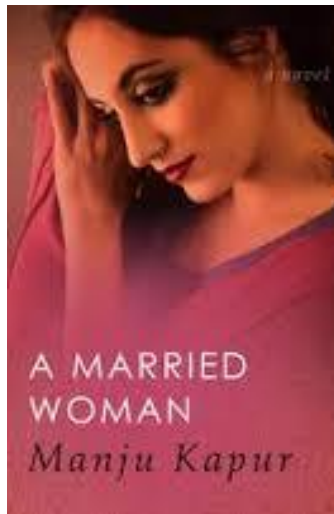
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Custody (2011). Her first novel *Difficult Daughters* received a great international acclaim. This novel was awarded the commonwealth writers prize for the best first book. It was a number one best seller in India. *Home* was shortlisted for Hutch Crossword Book award. Her books have been translated into many languages both in India and outside.

Emergence of New Woman in *A Married Woman*



Today women have been given bigger roles to play in the society. They are entrusted with more responsibility than their male counterparts. The positive step a woman takes will lead to a direction that will see the dawn of real freedom. As Rabindranath Tagore has said, “Woman is a builder and moulder of nations’ destiny. Though delicate and soft as lily, she has a heart far strong and bolder than that of a man. She is the supreme inspiration of any man’s onward march” (qtd. in Yadav 227-228).

Woman’s individual self has very little recognition and self effacement and self denial has been a woman’s normal way of life for ages. Women, no doubt, have acquired constitutional rights of equality with men, but the change in social attitudes towards women is yet to be achieved. In such a scenario her journey from ‘margin’ to the ‘centre’ becomes even more challenged. With the evolution of society, change is palpable. At present one can see women holding responsible positions in public and private offices. Throughout the World, literature has recorded this transition in woman’s stature. In India writers like Shobha De, and Namita Gokhale have depicted women in bolder avatars.

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According to Indian tradition, a woman must defer to her husband in every possible respect. She must make the marital home pleasant for him. She must cook the meals, wash the dishes and take care of the children. She must never enquire about money and she must acquiesce to her husband's every demand. But what happens when the old customs lose their power and the woman no longer believes her life should be determined in this narrow fashion? This prospect is the underlying theme of Manju Kapur's absorbing second novel, *A Married Woman*, in which her lead protagonist, Astha Vadera, undergoes profound changes against the backdrop of an India that is also evolving. There is a shift in values and women have started acknowledging themselves the co-equals of men. Though the high hopes of Feminism have been washed away in the present social milieu, the relationship between man and woman becomes one of structured interdependence. But still the woman has to work for her liberation without resigning herself to her destiny. Gender equality still remains a myth.

The portrayal of woman in Indian English fiction as the silent sufferer and upholder of the tradition and traditional values of family and society has undergone a tremendous change and is no longer presented as a passive character. Novelists like Kamala Markandaya, Nayantara Sahgal, Anita Desai and Shashi Deshpande have portrayed woman as an individual rebelling against the traditional role, breaking the silence of suffering, trying to move out of the caged existence and asserting the individual self. This woman is trying to be herself and yet does not wish to break up the family ties. Since *Gandhiji* helped the women to cross the threshold of family life and move out into the outer world of freedom struggle and social reform, the women today are presented with varied opportunities. Her writing in 1998, Manju Kapur, in her novels presents women who try to establish their own identity. The women of India have indeed achieved their success in half a century of Independence, but if there is to be a true female independence, much remains to be done. The fight for autonomy remains unfinished combat in her quest for identity.

The phrase 'new woman' was coined originally by Henry James and intended by him to characterize American expatriates living in Europe. Women of affluence and sensitivity exhibited an independent spirit and were accustomed to acting on their own. The socio-political

and economic forces brought about awareness in women who took up the new roles in the social, political and economic life. The New Woman was a feminist ideal that emerged in the late nineteenth century and had a profound influence on feminism well into the twentieth century. The term 'New Woman' was coined by writer Sarah Grand in her article "The New Aspect of the Woman Question" published in the *North American Review* in March 1894. The term was further popularized by British-American writer Henry James, to describe the growth in the number of feminist, educated, independent career women in Europe and the United States. The New Woman pushed the limits set by male-dominated society.

Manju Kapur's novels present the changing image of women, moving away from traditional portrayals of enduring women, self-sacrificing women towards self-assured, assertive and ambitious women, making society aware of their demands and in this way providing a medium of self-expression.

A Married Woman

Manju Kapur's second novel *A Married Woman* is the story of Astha an educated, upper-middle-class, working Delhi woman. Through her novel *A Married Woman*, Kapur fully strives to undo this titled and distorted image of women whose cries for freedom and equality have gone and still go unheard in the patriarchal world. Thus denied the freedom to act and choose on their own, women remain solely inside the field of vision, mere illusion to be dreamt and cherished. This novel offers a fascinating glimpse into the workings of a woman's mind as she struggles to come to terms with her identity in the society. Astha is such a person who is in search of her identity and the one who could be helpful to her in her pursuit. She forges many relationships with different persons.

She represents the whole woman race, the changing Indian society where the upper-middle-class educated woman who, although financially independent, is still facing the problems of adjustment between the old and the new, between appearance and reality and between theory and practice. It explores the space of such women through Astha and boldly presents a new perspective. (Gunjan 97)

Manju Kapur builds the story on the concept that women of the present day society stand on the threshold of social change in an unenviable position. This novel gives voice to women's frustrations, disappointment, and alienation in a patriarchal world. It is a novel which provokes our thoughts as to how Astha, a married woman in search of her identity, registers her protests against existing patriarchal set up and emerges as an independent woman. Amar Nath Prasad observes in this context: "Women are no longer flowers of the pot for only decoration; rather they are fragrant flowers of the open garden diffusing aroma to all comers, braving the storms and rains" (qtd. in Gunjan 98).

Astha is chained by her middle-class values where she wants to uplift herself to upper-class, but is always afraid of failing down to lower class. Her first encounter with Bunty and then with Rohan, fails because of her middle-class status and she accepts her fate and goes for arranged marriages where she plays the role of a typical Indian housewife but very soon gets frustrated in waiting for her husband after the work and taking care of children and in-laws. Astha is born and brought up in a traditional middle-class family. Her parents are very conscious of her needs and role in a middle-class family. Her mother is very protective of her and she expects her to conform to traditions. She often tells Astha that "The real meaning and worth of a woman lies in getting married happily and having children and serving husband as a god" (Kavita 75). She tells Astha: "When you are married, our responsibilities will be over. Do you know the shastras say if parents die without getting their daughter married, they will be condemned to perpetual rebirth?" (AMW 1). It is important to note that Manju Kapur allows the patriarchy to operate through the mother.

Brought up in such an atmosphere Astha "was well trained on a diet of mushy novels and thoughts of marriage" (AMW 8), which give her the wings to search for a boy friend. Bunty is the first object of her crush. "Away from him her eyes felt dry and empty. Her ears only registered the sounds of his voice. Her mind refused to take seriously anything that was not his face, his body, his feet, his hands, his clothes..." (AMW 8-9).

Astha remains absorbed all the time in thinking about him and begins to perceive her future in him. She has to start a different life after her marriage with Hemant. Thinking of

achieving her true soul-mate, Astha felt complete in the role of an ideal wife and ideal daughter-in-law. Astha's marital life was unexpectedly good, full of love and passion and she felt her husband to be the best person in the whole world, so much so that she kept hidden her thought that "she longed to dissolve herself in him, longed to be sips of water he drank, longed to be the morsels of food he swallowed" (AMW 46). Her mental state reveals the psychology of a typical Indian girl for whom a happy marriage happens to be the greatest achievement in life.

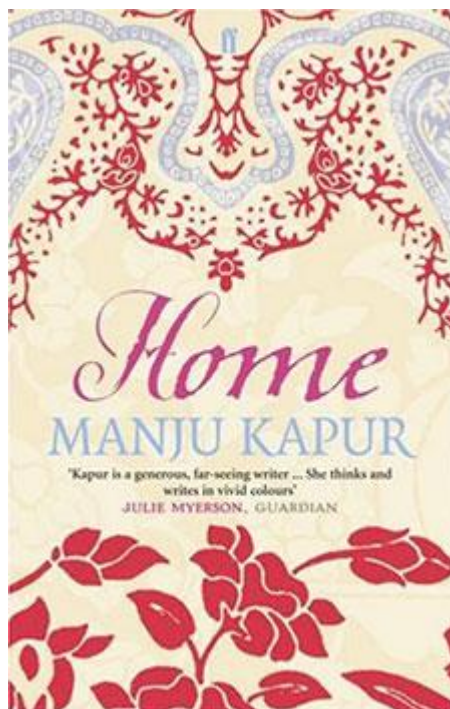
Astha does not realize that a man could not always love. Deliberately she lets herself being treated as a tamed pet rather than an individual woman with self respect whose involvement with the outside world is as important as her man's. She did not mind him ignoring her discussion of her job with him, for she was just living to enjoy the full bliss of her conjugal life. It was the central thing in her life. So far her husband loved and so far her corporal lust was satisfied, she would not consider anything else. In marriage the woman is always subjugated when it comes to the call of the flesh and blood. Like a common woman, Astha limits her world to her room where she enjoyed the bliss and for which she waited throughout the day even while working in the school or at home.

The denial of dignity and the blame of being irresponsible towards her family kept Astha in perpetual mental turmoil, which goes parallel to the political and religious turmoil nation-wide. It is in this scenario that Astha meets Pipeelika Trivedi. The feeling of betrayal on discovering the traces of her husband's infidelity in his tour luggage made Astha justify her own relation with Pipee. Her closeness to Pipee made Astha communicate with her very easily and on all levels. She felt comfortable in her relation with Pipee and no one suspected their relation. While she is with Pipee, she worries about the children and wonders how they would be managing without her. Astha's search for soul-mate finally culminated in Pipee. She thought that if husband and wife are one person, then Pipee and she were even more so. She had shared parts of herself she had never shared before. "Both forget their personal anguish and agony. Both gain inner strength from women's liberation. Both fulfill female bonding in passionate fantasies and love making" (Velmani 19). She felt complete with her.

Although Astha finds herself trapped between the pressures of family life and social norms, she makes daring decision about her life. The novel ends on a note of conclusive compromise as the two women find their own ways, knowing they cannot have a future together. In depicting the inner subtlety a of woman’s mind, Kapur displays a mature understanding of the female psyche.

Discovery of Self in Manju Kapur’s *Home*

Manju Kapur’s *Home* summarizes the idea of women’s liberation and the protagonist Nisha emerges as a new woman in the novel. Earlier in various socio-cultural situations, women were discriminated more on the bias of sex. Hence Manju Kapur mentions: “This is the life of a woman: to look after her home, her husband, her children and give them food she has cooked with her own hands” (H 126). This has been in practice with women as their duties to owe domesticity under the pressure of patriarchal notions and controls. Betty Friedan views that for woman, as for man, the need for self-fulfillment – the autonomy, self-realization, independence, individuality, self-actualization – is as important as the sexual need.



As Nisha is *mangli*, and destined to match her horoscope with a similar *mangli*, she should wait unless a *mangli* could find. Ultimately Nisha is at the centre of interest with an issue

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of her college education. After some days of being admitted into the college, Nisha came in contact with Suresh, an engineering student. It was a turning point in her life. Kapur observes that Nisha returned to college “feeling adventurous, daring and modern. For the first time she had interacted socially with an unrelated male” (H 144). In course of time both Suresh and Nisha developed their relationship.

Nisha has truthful understanding about ‘personal worth’, ‘the pure mind’ and ‘the feelings of the heart’, but such ideas are against the traditional patriarchal system. As an enlightened new woman, Nisha is at the crossroads of modernity and tradition. She is now in a dilemma to choose between “an outsider and family, modernity and custom, independence and community” (H 149). She understands very well that neither her family nor the existing social customs would give her a clean check in respect of her courtship and ultimate aim of getting married to her lover. It is simply a challenge to the male authority and patriarchal symbolic order. She cannot have choice but to accept what is thrust upon her. Nisha now suspects if Suresh is an “eternal fucker”, a coward and a hypocrite. Next moment she realizes that such an arranged conversation in her interest is rather farce. She will never know “what force, money and threats” (H 204) have been used to make Suresh behave in the manner he is behaving now. However, Nisha blames Suresh for not being firm in his convictions at this juncture.

Now Suresh vanishes from her life and there is nothing she can do. She just leaves her fate in the hands of her parents ‘becoming a bird in a cage’ and to adjust with the idea of another man in place of Suresh. Here starts the discussion regarding her marriage issue all around. She feels torturous about viewing process. In her attempts to survive, she wants to do something meaningful. Here, as a new woman Nisha appears to be self-assured and confident. She dares to pronounce her decision and conviction. Yashpal manages to arrange a place for work and twenty-five thousand rupees to start her business on condition of return. He trusts her without making difference between his son and daughter. Both are treated equally. This lays an emphasis on equality portrayal of Nisha.

Nisha arranges tailor masterji Mohseen Khan and assigns important issues with Rupa Masi. Her father suggests call her line, ‘Nisha’s Creation’. As a responsible working

businesswoman, she pays her attention at the quality of dress, which paves way for the latter advancement of settlement in the Ready Made Cloth Market. Within a year, she repays half the twenty-five thousand loan. Pooja also offers her help. Being a businesswoman, Nisha tackles every problem on her own. “Economic independence opens for her doors of happiness” (Phogat 66). Meanwhile the family pundit predicts that she will make good marriage soon. At last Nisha is shown a picture of a widower in his early thirties, the similar mangli named Arvind, who wants to meet her. She is going to come in her ‘Creation’ every single day. She has something in her mind to say to the groom. She says her mother, “If I am going to marry him I should be able to say what I like” (H 299). This shows that she no more wants to be a mere sexual object. She reveals her freedom in the meeting with Arvind.

Nisha does not want to trap her entire life at home. So she puts forward her single condition to her groom that she should have freedom to run her business even after their marriage. After ten months of her marriage, she gives birth to twins – one girl and one boy. She feels that God has shown mercy on her and now her duty is over. Kakar says, “It is in her motherhood that her society and culture confines to her status as a renewer of the race and extends to her a respect and consideration which were not accorded to her as a mere wife” (Sharma 66) She feels fully relaxed at the end of the novel, having been surrounded by her near and dear ones that “All mine, she thought, all mine” (H 336). This exquisite exclamation of Nisha is similar to Nissim Ezekiel’s remarks about ‘home’ that “Home is where we have to gather grace” (qtd. in Dwivedi 41). Now in the midst of her family, in her own home, she, while playing the roles of daughter-in-law, wife and mother, is very happy and satisfied.

Manju Kapur’s Basic Approach to Woman’s Life

Manju Kapur’s basic approach to woman’s life in her novels is to liberate them from the oppressive measures of patriarchal symbolic order. In the process, the protagonists in her novels have sustained a lot of physical, emotional and psychological sufferings. These women have however achieved their long sought freedom to a certain extent. The purpose of this study is to analyze issues related to the middle class or upper middle class women. This study is based on two widely read novels of Manju Kapur- *Married Woman* and *Home*. The women’s question today is, therefore, no longer an issue confined to the position of women within the family or

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their rights to equality with men in different aspects of social life, it is part of the total, far broader question regarding the direction of change that our society is taking - economic, social, political, and the intellectual perception and analysis of that process. It is in this context that the role of women is discussed in the novels of Manju Kapur. The idea that all women were meant to get married and be submissive to their husbands was given a second look when we read the novels of Manju Kapur.

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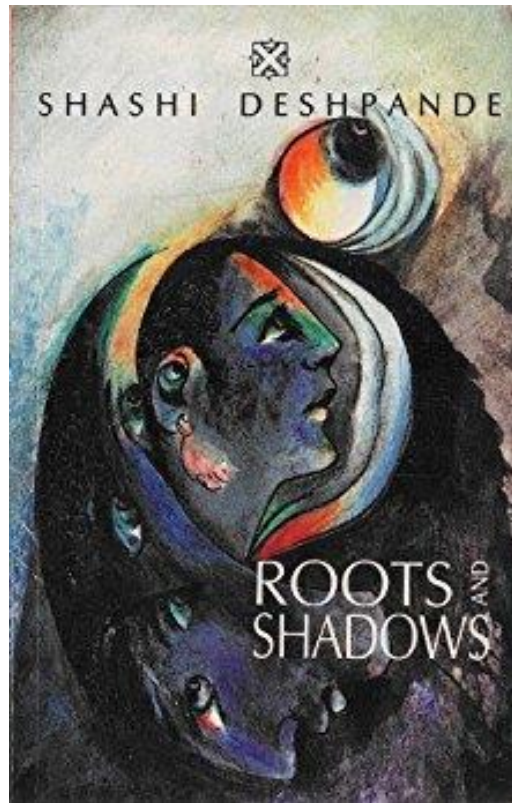
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**Familial Relationships in Shashi Deshpande's *Roots And Shadows*
and *A Matter Of Time***

K. Kaleeswari, M.A., M.Phil.



Shashi Deshpande

Shashi Deshpande, the living dynamic woman writer in Indian English literature occupies a prominent position. She has treated the typical Indian themes very sensitively and has pictured the contemporary middle-class women with rare competence. Shashi Deshpande's novels and short stories depict the anguish and conflict of the modern educated Indian woman caught as if in a vice between patriarchy and tradition on the one hand, and the urge of self-expression, individuality and independence for the woman on the other. Her fiction explores the search of the woman to fulfill herself basically as a human being, independent of her various traditional roles as daughter, wife, mother and so on. A prominent strain of her novels is the depiction of the 'self' of her protagonists.

Deshpande's writing reflects an ongoing process of problematizing life's conflicts and compromises, resolutions and non-resolutions, ironies and affirmations, triumphs and tragedies, and so on. This way of looking at the human condition without any closures, concretizes major themes of her fictions as man-woman relationship, human desire, longing, body, and gender discrimination, marginalization, rebellion and protest. She draws attention of her readers, to the dilemmas of women and the choices they make when they find themselves in the whirlpool of complex man –woman relationships. Though her women protagonists are consistently pressured in clumsy, knotty relationships, her women firmly refuse to become prisoners of orthodoxies, fossilized traditions; stereotypically idealized identities. Thereby she casts a very hard look at the structural dynamics of the society functioning against the advantage of female.

Shashi Deshpande, an eminent novelist has emerged as a writer possessing deep insight into the female psyche. Focusing on the marital relations she seeks to expose the tradition by which a woman is trained to play her subservient role in the family. Her novels reveal the man-made patriarchal traditions and the uneasiness of the modern Indian woman in being a part of them. Shashi Deshpande has achieved reputation as a serious writer with tremendous potential. Though not an avowed feminist, she occupies a significant place among the contemporary women novelists who are concerned with the problems of women and their quest for identity. She sensitively portrays the lot of women and their mute, convoluted self-abnegation in her novels. For the courageous and sensitive treatment of large and significant themes, her works are regarded as outstanding contributions to Indian literature in English.

Roots and Shadows

Roots and Shadows was published in 1983. It won the Thirumathi Rangamalai Prize for the best Indian novel of 1982-1983. The novel unravels the agony and suffocation. The protagonist, Indu, undergoes in the male-dominated tradition-bound society. Her attempts to liberate herself from the shackles of the age-old customs prove to be deceptive. Her idea of being a liberated woman seems nothing but illusion. To show her strong rejection of the traditions, she gets married to a person of her own choice. But soon she is unmasked of her garb of her liberated woman as, to her great surprise, she finds herself aping the model of the ideal Indian wife. She is also disillusioned by the orthodox thoughts and behaviour as well as the materialistic attitude of her so-called progressive-minded husband Jayant. She finds

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herself alone at every turn of life. *Roots and Shadows* as the title suggests, is a symbolic representation of the dialectical nature of man and woman set against each other in material terms for power struggle. Indu, the female protagonist in the novel, is like a bridge between the 'Roots' and 'Shadows'.

Changing Scenario of Marital Relationships

Shashi Deshpande's *Roots and Shadows* (1983) present the changing scenario of marital relationships. Indu, the protagonist is brought to Akka's care when her vagabond father leaves her after her mother's death. Brought up under the care of Atya, Kaka and Akka, Indu from the beginning was expected to follow the tradition of the family. However, her intelligence, education and rebellious nature always brought her into conflict with Akka. Indu grows up questioning the conventions, which defined different patterns of behaviour for girls and boys. Refusing to be meek, submissive and sacrificing which were traditionally expected of a girl, she was constantly at war with Akka. In her desire to break free from such orthodox rules she decides to join a college in Bombay and stays in a hostel. She adheres to her decision not to go back to the traditional set up which suffocated her. Therefore, she stays in Bombay and takes up a job. However her meeting and subsequent marriage with Jayant brings her back in the framework of tradition which she had been running away from. She instantly falls in love with him and decides to marry him in spite of Akka's objections. He gives her a feeling of solidity and certainty. She wants to show her family members that she is a successful woman. She leaves her house to be free and independent and complete. She takes Jayant to be a modern, broad-minded and thoughtful person. But she is greatly deceived and disillusioned.

Consequence of Love Marriage

Indu's love-marriage suppresses her human demands. It is both physically and spiritually dissatisfied. It degenerates into a mere psychological affair and makes her feel that she has abused the sanctity of her body. She is not allowed to express her feelings. As Seema Suneel quotes, "Indu's marriage with Jayant denies her fullness of experience. It brings her nothing but a sense of incompleteness. It threatens to rob Indu of her 'self' (qtd. in Upadhyay 170) She expresses her agony,

This is my real sorrow that I can never be complete in myself. Until I had met Jayant, I had not known it.... That was somewhere outside me, a part of me

without which I remained incomplete. Then I met Jayant and lost the ability to be alone. (RS 34)

Her idea of being complete, independent and self-contained vanishes after the marriage like dew-drops after sun-rise. After a rebellious love-marriage, she slips into the conventional way of life. To her great surprise, and shock, she finds that Jayant has not only expected her to submit but has taken her submission for granted and she also, without being aware of it, submits herself to him step by step in the name of love. Then she realizes that it is not love but an adjustment as she never wants conflict in her married life. Her love for him makes her endure the discontentedness she feels in her marital relationship. Indu's marriage with Jayant has compelled in her duality of life. Indu who was proud of her logical and rational thinking is struggling hard to understand the actual cause which is destroying her married life. She was not able to express her ideas and feelings in front of Jayant who would call it only, "nonsense" and nothing else. There is a lack of understanding communication in the couple. By refusing to accept Indu's real self, her human self, Jayant forces in her a state of armed neutrality to life with him and mars the felicity of their relationship. She explains her frustration, her disappointment and her humiliation to Naren, her childhood friend to whom she can open up:

I've learnt my lesson now. And so I pretend I'm passive. And unresponsive. I am still and dead... Not a pure woman. Not a too faithful wife. But an anachronism. A woman who loves her husband too much. Too passionately and is ashamed of it. (RS 92)

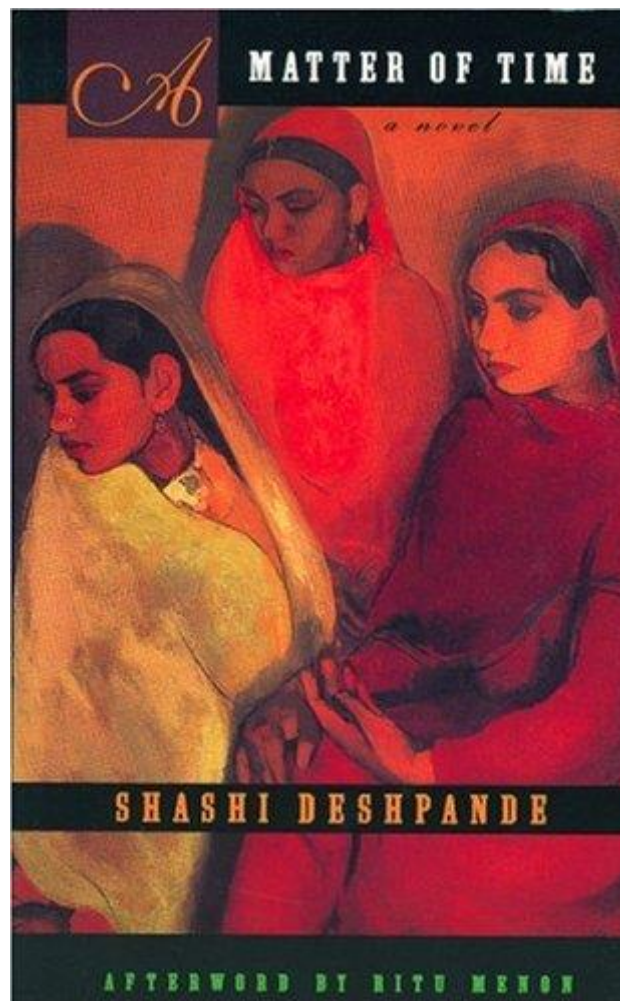
An Ideal House Wife

Indu plays the role of an ideal house wife but that restricts, rather circumscribes, her self-development-firstly, by taking away her freedom of thought and expression and secondly, by denying her the scope of giving free play to her artistic potential. Indu works for a magazine but she is not satisfied with her job. She wants to go for creative writing. But Jayant comes in her way. He denies her the freedom to leave the job and do whatever she likes. Indu's struggle for selfhood, her struggle towards liberation of the mind, her struggle for an emotional and intellectual definition of herself as a self-actualizing person, is in a sense a fight against her womanhood. The conflict situation of Indu's marriage, her awakened consciousness, her confused psyche in the face of it and the consequent emotion-rooted

ambivalent attitude towards love and marriage suggest how for a woman as a woman, realization of self can only be a self in conflict.

Thus through the character of Indu, Shashi Deshpande concentrates on the tortures and sufferings of middle-class Indian Women who are educated, sensitive and are conscious of their legal, social and conjugal rights. Deshpande highlights the household conflict between wife and husband operating at the emotional, intellectual and sexual levels.

A Matter of Time



A Matter of Time is one of Shashi Deshpande latest novels, published in 1996. In it, Deshpande depicts the subtle process of oppression at work in marriage. The novel portrays a woman who is more mature and dignified than her predecessors. While the protagonists of her earlier novels cannot think of themselves outside marriage, Sumi, the protagonist of the present novel, finds herself unperturbed in such a crisis. She manages herself admirably and becomes self-dependent. One of the major concerns of Shashi Deshpande as a novelist is the

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depiction of the marital relationships among the characters she has portrayed. She depicts what happens to men and women in and after marriage, what they have been, what they have become and what is in store for them.? In her novel *A Matter of Time* Shashi Deshpande presents characters belonging to four generations corresponding to the time frame of about one hundred and fifty years that span the major portions of the nineteenth and twentieth centuries. The changes in status of men and women and the changing nature of marital relationships are presented in this novel.

Epitome of Silent Suffering

In *A Matter of Time*, Sumi, Kalyani's daughter who is married to Gopal appears to be epitome of silent suffering and passive resistance but is different in many ways from Kalyani. Sumi has been depicted as a proud girl with good opinion of herself. She believes in getting on with life and so self-respecting that when her husband, Gopal, deserts her no apparent reason, she does not even ask him the one question that she wants to:

What is it, Gopal, I will ask him, that makes a man in this age of acquisition and possession walk out on his family and all that he owns? Because ...it was you who said that we are shaped by the age we live in, by the society we are part of. How then can you, in this age, a part of this society, turn you back on everything in your life?" (AMT 27)

Sumi's marriage is an example of love marriage. Before their marriage, Sumi and Gopal had decided that if either of the two wanted to be free, he or she would be allowed to go. Sumi and Gopal enjoyed harmonious relationship during the early years of their marriage. It is strange for all that he walks out on his wife and children, but Gopal feels some inner emptiness because of which he deserts all this. The main reason for Gopal walking out on his family is his childhood experiences. His childhood experience was not normal. His father took his father's widow for his wife. Gopal used to think that he was born of that incestuous relationship. Secondly, seeing his half -sister, Sudha, reduced from her affectionate self to be a peevish and self -centered one after her surgery and the loss of her husband. Gopal realizes the truth that one is inescapably alone. Apart from all this, Gopal writing on article, the students' attack on him and his emptiness lead to his desertion. Though deserted by her husband Sumi does not contemplate a divorce as she considers this to be of no use to her.

Divorce frees a woman legally but the memories attached to the marriage cannot be erased easily.

Self-Sacrificing Women of the Older Generations

In her parents' home Kalyani and Shripati lead a strange life. Kalyani is the mute sufferer. Kalyani's character is a faithful representation of self-sacrificing women of the older generations. Through the portrayal of the second generation pair, Kalyani and Shripati, Deshpande depicts the predicament of women who are confined in the framework of traditional marriage and lead a life of self-denial and suffering. Kalyani's life is an example of forced incompatible arranged marriage in which a woman has to suffer endlessly. Even if marriage fails in giving happiness of any kind to woman, it is preferred because it gives a security and a sense of dignity to woman in society. Kalyani is the only daughter of her parents. She is not allowed to complete her studies because marriage is the main consideration for her mother. She has to accept her uncle as a husband in order to prevent the property from going away in the hands of others. This is the main reason of "the hopelessness that lay within the relationship that doomed it from the start" (AMT 143).

Kalyani and Shripati miss their son while going to her parental home. This happens at the railway station. The son wanders away as she is attending to the crying baby and Shripati has gone to check for reservations. In search of the lost son, Shripati "went about the city like a madman" (AMT 140) but no avail. This brought Kalyani's marital life to an end. Shripati stops speaking his wife: he "has not spoken to her since the day it happened"- about thirty five years ago. (AMT 140) Even this oppressive silence could not kill Kalyani's affection to the other members of the family. She is the anchor in an ill-starred family. Her daughter Sumi recognizes the great contribution of this 'self-punishing woman': In fact, noticing the complex relationships that Kalyani has with so many people, she [Sumi] is reminded of the spider she had seen one morning scuttling from point to point, drawing silken threads out of itself, weaving in the process a web with a beautiful design.(AMT 185). Kalyani endures almost forty years of this mentally tormenting relationship, trembling, shaking and fearing in his presence. A man so loathsome and despising towards her that his mere thought sends a chill down her back and yet he has full control over her, and she responds to his calls with every part of her being.

Sumi in her parent's house, she feels she is lost and has no place there. Herself-control prevents her from demonstrating her grief "... she fully realizes that trying a lacerated heart to one's wrist and showing it to the world is meaningless." (qtd. in Prasanna 54) Revealing an independent and individualistic spirit Sumi refuses to accept any kind of economic assistance either from her parents or from Premi, her sister. Working as a teacher, though on temporary basis, she wants to stand on her own legs and assert her identity. Sumi meets the disapproving comments from women like Shankar's mother, who says:

When are you going back to your husband'...' you should be with him'. Look at his state! It's all right to stay with your parents for a while, but that's not your home...Go back to your husband, he's a good man. If you're done wrong, he'll forgive you. And if has-woman shouldn't have any pride. (AMT 161)

Sumi wonders the way, even today, the fate of woman being measured only through their marital status. A woman in the society gets respect only if she has her husband, irrespective of the number of wives or mistresses he has, their incompatibility, his cruel treatment of, or his stony silence with his wife. It is enough if they live together under the same roof because "what is a woman without a husband?" (AMT 167). Sumi looks for a permanent job, and with great determination learns to ride a two-wheeler, at her age, As soon as she learns to balance her drive, she throws up her arms in triumph of her success. Sumi's decision to learn to ride the scooter is her first step towards a more independent existence. She even decides to move out of her parent's house to live independently with her daughters and frantically searches for a house. Though her parents do not consider them a burden, Sumi is unwilling to stay there. Sumi picks up the threads of her life and shows her will-power and independence, she appears to be spineless woman and an indifferent moron, too dull to grasp the situation.

Sumi enters a world of creative writing. Her first attempt in writing a play entitled *The Gardener's Son* is a success. That gives her the courage to deal with more daring themes like female sexuality. She decides to write a story with Surpanaka the demon sister of King Ravana at the center. On Aru's eighteenth birthday Sumi tells the family of the job that she has got and of her and seema moving away to Devgiri. Aru is shattered but Sumi consoles her by saying that their family life would have been over anyway. The fact that Sumi dies just as

she is about to begin a new life, is a little hard for the reader to reconcile to the death being abrupt. But Sumi has established her identity and found a meaningful existence before she dies. In this novel both the Kalyani and Sumi are abandoned by their husbands Shripati and Gopal. Both the male members failed to play the role as husband and father whereas the three generation of women have built the family playing the role of wife, mother, daughter, grandmother and granddaughter.

To Conclude

In *Roots and Shadows* and *A Matter of Time* Deshpande portrays the familial relationships and the necessity for women to live within relationships. Family is the nerve centre of all human activities in her novels. In her novels she has given the outer and the inner self of her male and female characters in a psychological way. She always concerned about people, their predicaments and moral values. She gives the clear picture of marital relationships, mother- daughter relationships, father- daughter relationships. Both the novels examine the familial relationships within the marriage and make to understand that marriage is a divine one.

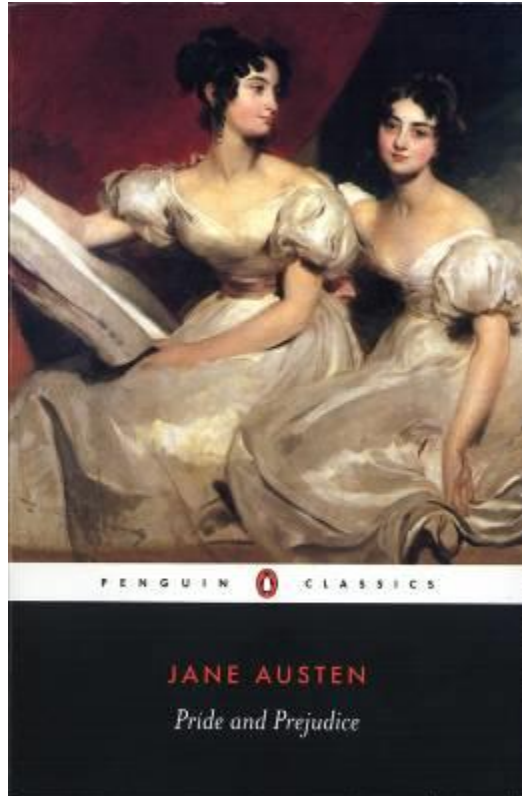
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Vignettes of Jane Austen's England in the Novel
Pride and Prejudice

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S. Karnel, M.A., M.Ed., M.Phil.



Abstract

Jane Austen's novels offer vivid glimpses of an era which describe a way of life. Austen's deep insight into the human nature is quite incredible. She was so discreet in her choice of milieu that she confined herself to a familiar zone. Jane Austen's concept of family was idyllic. Kinship bonds were strong during her times. Jane Austen's outlook on character development and the influence of parents on their children also reflects the rise of science and Newton's discovery of universal laws of cause and effect.

Key words: Jane Austen, *Pride and Prejudice*, idyllic concept of family, parental influence.



“Portrait of Austen (c. 1810) by her sister, [Cassandra](#)”
Courtesy: https://en.wikipedia.org/wiki/Jane_Austen

Vivid Glimpses of an Era

Jane Austen’s novels offer vivid glimpses of an era which describe a way of life. Austen’s deep insight into the human nature is quite incredible. She was so discreet in her choice of milieu that she confined herself to a familiar zone.

Revolves around Elizabeth Bennet

The novel, *Pride and Prejudice* revolves around Elizabeth Bennet, the second of the five daughters of a landed country gentleman. Elizabeth's father, Mr. Bennet, is a voracious reader and quite oblivious of his responsibilities. On the other hand, Elizabeth's mother, Mrs. Bennet, is a woman mostly concerned with finding suitable suitors for her five daughters, who will inherit nothing from their father due to primogeniture laws. Jane Bennet, the eldest daughter has an amiable disposition, while Elizabeth Bennet shares her father's wit and sarcasm; Mary is not pretty but is reserved, and religious; Catherine, sometimes called Kitty, the fourth sister, follows where her younger sister leads while Lydia, the youngest of them all is quite boisterous and outgoing.

Bingley, Affluent and Handsome Young Bachelor

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Vignettes of Jane Austen’s England in the Novel *Pride and Prejudice*

The narrative opens with the news in the Bennet family that Mr. Bingley, an affluent and handsome young bachelor, is moving into Netherfield Park in the neighbourhood. In a ball at Longbourn, Mr. Bingley is soon warmly received while his friend Mr. Darcy is detested initially for his arrogance. Mr. Bingley singles out Jane as his dance partner, and it soon becomes clear that they have formed an attachment to each other. Darcy slights Elizabeth, in the beginning. One day during a visit to Bingley's sister, Caroline, Jane is caught in a heavy downpour and is stranded at Netherfield for several days. Elizabeth reaches Netherfield in order to nurse her sister back to health. During her stay there, she meets Darcy who visits the Bingley household often. Darcy's attitude towards Elizabeth slowly changes, though Elizabeth still holds on to her first impression of Darcy as an arrogant man.

Elizabeth Turning Down Offer of Marriage

In the meantime, Collins offer of marriage to Elizabeth is being turned down by Elizabeth herself much to her mother's consternation. The mother is worried because as per the law of the land, the property of the Bennets should be inherited by the nearest male relative who is Collins himself. Out of spite for Elizabeth, Collins marries Elizabeth's close friend, Charlotte Lucas, much to Elizabeth's surprise.

Instances of Alienation

There are many other unpleasant instances which alienate Jane from the Bingleys and Elizabeth from Darcy. Elizabeth believes that Bingley was greatly influenced by Darcy and Bingley's sister in this regard. Another young man called Wickham, a militia officer appears on the scene. In Wickham's own words, he has been mistreated by Darcy despite having been a godson and a favourite of Darcy's father. Wickham confides in Elizabeth during a ball and the bitter accusation enrages her further. At one point in time, Elizabeth even hopes to marry Wickham. Her dreams are shattered when she learns that her youngest sister Lydia had eloped with Wickham.

The incident devastates the Bennet family and interestingly, Darcy intervenes to sort out things before Lydia and Wickham could be married legally in the church. Elizabeth's opinion of who Darcy is, changes and Darcy's offer of marriage is now gracefully accepted by Elizabeth.

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On Jane's side, Bingley returns from London, dispelling all misgivings of the Bennet family and is reunited with Jane. The novel ends with the marriages of three of the Bennet sisters well settled and with the mother heaving a sigh of relief.

Idyllic Family Concept

Jane Austen's concept of family was idyllic. Kinship bonds were strong during her times. The quality of life had in its fold, the happiness of the members and a good upbringing of children, and eventually to the successful functioning of society as a whole. The socio-political theories of John Locke led to widespread changes in the existing attitudes toward children and the role of parents in raising children, while Daniel Defoe, among others, espoused fundamental changes in the nature of the marriage relationship. These new beliefs were instrumental in the decline of the patriarchal family structure and gave rise to "affective individualism" and the "companionate marriage."

Generally people inherit most of their beliefs and thoughts from their families. Society is deeply rooted cultural beliefs and practices. Strong beliefs are ingrained in the minds of people which is manifested in different ways. Each member of a family has a role to play in society. The role expectations determine how the members help fulfill the functions of the family to provide economic support, emotional security and childcare.

Leo Tolstoy's Focus on Family

Leo Tolstoy upholds family as a very important institution. It has its own significance as a basic social institution because it is found in all societies. Each individual is part of a family and an extended kin network where strong feelings are expressed. It is a place of security where joy and companionship is sought. It is also a place where sadness and grief are expressed. Family as an institution shapes individuals and eventually helps people learn a good deal about the social world. This in turn impacts the evolution of their self-identity through the process of socialization. A person's bond with his parents influences his personality to a very great extent. So family background is an important ingredient of social status and social class is often seen as representative of their families and not just of people. In fact, each person's individual efforts and decisions and their inherent talents will help decide the course their lives will take. Still,

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undoubtedly, the family's structure resources and interactions immensely impact a person's life courses. In Tolstoy's family, dinner was the glory and climax of the day. It was the time when all the family members got together and exchanged views on different subjects. Dinner time gave each of them a platform to voice their personal opinions on different matters. Similar interactions are seen in Jane Austen's *Pride and Prejudice* as well.

Family Structure

Family structure also affects the ways in which families can offer emotional support and care for their children. Quite often the family structure is disrupted due to some reason. Either, the couples separate or the children move away. Families that have experienced separation due to some reason have much more complicated structures. The pain and difficulties that families face because of their size and composition are referred to as structural in origin by sociologists. Bigger families face lot of difficulties than smaller families. Similarly, separated couples have a difficult time meeting all their needs.

In *Pride and Prejudice*, Mr. Bennet just exists. He absolves himself of all family responsibilities much to the dismay and consternation of his wife. His second daughter Elizabeth shoulders all responsibilities and the entire family including even the father look up to her for comfort and solace. Mr. Bennet is not even concerned about the outgoing Lydia who is found to have liaisons with the military men in the neighbourhood. However, Elizabeth has a watchful eye on Lydia, especially during balls. She confides her fears about Lydia to her father who dismisses it as baseless. Mr. Bennet does not take her seriously until Lydia elopes with Wickham. There is a character similar to Mr. Bennet in Tennessee Williams play, *The Glass Menagerie*. In this play, the father-figure is absent. The last conversation that the family had with him was just "Hello- goodbye" over the phone after which the family was left to fend for itself. The mother was in difficult straits, trying unsuccessfully to find a suitor for her ailing daughter.

Myth in Jane Austen

Geoffrey Gorer in his article, "*The Myth in Jane Austen*" says the really warm relationship in the novel is that between Elizabeth and her father, Mr. Bennet; Elizabeth is his favourite daughter and they are able to share in private jokes from which even

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the rest of the family are excluded; they are so attached that when Elizabeth plans to go away for a short visit, the only pain was in leaving her father who would certainly miss her.”(94)

Mature Character

There is no other character in the novel, *Pride and Prejudice* as mature and sensible as Elizabeth Bennet. Even her mother is considered as an eccentric woman who is disliked by many in the neighbourhood. Her relationship with her husband is dysfunctional. There are no moments of mutual trust or camaraderie between the couple.

The way in which her heroines and their future husbands choose one another, the kind of marriages they will have, and the way they will operate as parents follow the patterns set forth in the writings of Defoe and Locke.

The Influence of Parents

Jane Austen's outlook on character development and the influence of parents on their children also reflects the rise of science and Newton's discovery of universal laws of cause and effect. The parent-child relationships is given a lot of importance in the novels. In the novel, *Pride and Prejudice*, Mr. and Mrs. Bennet do not spend quality time with their children. Mr. Bennet does not make his presence felt in the family. His seemingly negligent attitude to settle his daughters is quite unacceptable and uncanny. His light banter with his wife which only aggravates her ill temper serves to only alienate him further from his wife. Mostly, the siblings are found together and in particular Elizabeth and Jane, sharing their joys and sorrows.

Much of the story in Jane Austen's novels revolves around the eighteenth century debate over parental desires versus personal preferences and over money and social status versus love as the basis for marriage. She shares Defoe's belief in the importance of love and respect as the basic requirement for marriage, and she shows the negative influence of poor marriage choices on the habits and dispositions of husband and wife. The most devastating consequence of an unhappy marriage is the inability of husband and wife to carry out their roles as father and mother, satisfactorily.

As can be seen in Jane Austen's *Pride and Prejudice*, Collins and Lucas were not happily married. Lucas married Collins for fortune and convenience whereas Collins married Lucas out of spite for Elizabeth who rejected Collin's proposal.

It is the story of a closely knit family whose members come together to dine and exchange views on issues concerning marriage. With an anxious mother who has to settle five daughters in marriage and a seemingly disinterested father who is more of a reader than an observer, things are very difficult for the family.

The protagonist who is Elizabeth is very prominent in the novel. She completely overshadows all other characters in the novel. She seems to mother all her family members, giving each of them timely advice as the situation warrants. Even her father looks up to her for advice and he seeks her company. Her mother lacks social grace and is despised by most people at the balls. In her efforts to secure eligible suitors for her daughters, Mrs. Bennet alienates many people with her poor manners. Elizabeth is the pivot around which the entire novel revolves. Whether it is moderating a casual conversation at the dining table, advising an over indulgent sister, entertaining guests, Elizabeth is at her best.

Beautiful Panoramic Scenes

The novel gives the reader some beautiful panoramic scenes which can only belong to a family. For example, the banter of sisters, making preparations for a ball, choosing dresses, accessories etc. which would befit a ball. There are some beautiful moments which Jane and Elizabeth share at different points in life. They are often found together at the end of the day, reviewing the sequence of events. For instance, they discuss the first ball, that they had in the neighbourhood. Jane tells Elizabeth, that "Bingley is just what a young man ought to be, sensible, good humoured, lively and I never saw such happy manners! (19). Elizabeth added that he was also handsome. As Anna Quindlen remarked, Jane is "sugar to Elizabeth's lemonade". Jane is closest to Elizabeth, and her character is often contrasted with that of Elizabeth. She is favoured by her mother mainly because of her beauty.

They also discuss the arrogance of Darcy who did not choose to dance that day. As for the rest of the sisters, they have fun filled moments in the countryside, in their own garden, chasing butterflies and dreaming of a bright future. While Kitty and Lydia have their own share of arguments, Mary keeps to herself and she plays the piano beautifully. Occasionally, the appearance of military men at the balls are a cause of much mirth and excitement among the Bennet sisters with also their eccentric mother, hoping that someday all her five daughters would be comfortably settled.

Surprisingly, the mother, Mrs. Bennet lacks the social grace that a woman of her social standing needs. She is in a world of her own, trying to figure out ways in which she could settle her daughters. She could in no way offer the comfort and the solace that a daughter needed in times of despair. When Bingley went to London and there was no news of his return, there was only Elizabeth by the side of Jane, trying to cheer her up with the prospect of going to town. Besides, the parents could not exercise control over their daughters. Lydia, who was the youngest of them all needed much attention but both the parents did not realise the repercussions of leniency on their part.

When Lydia got an opportunity to accompany an official's wife for a holiday, it was only Elizabeth who had a strange premonition that things could go wrong. Elizabeth's repeated protestations were of no avail. Even the father did not take Elizabeth seriously. As things turned out, Lydia eloped with Wickham, the most unlikely person anyone could think of. Unfortunately, when the incident took place, Elizabeth was away at Pemberly with her relatives. Elizabeth is apprised of the happenings through Jane's letter.

Letters in Family

Letter is an important component in a family. Letters were the only means of contact through which relatives could be reached. Each letter in the Bennet household brings forth anticipation, excitement and also anxiety. Jane Austen's letters run from January 9, 1796, until late May 1817. It is believed that some of her best letters were written to her nieces. Most of the letters were written to her dear sister, Cassandra with whom she shared a special bond. These letters which have been archived unfold to the readers a panoramic view of the times in which

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she lived. The essence of these letters find a portrayal in the letters penned by the characters in *Pride and Prejudice*.

In the novel, letters are mostly written between Jane and Elizabeth in which important news is exchanged. The news of Lydia's elopement with Wickham is passed on to Elizabeth through a letter from Jane. When Elizabeth reads about it, she is too shocked to react. Incidentally, Darcy enters the room and finds her shaken and quite distraught. Upon much coaxing and cajoling, Elizabeth confides in Darcy and vents all her feelings. Darcy comforts her and leaves in haste.

Back home, Jane is anxiously awaiting the arrival of her dear sister Elizabeth. When Elizabeth arrives at Longbourn, she is warmly greeted by Jane and then by the rest of the family. Mr Bennet expresses his regret over sending Lydia on a holiday with the official's wife. For the first time in his life, Mr. Bennet realizes his negligence in raising his daughters and he expresses his deep sense of remorse to Elizabeth. For all intents and purposes, Elizabeth was a very important member of the family, dispensing soothing advice and forewarning her loved ones of possibilities of impending troubles. In Lydia's case, Elizabeth was shrewd enough to predict the outcome of her holidaying. Unfortunately, her father ignored her well-meant advice, as a result of which the entire family had to face ignominy and defamation.

Family Bonds Grow Stronger With Each Adversity

The family bonds grow stronger with each adversity. In the episode involving Lydia, there are a host of relatives visiting the Bennets to offer solace and comfort. Within the family, as usual Elizabeth and Jane take charge of the situation and they try their best to soothe everyone. The mother is in a state of shock and she is comforted by her daughters while also being taken care of the maids. The father who has absolved himself of all responsibilities finds solace in his favourite daughter, Elizabeth. As for the outside members, Mrs. Bennet's brother and his wife visit them and offer their comfort. However, Collins whose proposal was rejected by Elizabeth, visits them and expresses his regret rather unkindly. He said that he was extremely sorry that the family reputation was tarnished by the incident. Elizabeth who could not bear to

hear him anymore retaliated saying that it was not appropriate for him to stay any longer, if his reputation was at stake.

Members of the family find great relief when they vent their feelings to one another. In the Bennet family, the wisest and the most sensible conversations take place between Elizabeth and Jane. The aftermath of the whole episode involving Lydia is discussed in whispers within the confines of their room at night. These moments also help them reflect on their own lives and their prospects of getting a suitor. The recent episode of Lydia had shattered the dreams of Elizabeth and Jane. Elizabeth felt that more things had been ruined than just Lydia's reputation. However, the next day, Elizabeth was able to compose herself and tell Jane that in any case their chances of making good marriages were not good. But nevertheless, Jane felt that their family reputation was tainted by association, though she and Elizabeth were innocent. Both Elizabeth and Jane find the much needed solace and comfort in each other's company. They share a special bond. In George Bernard Shaw's play, *The Heartbeak House*, the bond between sisters is quite different. Unlike the Bennet sisters, the two sisters here do not even recognize each other after a long gap of years and while they greet each other, there is no warmth and no sign of the pangs of separation which is customary among sisters.

Social Classes

One conspicuous fact, which can be traced to many centuries, was the division of social classes. Jane Austen describes her chosen world just as it was in her times. Like other satirists, she is too shrewd and rational to be content with the existing world. She holds up a mirror to the prevailing stratified society in humorous ridicule and condemnation. Throughout *Pride and Prejudice*, Austen satirizes snobbery in the arrogant Lady Catherine de Bourgh and the crafty Mr. Collins. On the other hand, Elizabeth Bennet's mortification over her ill-bred mother's indifferent behaviour hardly comes under the head of snobbery.

Genuine and Spurious Gentility

Jane Austen always makes a distinction between genuine and spurious gentility, between self-worth status or possessions. By tradition, gentility is founded on land and money. The arrogant Darcy, with a sophisticated upbringing, falls short of expectations as far as etiquette is

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concerned until he learns his lesson from Elizabeth Bennet. Likewise, many people far below in the financial and social scale are misguided by false values and self-interest rather than by a sound judgement and good reason. In a positive way, characters are portrayed in a good light, considering the British custom of courtesying and in general good manners. The novel, *Pride and Prejudice* has very few characters who have the author's or the reader's entire approval, and her comedies of manners have far reaching effect with the satire and humour.

Class Divisions

Class divisions are strengthened by the fact that most genteel families have a fixed place of habitation and they live in the ancestral house which is handed down for generations. They embody a culture and a way of living which is only known to their families. Jane Austen with her fondness for rural Hampshire makes her strong desire of place a living presence in the novels.

Darcy's ancestral estate, are ideal settings for entire novel, *Pride and Prejudice*. Bingley is the first "gentleman" in his line because his father left him a fortune, Darcy has at Pemberley a splendid library which "has been the work of many generations" Thus the nobility of the newly rich is sharply contrasted with traditional stability. The village of Longbourn where the Bennets live is in sharp contrast with the ancestral estate of the affluent Darcy. However, Darcy's former opinion of the middle class mentality changes, especially when he observes Elizabeth's refined manners and her social etiquette and grace./Shortly before he proposes to her, he remarks saying, "You cannot have been always at Longbourn"

Elizabeth's two significant meetings with Darcy take place in Mrs. Collins' house and at Pemberley. In the social structure of the era in the novels, places of residence are conspicuous points of cultural reference.

The desire to augment family wealth, power, and prestige gets primacy among the affluent. "They're all on the make, in a quiet way, in Jane," says a character in Kipling's *The Janeities*—and, in novels about young women, the prime field of activity is marriage. While the

novels do depict happy marriages, among most of the characters verge on the commercial view of marriage.

Parents' Role in the Marriage Market

In Jane Austen's England, although on the higher social levels, parents did play a role in the marriage market, daughters had gained far more autonomy as far as their preferences were concerned. In Jane Austen's novels, though there is mostly a commercial side to the marriages, the heroines and heroes marry for love and parents, with some exceptions, are acquiescent. But the Austen heroines, who have higher intentions are also on their own, they may like Elizabeth Bennet, make their loving suitors make amends or like even the gentle Jane Bennet, go in search of them.

The decision of Charlotte Lucas to marry Collins after his offer is being turned down by Elizabeth, is a reminder that for many young genteel women there were only three prospects: marriage, aging spinsterhood at home, or accepting the offer of a governess or teacher in a school. Charlotte, is not as shrewd as her friend Elizabeth Bennet, but she is twenty-seven, she has never been romantic, and she desires only a comfortable home which she finds in Collins house. Interestingly, she finds more happiness and solace in the poultry and the parish rather than in the company of her husband.

Poverty Around

Jane Austen did not have the opportunity to acquire first-hand knowledge about the various degrees of poverty around her. However, as the daughter of a village clergy man, she seems to have given alms to the poor. She did not have much money to give the poor but "her needlework was nearly always a garment for the poor" (Life, 242). Again, Darcy was known for his magnanimity towards the poor , and this was in sharp contrast to his aunt, Lady Catherine.

As far as the demarcation in the class was concerned, Jane Austen has satirical overtones about pretensions of the rich and the affluent. A point in case is Lady Catherine. Elizabeth soon discerned that though this great lady was actually advocating peace for the country, she was a very active magistrate in her own parish. As far as Collins was concerned, he appraised Lady

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Catherine of even the minute details of the parishioners. Lady Catherine was always there to settle differences between people and assuage fears among the discontented and the poor though there were no tangible solutions that she could offer.

It is a known fact that class divisions prevailed but even poor families, had some domestic help. Jane Austen describes the maids and men servants attending to them on various occasions. As far as *Pride and Prejudice* is concerned the maids are mostly attending to either Mrs Bennet when she is ill or they are delivering letters to them. The author clearly describes the ways in which the different characters spent their leisure hours. With many servants to attend to their various needs, they had a lot of time on their hands. As far as Mrs. Bennet was concerned, she spent her entire lifetime in just gossiping about other families and trying to fix her daughter's marriage. As far as the Bennet girls were concerned they were found to be enjoying themselves at balls and wondering who could be their ideal life partners. Lady Catherine de Bourgh who was known for her ostentatious outlook was seen to be inviting people like the Bennets whom she treats contemptuously.

Darcy in *Pride and Prejudice* did belong to the upper class. Unlike his aunt, he was always kind to the poorer sort and the middle class and in particular to the Bennet family. Initially, he may have been regarded as an arrogant person but his kind gestures belied the earlier expectations of the people. On the other hand, the pretentious Collins only served to alienate himself from the Bennet family. When Lydia eloped, it was only Darcy who extended help. Darcy ensured that Lydia and Wickham were lawfully wedded. But Collins only expressed regret over the incident and nothing more than that.

Music Performance and Enjoyment Across Social and Economic Classes

Though class divisions prevailed in Jane Austen's time, music was something common to all of them. Even amateur musicians had their heyday atleast within the confines of their own families like Mary in *Pride and Prejudice*. Music was important in balls and people loved it. In fact music brought people together and touch a chord among people and truly bonded people. Coming to the third parameter, Jane Austen's had power in her language which was perhaps unrivalled in her times. Every thought of hers was packed neatly into a series of phrases and

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sentences which gave a poise and elegance that few writers could match. The novel *Pride and prejudice* opens with the sentence which has become an adage among the youth. “ It is a truth universally acknowledged that a single man in possession of a good fortune must be in want of a wife” (7).

This above sentence has become proverbial in English speaking circles. The opening sentence itself captures the attention of the readers and prepares them for what is to follow. Again the curiosity of the Bennet girls in getting a glimpse of the young and handsome Bingley who had called on them is described very elegantly in the following words.

‘The ladies were somewhat more fortunate, for they had the advantage of ascertaining from an upper window that he wore a blue coat and wore a black horse” (13).

The sentence does aptly describe the secrecy which most ladies tried to maintain. They would rather observe someone unnoticed than observe them openly.

Portrayal of the Family

Coming to the details, the Bennet family is a fictitious family portrayed beautifully by the English novelist Jane Austen. The family hails from Hertfordshire landed gentry. The family plays a pivotal role in the novel *Pride and Prejudice*. The novel actually revolves around the fortunes of the protagonist, Elizabeth. Elizabeth’s bond with the different characters greatly influences the plot of the entire novel.

The society at that particular time viewed marriage as the only possible avenue for a young girl hailing from a good family. The presence of five young daughters with only good looks to warrant any attention was a matter of grave concern and anxiety for the mother. Yet Mrs. Bennet falls short of social etiquette as far as her manners are concerned. In her frantic attempts to find suitable partners for her five young daughters, she incurs the wrath of many, including an eligible young bachelor who is attracted towards Elizabeth. Mrs. Bennet’s efforts are ridiculed by her indifferent husband, time and again.

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Each of the daughters is unique. They show different behaviour depending on the schooling they received.: the two eldest daughters, Jane and Elizabeth, endear themselves to their father by their excellent behaviour while Mary, who is unassuming exhibits intellectual and musical talents and the two youngest are quite incorrigible and they enjoy the freedom of choosing to go wherever they wished.

The other members of the Bennet family comprise Mrs. Bennet's brother and sister, Mr. Gardiner and Mrs. Philips, the haughty and foolish Mr. William Collins, the designated heir of Mr. Bennet's estate. All these characters too contribute significantly to the progress of the story. However, they operate from different levels in accordance to their social status. Collins bridges the gap between the gentry of Hertfordshire to which the Bennets belong and the aristocratic Lady Catherine de Bourgh and Mr. Darcy.

The multiple problems revolving around the legal, financial or emotional interests that unite or divide the Bennet family allow Jane Austen scope to raise a number of societal issues of her times, particularly involving girl's education and the authenticity of certain customs. Mr. Bennet gets an annual income of £2,000, which is a fairly good income for a gentleman but definitely not comparable to Mr Darcy's annual income of £10,000. Because Mr Bennet has no sons and therefore no immediate male heir, the estate would be inherited by his next closest male relative, Mr. Collins. According to the law of the land, the Bennet family could still retain their ancestral property if one of the Bennet daughters married Collins. Again as per the entailment, the marriage to one of the daughters should bring forth a male heir who in turn would salvage the Bennet property.

The said-grandson would then become the new heir presumptive of the entailment, by virtue of his birth. This grandson could make claims over the property before Mr. Bennet's demise. This was why Mr. Collins' late father, Mr. Collins Sr., before his death, coaxed his son to mend the differences with the Bennets by offering his hand to one of the Bennet daughters. The alliance would not only mend the relationships between the two families but it would strengthen Collin's claims to Longbourn.

Emily Auerbach criticises Mr Bennet for being unscrupulous and ignorant of his daughters's future. and suggests that he possesses "too little sense of duty or responsibility" Critics have discerned a dysfunctional marriage between Mr. Bennet and Mrs. Bennet which in turn has a negative impact on the family. They obviously made an incongruous pair.

Mr. Bennet is described by the narrator in his first appearance in the book as "so odd a mixture of quick parts, sarcastic humour, reserve, and caprice, that the experience of three and twenty years had been insufficient to make his wife understand his character", and it this ironic, cynical sense of humour that grieves his wife.

Mr. Bennet is portrayed as a sarcastic man who was quite irresponsible regarding his duties as a husband and as a father. He may raise laughter through his subtle irony and remarks but he has many grievous faults. He is found to be indifferent and irresponsible, selfish, indolent, hating company; he suffers, according to Phyllis Ferguson Bottomer, from a form of autism. He and his wife definitely do not share common ground but he has for his part entirely given up his role as a responsible patriarch.

He is negligent of the needs of his family. His disenchantment over the world is evident as he withdraws into his library and camouflages his feelings hides behind his cynical mockery. Unlike his wife and daughters he would be happier inside the comfort of his home rather than outside.

Detached from the world, he did not evince interest even in his neighbours. When he is part of a social event, such as the ball at Netherfield, it is as a silent spectator to the many flaws of his own family. Even the sudden discovery of Darcy's role in Lydia's marriage only elicits from him an exclamation of relief: "So much the better. It will save me a world of trouble and economy. Though he loves his daughters immensely, in particular, Elizabeth, he often fails as a father, preferring to retreat into his own world of books. The ceaseless efforts of his wife to settle the daughters do not seem to awaken him from his world. In fact he does not have the skills to handle those areas. He would rather enjoy the mistakes of the family than show deep concern for

them. As a father he does not take efforts to exercise control over the two youngest daughters who appear to be wayward.

Mr. Bennet had only married his wife on an impulse according to the author.

[Mr. Bennet] captivated by youth and beauty, and that appearance of good humour, which youth and beauty generally give, had married a woman whose weak understanding and illiberal mind, had very early in the marriage put an end to any real affection further. Respect, esteem, and confidence, had vanished for ever; and all of his views of domestic happiness were overthrown.

But Mr. Bennet tried to seek comfort in the company of books and to forget the woes his marriage had brought in. Having realized what kind of woman he had married he did not take efforts to correct her. Neither did he take any efforts to correct his daughters as well. As per his standards only Jane and Elizabeth were sensible. Mr. Bennet would have tried to refine his wife probably but later realized the futility of this exercise. This perhaps led to his indifference, lethargy and negligence as far as family issues were concerned. He openly shows favouritism to Jane and Elizabeth and distances himself from his wife and his younger daughters, especially at social gatherings.

At the very outset, it is clear that Elizabeth is her father's favourite daughter. The two share an uncanny bond, which is obvious to everyone in the family. In one of her angry outbursts, Mrs. Bennet turns on her husband and exclaims: "I desire you will do no such thing. Lizzy is not a bit better than the others; and I am sure she is not half so handsome as Jane, nor half so good humoured as Lydia. But you are always giving her the preference". To which he replies "They have none of them much to recommend them...they are all silly and ignorant like other girls; but Lizzy has something more of quickness than her sisters".

Marriage was an important aspect of people's lives especially in Jane Austen's times. Despite the customs of society of responsible fathers getting their daughters settled early in life, Mr. Bennet was negligent of his duties. After Elizabeth turns down Mr. Collins' marriage proposal, Mrs. Bennet is not in her elements and resolves that she shall "never see [Elizabeth]

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again" .Yet her father, without even caring to ask Elizabeth her reasons for refusing to marry Mr. Collins, who would have been a good match for her, sarcastically says "An unhappy alternative is before you, Elizabeth. From this day you must be a stranger to one of your parents. -- Your mother will never see you again if you do not marry Mr. Collins, and I will never see you again if you do."

Mr. Bennet

Mr. Bennet seems to have a gentle disposition, for he does not involve himself with Mrs. Bennet's plans. He does have drawbacks which in all likelihood could really affect the future of his family, especially the daughters. In the early days of his marriage, his view was that "economy was... perfectly useless". He did not exercise caution in matters of money. He spent lavishly and his wife supported him in this regard.

This lack of wisdom and foresight on money matters did not bother Mr. Bennet because he believed that one day his wife would bear him a son. The birth of a son in the family would eliminate the entail and ensure the financial future of his family. Since a son was not born, his wife faced a great risk of impoverishment in the event of Mr. Bennet's demise. Added to this, Mr. Bennet had no resources to win suitors for his daughters by means of huge dowries.

The narrator is silent about Mr. Bennet's lineage. However, the author does divulge information about Mrs. Bennet. Mrs. Bennet originally belonged to the Gardiner family and she was married for twenty three years when the story opens. She is the daughter of an attorney of Meryton in Herfordshire. She has two siblings--a brother and a sister, both married. The marriages of the two women have taken them to different circles in society. The brother's pursuit of higher studies has catapulted him to a good social status in society.

In the opening chapter, the author cautions the reader that Mrs. Bennet has little understanding about the world and that she has an unpredictable temper. Her only outstanding feature which impressed people of her times was her beauty for which Mr. Bennet was attracted only to discover later that she was too foolish and shallow in her attitudes. It is believed that though her first name is not mentioned, she could have been christened Jane, since most eldest

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girls were named after their mothers. Mrs. Bennet being the elder of the two sisters, this name is more likely. Mrs. Bennet inherited a wealth of £4,000, from her father. This money was a huge fortune as per the standards of her family.

For twenty long years, Mr. Bennet had sought refuge in the company of books, only to be distracted now and then by the family conflicts. As for Mrs. Bennet, she was despondent about the future of not only of her daughters but also of herself. With no male heir to claim the property, the thought of becoming a widow and leaving house to the closest male heir was heavily weighing on her mind. This is the main reason for her anxiety over the future of her daughters. The eldest, who was Jane, as per the custom of the land had to be settled first. Even as Jane stepped into her sixteenth year, Mrs. Bennet grew anxious about her. As the years rolled by the arrival of a young gentleman by name Bingley in the neighbourhood further reinforces this idea. After a few preliminaries during balls and other occasions during which Mr. Bingley and Jane meet, Mrs. Bennet orchestrates other occasions to fix the proposals not only for Jane but also for Elizabeth and Lydia. Mrs. Bennet sends Jane out in the rain to Netherfield to make sure the people there retain her, she coaxes Collins to ask for Elizabeth's hand in marriage. Both the occasions have negative outcomes, though later Bingley does marry Jane. Mrs. Bennet also unabashedly rejoices over Lydia's marriage to Wickham later though Lydia's elopement with Wickham had ruined the family's reputation, initially.

Mrs. Bennet's Lack of Social Grace

Mrs. Bennet's lack of social grace was a matter of concern not only to Mr. Bennet but also to Jane and Elizabeth who unlike their mother were refined and well mannered. The years had not mellowed down Mrs. Bennet and she was the same impulsive woman that Mr. Bennet knew her to be in the early days of her marriage. Unfortunately, Mrs. Bennet is unable to evolve as a better person and more like Mr. Collins and Lady Catherine and her own daughter Lydia who had no intention of changing their ways.

Mrs. Bennet is so sensitive that she gets upset soon. She has no sense of discernment nor does she have an aptitude for analyzing things and facing reality. She is also prone to anxiety attacks which has a debilitating effect on her. For instance, when she learns that Lydia had

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eloped with Wickham, she gets anxiety attacks and she is confined to her room with mostly the servants to attend to her. Her poor understanding of life and lack of intelligence only served to alienate herself from her husband. Her husband only had contempt for her which was subtly brought out in his remarks to her queries.

Quite ignorant of the ways of the upper class, she did desire to be considered one among them. For instance, she desired to be considered on par with Mr. Darcy, an eligible bachelor from the upper class. Her lack of tact, her foolish talk and jesting were enough to embarrass Jane and Elizabeth in the company of Darcy and Bingley. She did not empathize with anyone. If she did have empathy, it was for herself and Lydia.

As far as Mrs. Bennet's idea of social grace was concerned, she gave more importance to outward appearances. For example, she felt, Jane's beauty would suffice to attract an eligible suitor. She was impressed with the uniforms of the militia. For her it was not behaviour which mattered. It was wealth and pomp, which according to her was a sign of true class. According to her, the validity of a marriage is gauged by the amount "of calico, muslin and cambric" to buy for the bride's attire. Thus, Mr. Bennet's refusal to get new dresses for her dear Lydia on her wedding day offended her more than the Lydia's elopement with Wickham. Mrs Bennet is so preoccupied with settling her daughters that even when her husband announces an unknown guest for dinner, she imagines him to be Mr. Bingley, while nurturing the belief that Jane had hidden it from her.

Caricatures Out of the Characters

Jane Austen has particularly created caricatures out of her characters. As Virginia Woolf remarked, "no excuse is found for [her fools] and no mercy shown them [...] Sometimes it seems as if her creatures were born merely to give [her] the supreme delight of slicing their heads off." According to the tradition of the comedy of manners and didactic novel, she uses caricatures and parody to ridicule some of her contemporaries.

Mrs. Bennet is affected by logorrhea, a defect that Thomas Gisborne considers specifically feminine. She is not open to any advice, especially if it comes from Elizabeth, makes recurring speeches, monotonous tirades, exasperating rant, full of oddities and peculiarities. She

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does not like any kind of censure. She does not like being contradicted. Her incessant argumentative remarks dissuade people from interrupting her, knowing very well the outcome. Even the Jane who is known for her forbearance finds her grievances hard to bear, when Mrs. Bennet displays "a longer irritation than usual" about the absence of Bingley, confessing to Elizabeth how much the lack of self-control of her mother revives her suffering ("Oh that my dear mother had more command over herself! she can have no idea of the pain she gives me by her continual reflections on him").

Yet another stressed and ridiculed aspect is her nervous ailment. Mrs. Bennet seems to use her alleged weakness to attract attention from the inmates of the house. Yet she fails to endear herself to anyone. However there are characters who empathize with her in her dreary moments. Those hypochondriacs are referred to as poor honey in her letters. These egocentric characters are found in most novels of Jane Austen who use their real or imagined ailments to win people's sympathy. This behaviour had the ability to infuriate Jane, who speaks with certain sarcastic frustration about it in her letters to her sister. The narrator has fun describing her misguided joy, her absurdities devastating to those around her. Ever since she learns that Lydia's wedding is a fact, she hastens to announce the "good news" to all Meryton, brazenly triumphant. No adversity could dampen her spirits for long.

Mrs. Bennet was least bothered about the way in which she could effect her daughter, Lydia's marriage. Initially, Lydia's elopement had caused the Bennet family much grief and consternation but Mrs. Bennet eventually reverted to her good spirits when she learnt that Lydia would be legally married to Wickham. She just wanted to see Lydia well settled which was her long felt desire.

Some critics are of the opinion that it would be unjust to see Mrs. Bennet in a poor light. She has good reasons to be obsessed with her daughter's early settlement in marriage. It is natural for a mother of five daughters to be overly anxious about the well-being of her daughters. With a husband who does not evince much interest in their settlement, Mrs. Bennet is left all alone to fend for herself. The cynicism of Mr Bennet would not prevent Mr Collins from inheriting Longbourn.

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In the neighbourhood where there are innumerable young ladies to be married and few interesting parties, she is very keen that her daughters should find a better match than all the other aspirants in the marriage market. In this regard, she is always mindful of her own daughters and wants every young man to get the attention of her. On the other hand, Mr Bennet did not hold his daughters in as much high esteem as the mother. Frustrated by her "mediocre intelligence", he scoffs at her with his "sarcastic humor".

Sadist Strain

Mr. Bennet has a sadistic strain in his character which manifests itself towards Mrs. Bennet in particular. For instance he refuses to accept legitimate requests from her regarding visiting Mr. Bingley, who could be a prospective groom for Jane. With good intentions in his mind of visiting Mr. Bingley, he does not disclose this openly to Mrs. Bennet. As Mrs Bennet rants and raves over Mr. Bennet's indifference, it turns out that Mr. Bennet had already visited him. Again, when Mrs. Bennet rebels against the entail by which Mr. Collins should inherit the property in the event of Mr. Bennet's death, Mr. Bennet declares that he hopes he would survive her.

Mrs. Bennet is aware of the fact that Mr. Bennet takes pleasure in contradicting her and has no compassion for her poor nerves. She really suffered a lot from the ironical remarks of Mr. Bennet besides a total lack of sensitivity on his part. Mostly she felt misunderstood. The lack of love and sympathy of her own family made her seek solace outside her family among friends and acquaintances apart from her own brother and sister-in-law.

Mrs. Bennet in a Very Poor Light

The author has portrayed Mrs. Bennet in a very poor light. Jane Austen herself seems to treat this character with a lot of indifference. She seems to agree with Mr. Bennet in ridiculing her and noting all her absurd interruptions. She did not condone her foolishness nor her awkward mannerisms. When Jane asks her show gratitude to her brother, who had given a huge sum for Lydia's wedding, she replied that he did that as he did not have children. She tells Jane "If he had not had a family of his own, I and my children must have had all his money, you know; and it is

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the first time we have ever had anything from him, except a few presents". Lydia's marriage does not give Mrs Bennet the satisfaction that she wanted. After her marriage, Lydia could not be in close proximity to her mother. But Mrs. Bennet always wanted to let the neighbours know that Wickham's enrolment in the regiment precluded all of Lydia's personal desires, including her Lydia's desire to be with her mother. She would tell people, "Lydia does not leave me because she is married, but only because her husband's regiment happens to be so far off. If that had been nearer, she would not have gone so soon", and if she was able to joyfully "for all her maternal feelings settle her most deserving daughters", the marriage of Jane will only heighten her "delighted pride" during the year that the Bingley spent at Netherfield.

Lady Catherine

Lady Catherine is yet another character whom Jane Austen treats with contempt and ridicule. Lady Catherine, lacks refinement and her pride and condescending attitude towards people is offensive not only to Elizabeth but also to Lady Catherine's nephew Mr. Darcy. Just as the foolish Mrs Bennet embarrassed Elizabeth amidst gatherings , an indifferent Lady Catherine was quite repulsive to Darcy. Jane Austen, was actually holding up a mirror to the society that she was a part of.

Duties of Men and Women

In the real sense of the word, Mrs. Bennet has not really groomed them well enough for housekeeping. She looks for ways and means to let Jane and Bingley alone together, according to Hugh Thomson. Mrs. Bennet has not prepared her daughters to face the world. The daughters were not apprised of domestic matters. Neither did she give them any idea about managing financial matters. Thomas Gisborne theorized in *An Enquiry Into the Duties of Men*, published in 1794, and in *An Enquiry into the Duties of the Female Sex*, published in 1797, the space reserved for men and women. According to him, women are by instinct destined to be involved in the household matters. Therefore, their role is to keep the house and monitor the chores within the confines of the house

Mrs. Bennet overtly mocks Charlotte Lucas when she is compelled to enter the kitchen in order to supervise the tarts making. In this connection, Mrs. Bennet pompously says that her

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"daughters are brought up differently"; also, she retaliates vehemently when Mr. Collins, on the day of his arrival, believed that his cousins had a hand in the preparation of dinner. She adds that they had lived an affluent life, since Mr. Bennet spends annually his entire income. Mrs Bennet "had no turn for economy", and as for Lydia only the expenses amounted to approximately £90 per year.

The reader observes the unfolding plot and the other characters mostly from her viewpoint of the protagonist, Elizabeth. The second of the Bennet daughters, she is twenty years old and is intelligent, shrewd, cheerful, amiable, pretty, and witty. Unfortunately she judges people by the first impression. Like her sisters, Elizabeth had an allowance / pin money of £50 per annum (Interest on £1,000 from her mother's fortune by settlement upon her death). As the story opens, her closest relationships are with her father (as his favourite daughter), her sister Jane, her Aunt Gardiner, and her best friend Charlotte Lucas. She is also not favoured by Mrs. Bennet because of her resistance to her mother's plans. Elizabeth is treated on par with her plain sister who Mrs. Bennet looks down upon. As the story develops, so does her bond with Mr. Darcy. The course of Elizabeth and Darcy's relationship is ultimately decided when Darcy gets rid of his pride, and Elizabeth overcomes her prejudice. The bond finally culminates in a total surrender to their love for each other.

Mary Bennet is the only plain Bennet sister, and she mostly reads and plays music, although she is often anxious to exhibit her talents accomplishments and is rather proud about them. She works hard for knowledge and fame, but has to settle for mediocrity.

Mary too had an allowance of £50 per annum before her marriage. Like both her two younger sisters, Kitty and Lydia, she is seen as being foolish by Mr. Bennet. Mary is not very clever but imagines herself to be wise. When Mr. Collins' proposal is rejected outright by Elizabeth, Mrs. Bennet hopes Mary would be persuaded to accept him. The readers are coaxed to believe that Mary entertained that idea as well. However, neither of them know that Collins is already engaged to Charlotte Lucas by this time. Mary does not make frequent appearances in the novel.

Lydia

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Catherine, or Kitty Bennet, barely eighteen is the fourth daughter. She bears a close resemblance to Lydia, in terms of behaviour. Though older to Lydia by two years, she emulates her diligently and seeks the attention of the officers in the regiment. Like all her sisters, Kitty had an allowance. She appears but little, mostly as Lydia's associate although she is also projected as being envious of Lydia and also a ridiculous young woman. However, it is said that, with Lydia's negative influence eliminated and with a reasonable exposure to her well-behaved older sisters, she has changed considerably by the end of the novel.

Lydia is the youngest Bennet sister. She is 15-years-old when the novel opens. Lydia is portrayed as a strong, healthy, dynamic young, impulsive lady with a good complexion and an affable countenance. Ironically, she is the also the tallest and the most incorrigible of the sisters. Lydia is a younger version of her mother. Like her mother Lydia is foolish, conceited and shallow. Besides, she is also superficial, childish, immature, and irresponsible. At parties she is boisterous, flippant and high- spirited, inviting unwanted attention. She can be also garrulous with total strangers.

She dominates her older sister Kitty, whom she treats disdainfully. She opposes all elder sisters, Jane's and Elizabeth's, attempts to correct her behaviour, and is vehemently supported in the family by her mother, with whom she shares a special bond with her for years. Mrs. Bennet has filled Lydia's head with thoughts of lace, bonnets, clothing, men in regimentals. Her expenditure always exceeds her allowance. Sometimes, she borrows money from her sisters and does not bother to return the money.

Lydia's priorities in life revolve around shopping and 'socializing', especially with the officers of the militia, trying to solicit as much attention to herself as she can. This leads to her elopement with George Wickham, although he has no intention of marrying her. Lydia disregards the moral code of her society, and has no regrets for the ignominy she causes her family

Jane Austen, also wrote that Lydia has "high animal spirits, and a sort of natural self-consequence" which has been fortified into an over-self-assurance, due to her mother's years of

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indulging her. It is believed that this is Jane Austen's way describing the characteristics of some of the naive people of her era and holding up a mirror to them.

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**Socio-Economic and Cultural
Factors Responsible for Illiteracy in Rural Areas of District Mandi
Bahauddin Punjab, Pakistan**

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Abstract

Illiteracy is a serious social issue of the present era especially in the developing countries like Pakistan. Illiteracy is a social evil. It has very harmful effects on society. An illiterate person is unaware of the causes of his/her creation, does not know anything about his/her rights and duties. He does not understand law of the country and cannot make material progress in the world with the force of education and knowledge. He is unable to get good job in any public or govt. sector. Illiteracy is the "inability to identify, understand, interpret, create, communicate and compute, using printed and written materials associated with varying context (UNESCO). In 1930 the U.S. Bureau of the Census defined as illiterate any person over ten years of age who was unable to read and write in any language. By the next census (1940), the concept of "functional" illiteracy was adopted. Any person with less than five years of schooling was considered functionally illiterate, or unable to engage in social activities in which literacy is assumed.

The present study was conducted to investigate various causes of illiteracy in rural areas of Tehsil Phalia, District Mandi Bahauddin Punjab Pakistan. The sample of 120 respondents was selected by using simple random sampling. The data were collected by interview schedule and it was analyzed by Statistical Package for Social Sciences (SPSS). The study investigated that there were many causes of illiteracy. Poverty, parental illiteracy, lack of educational facilities, social and cultural disputes, unemployment, behavior of teacher and lack of children interest were the main causes of illiteracy. The finding of study depicted that 60% people were illiterate due to poverty. Illiteracy is not only a social evil but also causes many other social evils. It has very

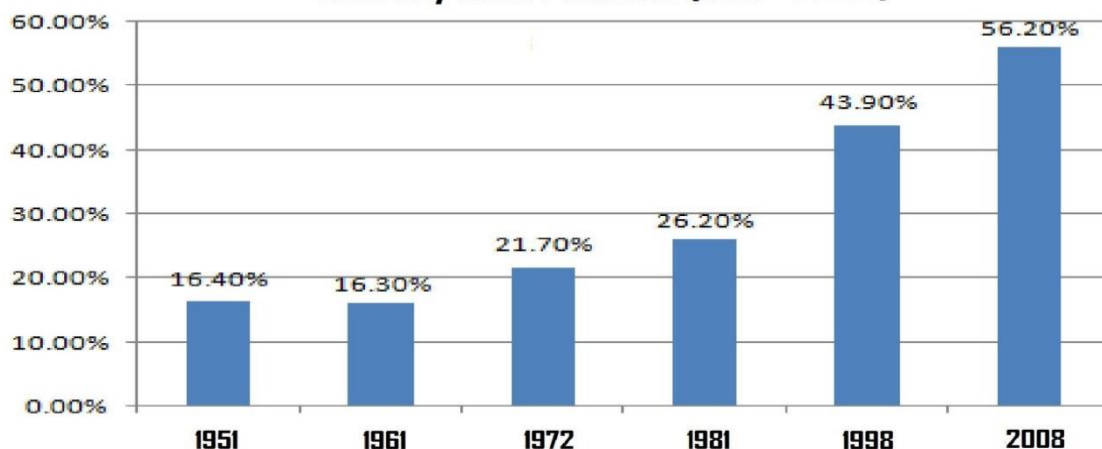
harmful effects on society. Both NGOs and Government should play their vital role for reduction of illiteracy.

Key Words: Illiteracy, Poverty, Schooling, Behavior

Introduction

Pakistan is most populated country of the world standing at the sixth number in term of high population among the world having the population almost 180 million. The whole population of Pakistan consists on various castes, culture and color. The illiteracy is always a serious issue of Pakistan which has the lowest literacy rates in the world. According to the findings of United Nations Educational, Scientific and Cultural Organization (UNESCO), the illiteracy rate of the Pakistan is 45% and it has the 160th position in countries of the whole world. Education is necessary for every person of society. It should be regard as a need not as want (UNESCO report by archivist online, 2015). Before 1947, Pakistan was a less developed part of India and ruled by the British government lasted about 100 years. During that era, the people of India were not properly aware of the importance of education. The people were mostly belonged to poor families so they do not spend on the education of their children. They only earned for the fulfillment of their basic needs. Even the rich families were not concerned with education. According to UNESCO report, when the first census was conducted in 1950, the overall literacy rate of India was 20% and it was 14% in Pakistan. In 2012 India has 75% literacy rate while Pakistan literacy is 58%. Pakistan Youth (15-24 years) literacy rate is 79.1% for males and 61.5% for females.

Literacy Rate Pakistan (1951 - 2008)



Pakistan literacy rate is grown from the time of its creation. Every new generation of Pakistan is more literate than its ancestor. This increase in literacy rate is not more rapid as compare to our neighbors. In 1950s the literacy rate of Iran is less than Pakistan. The Shah of Iran Shah Reza Shah Pahlavi from 1941 to 1979 had given the more importance to education. The Shah spent considerable portion of his country's oil income for the improvement of education, health and infrastructure. Iran increased the spending on education in era of Shah Rule. In Pakistan during the government of President Mushsarraaf, the literacy rate increased about 13% but the overall literacy rate is about 56%. Recently it is investigated that Pakistani students spend more time on their studies as compare to Indian students. They stay in schools, colleges and universities for long time as compare to Indian students (UNESCO). Numbers of surveys have been conducted on world illiteracy. First survey was held in 1950 and its findings published in 1957. According to this survey, at least 44% of the world's population was illiterate. Another study on illiteracy was conducted in 1978. The findings of this study illustrates that the illiteracy rate has gone down to 32.5%.

In 1990, illiteracy rate of whole world had declined to 27%. In 1998 another study show a decrease in illiteracy rate about to 16%. In 1998 a report published by the United Nations Children's Fund (UNICEF) forecast that illiteracy rate of the whole world would boost in the 21st century. The reason was that only one fourth children of the whole world were going to school at the end of the 20th century. The less developed nations of Africa, Asia, and South America were faced the highest illiteracy rate in the world. In developed nations like Australia,

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Japan, North Korea, and many other nations of Europe and North America were faced lowest illiteracy rate. According to UN definition of illiteracy, illiteracy rate of the United States and Canada is about 1%.

In certain less developed areas such as the rural South in the United States, the illiteracy rate is very high (United Nations Research, 1995). According to the Federal Education Ministry of Pakistan Official statistics give an anxious situation of education in Pakistan. The overall literacy rate is 46%, out of these 46%, girls literacy rate is 26 percent. These 46% included the person who can only put signatures. Only 26 per cent people properly read and write. Out of these 26% the 12% are women. There are 163,000 primary schools in Pakistan. Only 40,000 provided to girls. Out of these 15,000 are in Punjab Province, 13,000 in Sind, 8,000 in North-West Frontier Province (NWFP) and 4,000 in Baluchistan. In Pakistan for girls 14, 000 lower secondary schools and 10,000 higher secondary schools. The seven million girls under 10 year age go to primary schools, 5.4 million between 10 and 14 year age go to lower secondary schools, and 3 million go to higher secondary schools. About 1.5 million go to higher secondary schools and 0.5 million girls are goes to colleges and universities. There are only six districts in Punjab that have above 70% literacy rate. They are Lahore, Gujranwala, Rawalpindi, Chakwal and Gujrat. Most of the improvements have been seen at the primary level. Still a lot of work needs to be done in order to bring a bigger change. Similarly, out of a total the situation is particularly dreadful in rural areas (UNESCO).

Social and Cultural Obstruction

There are many reasons but most relevant is social and cultural obstruction. One of the most unacceptable sides is that in some places particularly northern tribal area, the education is banned particularly education of girls is strictly banned due to so many reasons. The most common reason is religion. So called religious leaders misguide the illiterate Parents. They tell them formal education for girls is banned in Islam. This is an unpleasant and wrong idea of Islam. Islam is the foremost religion in Pakistan. 96% population of Pakistan belongs to Islam (Haq, 2014).

The circumstances are the most dangerous in NWFP and Baluchistan. In these provinces female literacy rate is between 3% and 8%.

Feudalism

The other reason of low literacy rate in Pakistan is feudalism. Many government organizations and non-governmental organizations have struggled to improve literacy rate in these areas. For this purpose, many recognized and unrecognized schools in these areas are established. The feudal lords are main obstacles in this way they even cannot have any concerned with religion but they also create hurdles because they are not in the favor of literacy. If people become educated they get awareness about their right and duties. It is dangerous for feudal raj. Landlords and tribal chief are members of major political parties so they get support from the government to implementation of such decisions which are in the favor of these people. "I want to go to school to learn but I cannot because my parents do not allow me to do so," said 9-year old Palwasha, who has visited the biggest city of Pakistan, Karachi, with her parents and seen girls like herself going to school. She lives in a village located in Dir district (NWFP), where education for girls does not exist. "We have only one school for boys," she said, adding, "One of my friend goes to school, but she is now in Peshawar (capital city of NWFP)" (Latif, 2010).

Poverty

Poverty is another cause of low literacy rate. Poverty causes the child labour because when the basic needs like food is not meet how a poor person can think about education. According to a report of UNICEF in Pakistan 17.6 % children are doing different jobs to sustain the life of their families. Certainly, child labor is common in Pakistan. Girls are affected by child labour because number of female child worker is greater as compare to male child workers. Now a days people send their children's to schools, because in these days better education facilities are available in big cities and towns like Karachi, Rawalpindi, Lahore, Islamabad, Hyderabad, Gujranwala, Peshawar, Quetta and Faisalabad.

All Around Effort to Provide Education for Girls

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Some religious groups, political parties and NGOs are working actively to do so despite all barriers. The government of Nawaz Sharif had introduced the scheme of non-official education for women in the whole country. For this purpose the government had introduced PM Literacy Commission. The duty of that commission was the arrangement some 100,000 non-official schools for girls. Due to political instability in Pakistan, that program did not work longer. Prime Minister Benazir Bhutto and President Zia ul-Haq also worked for girl's education. 1,500 non-formal schools were established in the era of these two governments. These are still working in rural areas to some extent.

Media

Media always take part in encouraging people to send their girls to schools. In Pakistan almost 70% population live in villages so the situation is very critical. Identifying literacy as a right brings in a number of benefits. The nature of these benefits depends on families, communities and nation's choices. Certainly, it is usually deemed that, in recent societies. Literacy provides ability to participate in decision-making, empowerment, lively and inactive participation in narrow and worldwide social problems.

Poor Allocation for Education in the Budget

Educational sector of Pakistan is neglected in the era of every government. Only 2.1% of whole GDP is given to the educational sector in almost every year budget. This share of budget allocated for educational sector is very inadequate. With this budget constraint, we cannot fulfill our educational requirements and will not be able to compete with the developed nations. In Asia, Turkey spent half of their budget on education. That is a huge amount (Saqib & Ahmad, 2014).

Terrorism

Terrorism is another cause of low literacy rate. Pakistan has faced terrorism for the last 25 years. The terrorist targeted the schools, colleges and universities for their attacks. The whole educational system is distorted in the conflict areas. In Swat, due to terrorism around 51% women and 53% men leave their education incomplete. Numbers of students died in terrorist

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attacks. Numbers of schools are destroyed due to terrorism. In Swat operation almost 80 schools of males and 120 of females were destroyed. In Swat almost 64% population lives in villages and their survival is depending on agricultural sector. During the terrorist attack the agricultural sector was completely destroyed. That's why these people also become poor and cannot continue the education of their children.

Child Labour

Child labour is also very common in these areas. But in urban areas the mostly people are job holders so the income level is high as compare to rural areas so literacy rate is high in urban areas. Since low education level attached with socio-cultural favoritism is a restriction to women empowerment, the best way to liberate women is to representation adult non-literate women, to feasible literacy abilities that will improve their abilities and efficiency. Empowerment of women through introduction to literacy is seen as the mechanism board to other forms of empowerment, and as the pivot around which development turn around. Women empowerment through education is acceptable because it will serve as a solution for take to pieces “intergenerational cycle of illiteracy” (Muodumogu, 2007, p.194).

Social Disputes

Another issue which causes illiteracy in Pakistan especially in the rural areas of Pakistan is social disputes. Social disputes badly affect the literacy rate. People always remain busy in conflict and they do not pay their proper attention on the education of their children. The young generation also follows the traditional norms and values of their elders. Most of the people cannot spend money on the education of their children because they very hardly fulfill their basic needs of life such as food dress and residence etc.

Unemployment

In Pakistan most of the people are unemployed. It is very hard for them to survive in the society so they do not have enough money which they can spend on the education of their children. There are many areas of Pakistan where feudalism also causes illiteracy. Feudal Lords do not allow the tenants for getting education and making their standard of life better. So

feudalism is a larger factor which causes illiteracy especially in the area of Sindh and Baluchistan.

Domestic Violence, Gender Discrimination

Another issue which decreases the literacy rate is domestic violence. Due to it the parents always remain in tension and frustration and they cannot pay their full attention on the education of their children. There are many other causes of illiteracy in Pakistan such as gender discrimination low interest in education etc. Gender discrimination is also causes low literacy rate. The people of rural areas do not send their girls to school for getting education. The rural people mostly prefer their male children and they do not give equal rights to their female children. The girls always remain busy in their domestic works. They have no opportunity to getting education. This leads the low rate of literacy in the society. There are many children who do not have any interest in education. They do not realize that what the importance of education. They do not feel that education is necessary for them to survival in the society. So they are not properly aware from the importance of education. They are the follower of the traditional norms and values of their elders. They do not get education by which literacy rate decreased.

Research Questions

- Association between income of family and Illiteracy
- Association between parents' education and Illiteracy

Objectives of the Study

- To investigate various socio-economic and cultural factors paving way for illiteracy.
- To suggest some valuable measures to prevent this problem from society.

Methodology

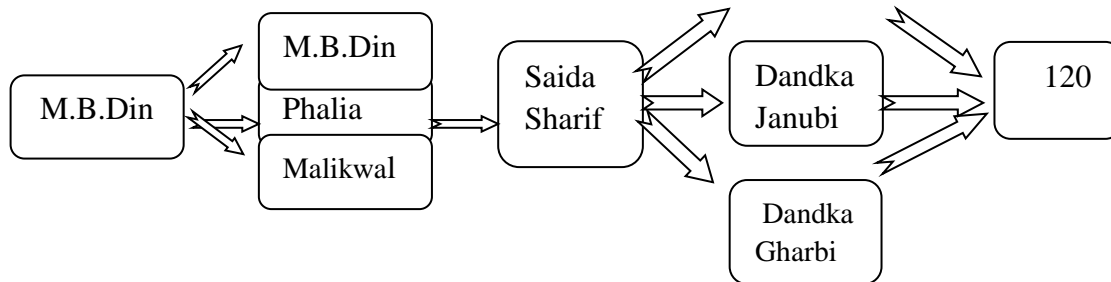
The present study was carried out in Tehsil Phalia District Mandi Bahauddin Punjab Pakistan. The main objective of the study was to explore various socio-economic factors paving the way for illiteracy in rural areas. The universe for the present study was three villages of Union Council Saida Sharif, Tehsil Phalia district Mandi Bahauddin. The home survey was

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taken. Simple random sampling technique was used for the selection of 120 respondents (40 from each village) for the present study. The data were collected by designing a well-structured interview schedule. In order to fetch the data into comparable form, percentages of many categories of data were used in the Current study.



Data / Result Presentation and Analysis

Table # 1 Distribution of respondents regarding monthly income

Monthly income	Frequency	Percentage
Less than 10000	53	44.2
10001-20000	49	40.8
20001-30000	13	10.8
30001 and above	5	4.2
Total	120	100.0

Living standard of a person highly depends on income. Education is a symbol of living standard. It is also affected by income of a person. In the above discussion, income of a family divided into four categories. The 44.2% respondents were low income their monthly income was less than 10000. The 42.8% of the respondent's income fall within 10001 to 20000. The 10.8% of the respondent's income was lying in the category 20001-30000. Only 4.2% had 30001 and above income. So it is clear that poverty and low income of the family were the major causes of illiteracy in the rural areas.

Table # 2 Distribution of respondents regarding education of parents

Parents education	Frequency	Percentage
Illiterate	100	83.3
Literate	20	16.7
Total	120	100.0

Parents have a great influence on the children. They play as the role model for the children. Mostly illiterate parents did not know that the education was very worthy. That's why they preferred skill over education (Balhotra, et. al 1997). This table shows that 83.3% parents of respondents were illiterate. So parents' illiteracy is also a major hurdle in the way of education in rural areas.

Conclusion

The major reason of illiteracy was parents' illiteracy and low income of family. It is need of the hour to control illiteracy because without education, development of rural areas is hard to achieve. Government and NGOs should play their role for the promotion of education.

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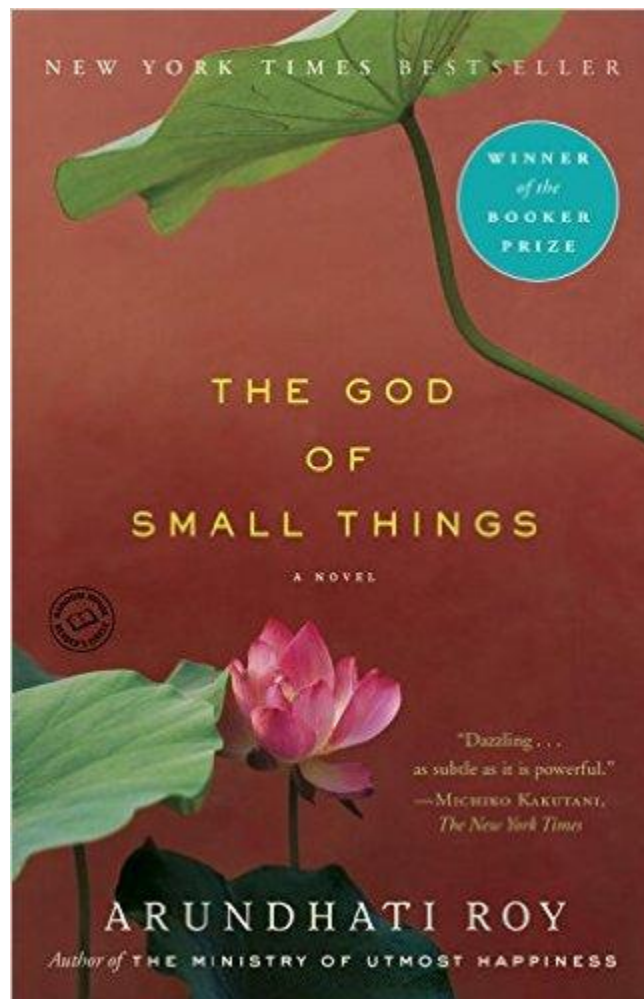
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Postcolonial Gothic Hybrid in Arundhati Roy's
The God of Small Things

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Dr. V. Peruvalluthi



Abstract:

The Gothic novel, postcolonial concerns, certainly shaped racial Gothic imagination into predictable and recognizable forms. In this sense Arundhati Roy's *The God of Small Things* is a complicated postcolonial novel in which Roy employs the Gothic conventions of dark imagery, the supernatural, the haunted house, the ancestral curse, a threatening atmosphere, doubling, and incest to personalize larger cultural horrors of India as experienced by one family in Kerala. The

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small things—a special child-sized coffin, a cold moth with dense tufts, a buried toy wristwatch, a disappearing footprint—pervade the novel to show the ghosts of oppression, colonial devastation, political uprisings, and historical tragedies of India. The Gothic elements and ghosts that haunt the narrative, however, are portrayed by Roy in a fascinatingly distinct form. This paper interprets *The God of Small Things* as a postcolonial Gothic hybrid, asserting that Roy both adopts and challenges Western Gothic conventions to illustrate the haunting of India's colonial past upon its present as the country struggles with its modern-day identity.

Key words: Gothic, post colonialism, conventions, dark imagery, supernatural, a threatening atmosphere, dense tufts, oppression, colonial devastation, hybridity.

A Postcolonial Gothic Hybrid

Arundhati Roy's *The God of Small Things* as a postcolonial Gothic hybrid, asserting that Roy both adopts and challenges Western Gothic conventions to exemplify the lingering of India's colonial past upon its present as the country struggles with its modern-day identity. Scholars agree that the literature of the postcolonial and the Gothic share similar foundations. Given the inherent similarities between postcolonial and Gothic literature challenges to boundaries of power and ownership, haunting of a repressed past, and embodiment of the frightening writers from colonized countries are increasingly finding the Gothic a fitting literary form to challenge dominant historical narratives and illustrate the anxieties of a country struggling for a postcolonial identity. Roy skillfully employs the Gothic in *The God of Small Things* to challenge historical narratives of India and express the anxieties of India's struggle with its colonial past and modern postcolonial identities.

Portrayal of Private Struggles of Family

In *The God of Small Things*, Roy portrays the private (small) struggles of the Ipe family as a mirror of the public (large) identity struggles of the nation. The twins Rahel and Estha are caught in the internal struggle of the nation as caste, discrimination, and politics converge on one night during their childhood and forever change their lives. The small things are personal toward the Ipe family, but remain representative of the larger significant struggles of the people of Kerala and in some cases, the entire nation of India. The novel tells the story of the Ipe family,

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an upper caste, Syrian Christian family in the Ayemenem village of Kerala. Kerala also serves as a representation of culture and history in a larger international background.

Western Gothic Conventions

Roy utilizes many traditional Western Gothic conventions in her novel, yet she also challenges and inverts these conventions, creating a Gothic hybrid. In doing so, she creates a postcolonial Gothic text that is uniquely her own and uniquely Indian. Roy's use of the Gothic doubly destabilizes the world of her narrative and the novel ends not in a restoration of order, but in a state of shifted order. Through her Gothic reinvention, Roy recreates a Western narrative trope on her own terms and gives a voice to the marginalized people of India by illustrating their experiences and sufferings in a format that the West can understand. Rahel and Estha are forever haunted by a tragedy resulting from their mother's affair with a lower caste man. Rahel relives the history of the Night of Terror a night depicting the severe consequences that result when cultural laws are broken. In the ghosts of a family and a nation, Roy creates her Gothic world. It is a world where the screams of children die in shattered kneecaps (Roy 292).

Gothic Imagery

Gothic imagery also conveys dramatic impulses. Roy displays the haunting evil of impulses in everyday figures of the ordinary and often combines well with evil, the beautiful with the terrifying. She presents the opposites of good and evil in her imagery to underline the ambivalence of the narrative as a larger reflection of India. She utilizes dark imagery in the vein of conventional Western Gothic, yet she also reinvents it with a unique lyrical quality in specific portrayals of Indian life and turmoil.

The Good with Evil and The Innocent with Terror

Roy skillfully combines the good with evil and the innocent with terror in her dark imagery to demonstrate the horror of oppression in India's culture. The innocent and pleasant name of the Orange drink, Lemon drink man takes on haunting qualities when the man abuses young Estha and threatens to come after him again (Roy 98-99). Rahel's toy watch is lost during Velutha's beating and is buried with the terror in the ground (Roy 295). Brass flower vases symbolize a lifetime of domestic abuse (Roy 47). The monstrous wink of a glass eye signifies a

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father willing to kill his own son when the son breaks the caste laws (Roy 241). The child's word of "LayTer" hints of the terror to come (Roy 139). The Gothic imagery, with its combination of innocent and evil, serves to underscore the narrative's dark emotional tone, display evil impulses, and incite intense feelings all signaling the undercurrent of horrific oppression. Gothic imagery also emerges in nature to reflect the emotion of the characters. When the adult Rahel returns to the river, it greets her with a "ghastly skull's smile" (Roy 118). The river remains a ghastly reminder of Sophie Mol's death, a tragedy that forever haunts Rahel. When Ammu dreams of Velutha, she awakens and comprehends the consequences that will come of her affair. Ammu realizes "That the air, the sky, the trees, the sun, the rain, the light and darkness were all slowly turning to sand. That sand would...pull her down" (Roy 212). Ammu knows she is spiraling, giving in to her desire to love a lower caste man, but she is powerless to stop herself. The Gothic imagery in nature also illustrates the history and emotion of the nation. A sparrow lays dead on the backseat of the old Plymouth: "She had found her way in through a hole in the windscreen...She never found her way out" (Roy 280). Like the sparrow, Rahel, Estha, Ammu, and the nation of India remain prisoned, unable to find a way out, trapped by history. The dark imagery intensifies the horror of a repressed past as it haunts at the hand through the characters, culture, and nature. The Gothic imagery competently crafted in poetic brightness and specific to India insulate the narrative with a strange sense of dread and nervousness.

The Paranormal

The constituent of the paranormal intensify the effect of the Gothic imagery throughout the novel, particularly in the image of Pappachi's moth. Pappachi's moth haunts the child Rahel, evoking sympathy as it surfaces when the reader is made aware of her absent guilt. The moth symbolizes the haunting effect of a culture and history one does not fully understand and the subsequent guilt that can result. It is notable that the moth is not simply a moth, but Pappachi's moth. Pappachi, the patriarch of the Ipe family and classic Gothic villain, represents the tyrannical patriarchal figure. He does not allow anyone in the family to sit in his Plymouth: "The Plymouth was Pappachi's revenge" (Roy 47). Pappachi's torment stems from his greatest setback in life: "not having had the moth that *he* had discovered named after him" (Roy 48). The moth embodies the family curse and haunts its offspring. As the narrator notes, "Pappachi's Moth was held responsible for his black moods and sudden bouts of temper. Its pernicious ghost

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gray, furry and with unusual dense dorsal tufts haunted every house that he ever lived in. It tormented him and his children and his children's children" (Roy 48). The ghost of the moth repeatedly haunts Rahel as a child. Pappachi's moth torments Rahel. The guilt of one generation carries on to the next.

The Moth

As Rahel's guilt over hurting her mother grows, the moth on her heart "spread its silver wings, and the chill crept into her bones" (108). The moth gnaws on Rahel's heart, as the guilt gnaws on her soul. The moth appears again on the Night of Terror. When the children are on the boat, it collides with a log and tips over. Rahel calls out to Sophie Mol and when Sophie does not respond, "On Rahel's heart Pappachi's moth snapped open its somber wings" (Roy 277). The guilt resurfaces because Rahel knows she has done wrong by disobeying Ammu. When Sophie Mol does not respond to Rahel's calls, Rahel feels the haunting fear of what is to come. The moth emerges again at the police station when Baby Kochamma frightens Rahel and Estha into betraying Velutha in order to save their mother. The narrator states: "Inside the Inspector's room, Pappachi's Moth was on the move" (Roy 300). The children know they are about to do something wrong, yet they do not fully understand it. Roy effectively portrays the moth as Gothic-like with its supernatural qualities to signify the family curse and guilt and their effects upon a small child. The Ipe family is troubled, just as India is troubled. The guilt of an aggressive and domineering past, like Pappachi's moth, haunts future generations.

The Troubled House

The Gothic gathering of the troubled house surfaces in the Ayemenem House. Its ghosts arise from the Ipe family's past passions and crimes Ammu's passion and crime in breaking the Love Laws and the family's involvement in Velutha's death. The family's crimes mirror the Indian nation and the ghosts of its oppressive past. The Ipe family, like the Ayemenem House, is full of fear and anxiety, and in a sense, under attack. When Rahel returns home, twenty three years after the tragedy of Sophie Mol's death, she finds the present day house strange it is filled with ghosts, secrets, and death. The loss of Sophie Mol steps "softly around the Ayemenem House like a quiet thing in socks. It hid in books and food. In Mammachi's violin case" (Roy 17). In Ammu's room, "The terrible ghosts of impossible-to forget toys clustered on the blades

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of the ceiling fan” (Roy 87). The family ghosts live within the walls of the Ayemenem House as haunting reminders of the Night of Terror. Through the ghosts, the uncanny returns to the Ayemenem House.

The Ghosts

The ghosts will not let Rahel or Estha forget Sophie Mol’s death or their involvement in Velutha’s death. When Rahel returns, the house is full of death and decay. As Rahel notes, strange insects burn themselves on forty watt bulbs and their corpses litter the floor and window sills (Roy 11). In the novel, the dark forces of the past haunt every room. In Pappachi’s study, “rank with fungus and disuse,” Rahel finds hidden things an orange pipette, Baby Kochamma’s rosary, tattered notebooks—the dark ghosts of individual memories (Roy 148- 149). The ghosts lead Rahel to the memory of the last time she saw Ammu. Rahel did not say good-bye: “She hated her mother then. *Hated* her” (Roy 153). Ammu died alone. The Ayemenem House is haunted by death, grief, and guilt. The Ayemenem House of 1969 is haunted by the cruelty and abuse of Pappachi, symbolizing the oppressiveness of a patriarchal society. Pappachi haunts the Ayemenem House with his presence. A photograph of Pappachi in Vienna hangs in the drawing room: “There was a watchful stillness to the photograph that lent an underlying chill to the warm room in which it hung” (Roy50). The evil of Pappachi pervades the room as the evil of oppression pervades the nation. The Ayemenem House of the past, as the present-day house, is uninviting. When Ammu divorces her husband, she returns to the Ayemenem House “unwelcomed” by her parents (Roy42). Baby Kochamma often reminds the twins that they live on “sufferance” in the Ayemenem House, “where they really had no right to be” (Roy44). Culture has taken away the sense of home for Ammu, Rahel, and Estha and turned the house into a prison. When Mammachi discovers Ammu’s relationship with Velutha, she locks Ammu in her bedroom. The narrator states, “Ammu was incoherent with rage and disbelief at what was happening to her at being locked away like the family lunatic in a medieval household” (Roy239). Ammu is a prisoner in her possess home, much like the browbeaten people of India are prisoners in their own country.

House of Death

The Ayemenem House of the past is also one of death. It is on the chaise lounge in the drawing room where Sophie Mol's body is laid out (Roy 238). The narrator presents a haunting description, "Even from a distance, it was obvious that she was dead. Not ill or asleep. It was something to do with the way she lay...Something to do with Death's authority. It's terrible stillness" (Roy 238). The house of the past holds Sophie Mol's corpse, while its ghost haunts the present-day house. As Rahel notes, it is a house where "only the Small Things were said. The Big Things lurked unsaid inside" (Roy165). The ghastly qualities of the patriarchal culture and its oppression haunt the Ayemenem House of the past and return in strange form to haunt the present-day house. Roy effectively utilizes the Gothic trope of the haunted house to manifest the horrors of a patriarchal society and its effects upon the Ipe family, symbolizing the haunting of an oppressive history upon the nation of India. She employs the Western Gothic convention in customary ways, but also creates haunting that are detailed to the members of the Ipe family. As personal ghosts disturb the Ayemenem House, societal ghosts haunt the History House. It is in the History House where caste, culture, and politics transform into aggression and terror. Of the History House, Chacko tells the twins, "When we look in through the windows, all we see are shadows. And when we try and listen, all we hear is a whispering. And we cannot understand the whispering, because our minds have been invaded by a war" (Roy52). Chacko describes the war as "A war that we have won and lost. The very worst sort of war. A war that captures dreams and re-dreams them. A war that has made us adore our conquerors and despise ourselves" (Roy52). The shadows and whispers of the History House represent India's colonial past and the consequent political uprisings. For the twins, it is a past they cannot understand, but even still, they feel it's haunting. The narrator says that Vellya Paapen tells the twins he encountered Kari Saipu's ghost and pinned the ghost to the trunk of a rubber tree, where the pedophile ghost remains (Roy 189). Roy gives the History House a haunting history of sexual crime and suicide, foreshadowing more evil to come.

The Night of Terror

The evil comes on the Night of Terror. The Touchable Policeman arrive "Deadly purposed" searching for Velutha after Sophie Mol's body is found (Roy 289). Rahel and Estha, hiding at the History House, awake to screams as they watch the police beat Velutha nearly to death "mesmerized by something that they sensed but didn't understand: the absence of caprice

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in what the policemen did” (Roy 292). The dismay comes living in the absence of caprice, and the twins mirror the anxiety of the people of India as they struggle with horrors they cannot understand. The police, with their batons, beat Velutha nearly to death: “a clinical demonstration in controlled conditions of human nature’s pursuit of ascendancy...human history, masquerading as God’s Purpose” (Roy 292-293). In Rahel’s view, the police are living out history; their socially and culturally conditioned minds take control of their wills. Rahel describes their actions as competent and economic: “After all they were not battling an epidemic. They were merely inoculating a community against an outbreak” (Roy 293). The police’s actions illustrate the power of the culture over its participants and the culture’s rule over their actions. The police are following history’s orders. It is this history, and the history of the Night of Terror, that haunts Rahel and Estha into adulthood. The History House shows the powerful effects of war and colonialism. Roy creates a sense of disturbing anxiety in the confusion between a culturally tyrannical past and a modern national identity. When the adult Rahel returns, the History House has been invaded by Western culture as the fear that occurred there buries itself in commerce and tourism. In 1992, the History House has become a five-star hotel and the terror remains hidden “under the happy humming of hotel cooks” (Roy 290). For Rahel and Estha, the tragic history will always live on in the History House. But the hotel people have recreated history as a tourist attraction of “toy histories,” manufactured wooden houses, and truncated kathakali performances (Roy 120-121). At the History House, tourism and commerce erase the true ancestral history and instead employ a new cultural history to impress the rich tourists. The threat of erasure takes on a Gothic tone as Rahel’s toy watch remains buried in the ground, “A small forgotten thing. Nothing that the world would miss” (Roy 121). Roy utilizes the Gothic to underscore the terror and dangers of history’s erasure. The history of an entire nation can become a small forgotten thing.

Lingering of India’s Colonial Past

In *The God of Small Things*, Roy adopts conventional Gothic rudiments yet at the same time, she challenges this convention to efficiently exemplify the lingering of India’s colonial past upon its present. By creating a Gothic hybrid, Roy establishes a form of empowerment. In her utilization of intricate complexities of the Gothic tropes, she gives a voice to the marginalized people of India. Roy’s empowering Gothic hybrid underscores the haunting of a colonial,

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culturally oppressive, and politically violent past upon a postcolonial nation. Roy's use of the Gothic conveys the anxiety and disorder of a nation struggling with a modern-day identity.

Punter connects global modernity to the supernatural:

As the great globalising project of modernity, which has its own controlling relation to the postcolonial, rolls on, one of its more curious current effects, is that, perhaps against expectation, we live increasingly in a world of ghosts, spirits, phantoms. (*Postcolonial* 61)

In *The God of Small Things*, Roy creates a world of ghosts that promise to continue haunting.

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**A Comparative Study of
Torah's Samson and Delilah and
Shahnameh's Siavash and Soudabeh**

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Abstract

Comparative literature helps the world's works of different nations become better recognized. Comparative literature is helpful in the national arena. It leads to familiarity with foreign literature, comparing it with one's own literature and decreasing inadvertent prejudice on national language and literature. In addition to these, from among the other benefits of comparative literature, it is identifying the genuine issues from the non-genuine ones. Comparative literature is also capable of bringing two countries closer to each other due to their similarities. Thereby, nations come to know each other better and the mutual respect between them also increases. In this research, a comparative study has been applied to the stories of "Siavash and Soudabeh" from *Shahnameh* and "Samson and Delilah" from Torah. The definition and characteristics of epic and myth and their similarities and differences have also been stated.

Keywords: Epic, Biblical, Mythological, Soudabeh, Delilah, Siavash, Samson.

Introduction

"Myths are imaginary narratives about the nature, history and fate of the universe, the gods, humans and society" (Kavandish 17). Several great writers and critics have defined myth in their own way; one of which has been Northrope Frye. According to Frye "The myth is the easiest

and the most common meaning, a story or a narrative in which usually a god or deity and divine beings are concerned. In this sense, myth is related to the primitive cultures or advanced courses of the ancient culture and when we call some of the effects of our age myths are have stabilized forms or vestiges of the past” (Frye 101). The influence of supernatural forces and human forces are explained in this type of story. The border between myth and history in mythology is so subjected to the transformation that at times a historical human from one time turns into a mythic creature of an abstract time. Of course, not every story can be regarded as myth; only those stories can be called the myth that can show us the creation or creation of things and the world. "There is a strong connection between myth and epic, and many epic characters have mythological model" (Mozaffari 25).

Myth satisfies deep religious and moral needs; it can even in some cases satisfy daily needs of humans. According to what has been mentioned it can be stated that the scope of myth is so extensive that no matter how we study it, it can still be studied from different angles. In this research, two works are studied in the comparative literature viewpoint and their similarities and differences are also stated.

Epic

Epic is a type of narrative and descriptive text that describes the heroic deeds and achievements of great ethnic and individual deals. Epics are generally written in verse; in other words, an epics is the literary narration of the extraordinary action of the super-heroes seeking the great ideal in grandios style. "It has symbolic, ambiguous and totally mysterious structure and mythical beliefs are embedded in it. This glorious event often occurs with the help of supernatural powers of the hero or heroine and is generally in the form of seeking immortality in the presence of heavenly determinism” (Ghobadi 70).

Epic literally means courage and bravery and "as a term it is a long poem and a narrative that is centered on new topics and martial arts, written in a grand and lofty style " (Daad 119). The central them of an epic can be regarded as what has actually occurred in the past and it indeed belongs to the past for it is in a way "a reflection of what has been done to people or

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nations in your life's past. It is a description of what people in the early days of their lives had of the world, their place there and their attitudes toward it. " (Ebadian 28). The fundamental elements contained within an epic are introduced as follows:

- 1 - The great and glorious causes and incidents
- 2 – Extraordinary and mythical actions and deeds
- 3 - Heroism and struggling with the enemy
- 4 - Beauty and art in speech
- 5 - Mysteries and symbols in the images or structures " (Ghobadi 71).

Epic is an original work that "expresses the general character and ethnic or national culture is accepted and the people of the community or nation rate of their past life in the national epic stories and deeds of people feel it" (Ebadian 15). An epic link is established between myth and epic and many epic characters have mythological patterns. Eliade's definition of myth in "The Myth (Mythology) is centered on a sacred and spiritual story "behind the incident that occurred at the time of opening. In other words, the myth says that in the light of outstanding acts of supernatural beings, the reality of the universe, certain plants, heroic deeds and come into existence, thus, it always includes a narrative of creation "(Eliade 15).

Shah nameh

Ferdowsi's name in Persian literature has always been involved with *Shahnameh*, for to this very moment it has been regarded as his chief masterpiece. Also, the only work that "has been proven to be owned by Ferdowsi is "*Shahnameh's* text (excluding the part that is attributed to him, to be exact)" (Mozaffari 94). *Shahnameh* acts as a type of mirror viewing all of Ferdowsi's spiritual and emotional thoughts and beliefs. "In other words, the genius of his race in this exquisite work is reflected in the accuracy " (Karimiyan 27). Mortazavi observes the story of *Shahnameh* as a "joint and coherent issue of Iranian people, including the mythological, heroic and historic stories of people's lives". (Mortazavi 141). On the other hand, Safa wrote in his book: "The subject of *Shahnameh* is the ancient history of Iranian race from the beginning of its reign to its extinction by the Arabs. It's a testament to the long history of Iran divided into fifty periods of kingdom which are different from each other in terms of time and content" (Safa

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216). According to Safa, three different periods in *Shahnameh* can be distinguished: (1) The Mythological period, (2) The Heroic Period and (3) The Historical period.

As Yaghmaei states the essence of the stories of *Shahnameh* has not been made by Ferdowsi and "the stories have long been popular among Iranians and Ferdowsi has made use of oral and written traditions and literature in writing *Shahnameh*. The main reference book of *Shahnameh* has been a book collected and compiled on the orders of Shah Mansoor bin Abdul Razzaq (murdered in the year 350 AH) " (Yaghmaei 7).

Torah

Torah is the most important Jewish text by Jehovah (God) revealed to Moses. "The word Tora means training or guidance." (Sadr Haj Seyed Javadi et al 139). "The Bible consists of the Old Testament and the New Testament. "Old Testament" contains the scrolls of the Torah and the prophets. Torah is the first five books of the Bible.

The five books are as follows:

- 1-Genesis or "Genesis" (humanity)
2. Exodus (Shmut)
3. Leviticus (Vayikra)
4. Numbers (Bamidbar)
5. Deuteronomy (Devarim) (140).

Synopsis of "Siavash and Soudabeh"'s Story in *Shahnameh*

Siavash was born of the marriage of a woman from the offspring of Garsivaz with, Kaykavus. Kaykavus gave Siavash to Rustam, and Rustam, in Zabulistan, taught Siavash Corps ruling and statecraft. When Siavash returned to his father's palace from Zabolistan, his father treated him favorably and out of merriment for his son's return, he held celebration. Soudabeh, the daughter of King Hamavaran and Keykavus's wife, was fascinated by Siavash. In secret, she sent a messenger to Siavash and asked him to come to bedchamber and Siavash refused. The next day, Soudabeh went to the king and asked him to send Siavash to their chamber so that he chooses a wife from among the girls.

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Siavash went to the yard and for the third time, Soudabeh summoned Siavash to her presence. Siavash got angry and bitterly stood up. Soudabeh informed Kaykavous of this and charged Siavash. Kaykavous thought of taking Siavash's life on the penalty of sin, but in a test king Kavous first smelled Soudabeh's attire and found the smell of wine there and on Siavash's hand and body, felt rosewater and knew that his son was innocent and Soudabeh had spoken in untruth. He intended to kill Soudabeh, but thought of King Hamavaran's arising to take a revenge on him. Therefore, following Zoroastrian priests' words, he proposed to set fire to separate the guilty from the innocent. Siavash accepted this test. He entered the fire that Kavous had prepared, with his night-colored horse Behzad and came out of it unhurt. When the king aimed at killing Soudabeh, Siavash prevented it.

Synopsis of the Story of "Samson and Delilah" in Torah

One day the angel of the Lord appeared to Manoah's wife from the tribe of Dan who lived in the town of Zorah. The woman was barren and had no children. But the angel said to her: "Although you were ever barren, but soon you will become pregnant and give birth to a boy" (Old Testament, Judges 13: 252). This boy who, upon a vow to God, was born. They named him Samson. He who was dedicated to the Lord by birth was decreed upon not to ever cut his hair. Samson grew up and fell in love with a girl from Palestine. When he asked his parents to go and propose to her, they objected to it because the girl was Palestinian. Samson eventually sent his parents to propose to her. Upon some incidents, without making Samson aware, they made their daughter marry another man. Out of his wrath, he set all of Palestinians' harvests on fire.

One day Samson went to the Palestinian city of Gaza and spent the night with a harlot. Gaza's men who became aware of his visit, came with the intention of taking him but did not succeed. After a while, Samson fell in love with a woman named Delilah from the Valley of Sorek. Five Palestinian leaders came to Delilah and told her "We want to know what makes Samson so strong. Try to trick him into telling you his secret. Discover what's behind his great strength and how we can tie him up and humble him. Each one of us will give you eleven hundred silver pieces" (Testament, Judges 13: 254).

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So, Delilah asked Samson to tell her the secret. Samson told Delilah three times in different ways, but each time his power was able to beat the leaders. After this Delilah went to Samson and said, "How can you say, 'I love you,' when you do not trust me? If you love me, tell me the secret". Finally, Delilah wore Samson down, and he told her the truth about his strength and said: "My hair has never been shaved because I have made a vow to God and if I shaved my hair, my power would be destroyed." In a plot, they shaved Samson's hair when he was asleep and when he woke up, he found all his strength gone. They blinded him and bound him up, threw him into prison. Before long, his hair started to grow up. Palestinians were preparing a celebration in which they planned to sacrifice him for their idol Dagon. They brought Samson to the temple and tied him to the pillars of the temple. Samson asked God to give him strength again to destroy the wicked. He put his hand on the column and when the crowd gathered at the temple he started shaking them and destroyed the temple and brought it down on their heads and his own. His relatives buried his body beside the grave of his father Manoi. "Samson had been the acknowledged judge of the people of Israel for twenty years" (ibid: 256).

Siavash

Shahnameh's ever sad face was born under bad star. Rostam who feared the Kavos's court and perhaps his temperament 's having negative impact upon his temper, took Siavash to Zabulistan. where he was made a full-fledged hero, and sent him again to the court. Obviously, he had the positive aspects of his personality from Rostam and his environment; from among these were the courage, prudence, dignity, patience, and good decorum of its covenant. Rostam unconsciously loved Siavash as his killed son. All are fascinated by his beauty; he is Joseph of *Shahnameh* and his mentality and some aspects of his life including the forbidden and capricious love of the married woman for him and his innocence in this matter are all similar to what befell Joseph except for the consequence that unlike the latter he fell from dignity to humiliation. His father tested him for seven years and he "did not do anything except purity" (Hamidian 285).

Soudabeh

She is the most vicious and the most wicked of all women in *Shahnameh* in all periods. At

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first, she was faithful to Kavous and even when her father plotted conspiracy to captivate Kavous, she informed her husband of the plot. When Kavous was put in king Hamavaran's prison due to his irrationality and not listening to others, Soudabeh became his sweetheart and companion and would keep on moaning and weeping for the miserable husband. This very Soudabeh, though in a striking contrast with her past features, fell in love with her husband's son and developed a forbidden love in her heart. When she found her efforts fruitless, she plotted one conspiracy after another and even aimed at the youth's death. Kavous said to her that "you still play tricks" and her playing tricks did not end until her death" (Hamidian 215).

Samson

Samson is a mythical hero who made a vow to God and the Torah. He, like many mythic heroes, was inherently pure, and protected his people. Samson was betrayed by his mistress. He was drawn to death and he died innocently.

Delilah

Delilah was one of the women in the Torah with whom Samson, who was the son of Manoah who have made a vow to God, was in love. She, like Samson's previous fiancé who stated the Samson's answer to the riddle he raised on the dinner which was organized to draw the youth of that time to her tribe's youths, betrayed and insistently asked about the secret of Samson's strength. At the promise of five Palestinian leaders she revealed the secret to them and through Delilah's cooperation they captivated Samson and this led to Samson's destruction.

Comparing "Samson and Delilah" Story with "Siavash and Soudabeh" Story

Siavash and Samson's Similarities

According to what was mentioned, it is a feature of the epic hero to be a supernatural creature with divine and superhuman essence. In the story of Siavash and Soudabeh, Siavash as its hero, is the most innocent face of *Shahnameh*. He intends to build a utopia called "Siavashgard" which is far away from every kind of evil and foul. One of the extraordinary features of Siavash appears when he must pass through the fire to prove his innocence. His

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innocence is proved by his passing through the fire and he is not hurt in the least. Siavash's purity is as such that he can even foretell the future malice as well. In fact, he has a prophetic knowledge and his kind heart is the mirror of the future.

I can give awareness of God's grandeur/I am also aware of the great high
heavens' secret
From the malevolent speech and unfortunate fate/I this innocent upon me arrives
bad and foul (Ferdowsi 166)

When Siavash is beheaded by the hand of a hostage, "The Storm of dark dust rises as the consistent story of Prophet Jesus crucifixion when he rose up. Where his blood is shed a plant grows out of Siavash's innocence and is the one who does not let this blood be wasted and praises this innocent one. Siavash is forever memorable and will be alive in the hearts of others and this is the meaning of that plant" (Hamidian 284).

Samson as Siavash is the kind of person who is oppressed throughout his life and his right is also violated. As an extraordinary creature who has made a vow to God and because of his long hair which has not been shaved since birth he has powerful divine force. His force, however, is lost if he loses his hair (like Achilles's heels and Esfandiar's eyes). When at the young age he overcame a lion easily, it was the time when God's spirit was placed in him. It is also when he goes to the city of Ashkelon and kills thirty of the natives. When with the chin bone of a dead donkey that had fallen to the ground he goes and kills thousands of Palestinians. It is also when he blows away the gates of Gaza City by the framework, puts it on his shoulders and carries it to the top of the hill in front of Hebron that he demonstrates his power and strength. In struggling with five Palestinian leaders who are intent on destroying his powers he once again reveals the extraordinary power of his own. At the time of his death that he loses his power due to his hair's being shortened, he once again asks God to give him strength. Then he puts his hands which were tied with a rope on the pillars of the temple and shake it. He buries all the people who have come to the temple see him and himself under the rubble of the temple and thus demonstrates his last display of power.

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Looking at the two stories and exploring the lives of two main characters (Siavash and Samson) we see that these two characters, in addition to their eminent families, own high social status. Also, these two characters because of their having a spirit of philanthropy and a compassionate heart and the duty that they feel they have, they love their people, protect them and seek good for them. Siavash and Samson live innocently and are killed as strangers and both get involved with women who push them into the abyss of destruction.

Differences between Siavash and Samson

In addition to these similarities that were mentioned, there are also some differences between these two characters. One of them is that, unlike Samson who is someone simmering unrest, Siavash has a calm personality and acts peacefully. He submits to his father; he takes his father's words for granted and does not act against him. Because of his calm character, Siavash is quiet and introverted and at times his behavior clearly shows that there is not much certainty in his character. Samson, unlike Siavash, is the one who decides quickly because of his roaring and relentless character, and puts his decisions into action rapidly. We see that he acts against his parents' will who were opposed to his getting married with a Palestinian girl and eventually makes them propose to the girl for him. Samson aims at taking revenge and throughout the story, according to what happens to him, we see that he takes his revenge on Palestinians. For instance, when he becomes aware of the first girl's marriage to another man, he sets Palestinians' farms on fire. At the end of the story we see how he destroys both hundreds of Palestinians and himself due to their betrayal, whereas Siavash regarding his calm character chose not to think of taking revenge and preferred peace instead. For example when at war with Afrasiab, because of the dream he had he asks Siavash for peace. We see that Siavash gladly accepts and prefers peace over war and bloodshed.

Similarities between Soudabeh and Dalileh

In the epics and myths women have always had basic roles, just as we see it in these two stories. On the one hand, we see Soudabeh, King Hamavaran's one and only daughter who in order to get married with Kavous, acts against her father's belief. She thinks of Kavous as the

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king of the world even though he has never been her favorite kind of man. From this choice one can assume that she has been in love with kingdom not the king, for she all the time seeks to boost the values of the time in herself. She is so dear at her father's court that all, even though aware of her mistake in choice, agree with her demands.

She is the Queen of Love and is obsessed with life and flesh. After the release of Kavos, we do not hear from her. When the king of Iran chooses another wife to give him a son (Siavash) and asks Rustam to train him until he is grown to be a young man and returns to his father, Soudabeh appears again. She is another Soudabeh though who loses her heart and faith and asks Siavash to her chamber room, but he refuses her request. The disappointed Soudabeh whose life and world has been set on fire by Siavash, starts a battle for destroying Siavash thereafter. She tears her dress and scratches her face to accuse Siavash. She even forces a sorcerer to abort the twins she is bearing in her womb to make the king believe that Soudabeh was pregnant and Siavash was to blame for the abortion of her children. When all of Soudabeh's tricks prove to be ineffective, and every time Siavash's innocence is revealed, she is given to the test of fire.

In *Shahname*, we encounter two Soudabehs: one is the daughter of King Hamavaran and is known to be smart, opinionated, selfless and brave and leaves father, homeland and freedom and willingly accepts death and bondage for her husband's sake to be his companion in his pain. The other is the reckless Soudabeh who is audacious and ambitious. This aspect of Soudabeh's character has been paid more attention in *Shahnameh* and also public opinion. These are two Soudabehs that complement one another.

On the other hand, we see the beautiful, clever and deceitful Delilah who falls in love with Samson, draws him towards herself; Samson accepts her love and falls in love with her. In this story, like the story of "Siavash and Soudabeh", Dalileh also takes a negative character and her ambition and selfishness cause Samson to be drawn to his death. She accepts Palestinian leaders' monetary promises and deceitfully asks Samson about the secret of his loss of power.

What Causes Betrayal?

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What makes women like Delilah and Soudabeh with all the love that they appear to have for their beloveds to betray them? Maybe this is because their love is not a real love to have devotion and dedication with itself. Soudabeh's love for Siavash is a physical love that has a physical thought behind it. She just desires Siavash's body not he himself, for if she had desired Siavash himself and not his body, she would never have played tricks on her way to her love to hurt him.

On the other hand, we see Delilah who seeks a material love for Samson and Samson who has trusted her, reveals his secret to her quite unaware that his mistress because of material promises that she has been given intends to destroy him into the abyss. This is the sign of the love that is material and is devoid of the sense of spirituality. It is a kind of love that think so the beloved as nothing but something that can be sold.

Differences between Soudabeh and Delilah

But if we look at some of the differences between these two figures these points can be noted. The first is that Soudabeh who is King Hamavaran's one and only daughter, someone who loves power and the reason for her marrying King Kavous does so out of her love for kingdom not for the king. She is the one who has always attained what she desired and on her way to her demands she never succumbs. Soudabeh is the woman who is never satisfied with little and moves forward with time. On the other hand, Dalilah, in addition to her being a harlot from the low and neglected class of society, little amount of money can easily deceive her into betraying Samson.

In the story of "Siavash and Soudabeh", we encounter a Soudabeh who is a princess and King Kavous's wife. She is the one who falls in love with Siavash and is not afraid of expressing her love. She even accepts the scandal and reveals her intentions to her beloved. On the other hand, in the story of "Samson and Delilah", it is Samson who due to his divine power and the judgement authority that he owns, steps towards the harlot Dalilah. He does not mind that his love for a Palestian girl be revealed.

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Epic and Religious Stories

Apart from the similarities and differences between the characters, it should be noted that epic *Shahnameh* is epic and Torah is religious. Considering this and through reviewing the story of "Siavash and Soudabeh", we find that not only this story is not deprived of religious teachings, but also because of Ferdowsi 's Shiite belief in one God, his religious thought can be noticed everywhere in *Shahnameh*. Siavash's passing through the fire unharmed and proving his innocence is reminiscent of the story of Abraham and the fire's turning to garden for him. Also, Soudabeh's love for Siavash corresponds with Zolaykha' love for Joseph which is referred to in Quran.

From what has been mentioned about the story of "Siavash and Soudabeh" from *Shahnameh* and "Samson and Delilah" from Torah, it can be inferred that they are similar in terms of their being the mythological epic and that their heroes have epic and mythological features. Another identical feature is the role of the woman as the main factor in the heroes' destruction. Also, love in both is material rather than spiritual.

Conclusion

With a look at mythology, epic and studying their features one can conclude that myths have identical characteristics regardless of where they belong. The myth in its entity involves the essence of phenomena and even the creation of the world and what became of them after creation. Myths are placed in the heart of culture, history and literature of all ages. In fact, myth and epic provide a place for a demanding perfectionist to fulfill his ideals and aspirations in the field of endeavor. That is why myth characters in some respects are at the peak of perfection. As one can see Siavash is unique in *Shahnameh* in beauty, purity and innocence. With Samson's power, strength and bravery in Torah and Soudabeh's beauty and wickedness in *Shahnameh*, also Delilah's beauty and greed in the Bible, all signs of perfection in characteristics which are either physical or moral.

Women in the myth of "Siavash and Soudabeh" from *Shahnameh* and "Samson and

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Delilah" from Torah are not independent from men as most women are in other myths. They are marginalized and it is in their relation with men that they are to be noticed.

Similarities referred to in the two stories can be regarded as a sign of similarity between the cultures, customs, and beliefs of the two nations. This fact cannot be overlooked that in both nations whose religion is monotheistic, there are similarities in their basic principles of living style, morality, etc.

The last point to be mentioned is that myths are the mirrors of all nations and appear through elements like symbols; these symbols are symbols of reality.

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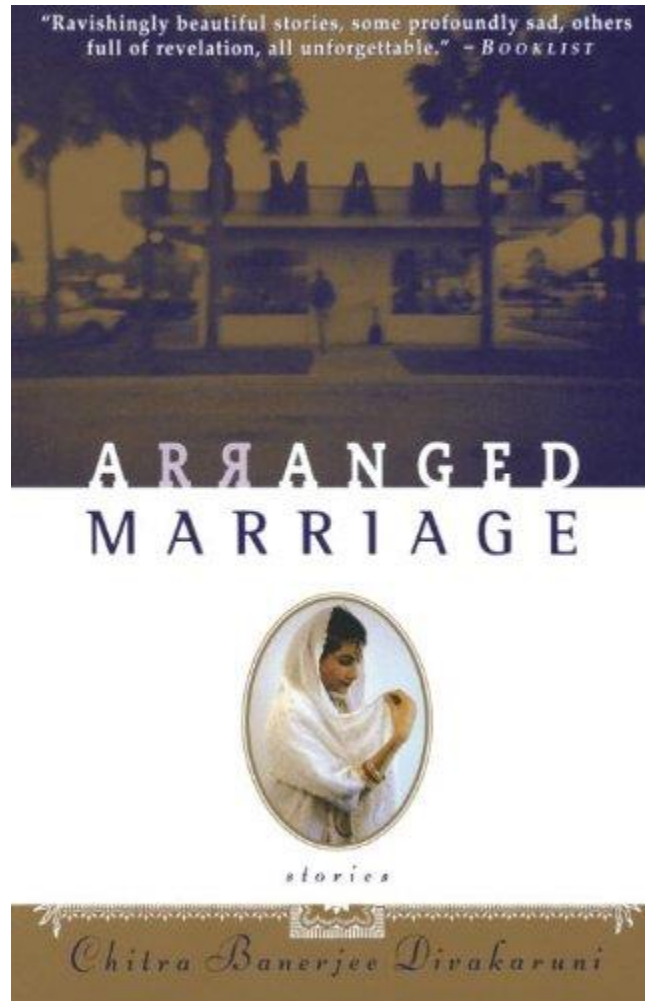
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Expectations and Acceptation in
Silver Pavements, Golden Roofs

B. Ponmalar, M.A., M.A., M.A., B.L



Abstract

Arranged Marriage by Chitra Banerjee Divakaruni is a collection of short stories where young women move to America for their higher studies. The author analyses the negative aspects of arranged marriage. The husbands, especially Indians are portrayed as selfish, insensitive, wife

abusers and unpleasant in the book. The female characters, however try to solve their problems and assert themselves. The characters of women are torn between the culture variations.

Jayanti, the protagonist in *Silver Pavements, Golden Roofs* resembles Sumita in *Clothes*. They are immigrants and they struggle to assert themselves to in the new land, America. They are put to trials and they overcome with their optimism. Their trial of immigrant status is akin to that of Sita in *Ramayana*. The new era of feminism avows to lead a happy life in spite of tribulations.

Key words: Chitra Banerjee Divakaruni, *Arranged Marriage*, immigrants, culture variations in responses between men and women.

‘Silver Pavements, Golden Roofs’

Chitra’s story ‘Silver Pavements, Golden Roofs’ expresses the narrator, Jayanti’s journey to America for her higher studies. She goes to reside with her aunt Pratima and uncle Bikram. Bikram is a mechanic there and though appears rough has much love for his wife. She is given a tiny room “it is the same size as my bathroom at home”. (p.41) That tiny room is decorated with rose in a jelly jar placed on the windowsill by her aunt.

Insult by American Boys

Jayanti and her aunt Pratima move for a walk out of Jayanti’s compulsion where they encounter a strange sense of alien feeling and insult from American boys playing in the road. The boys pick a fistful of slush and throw at them only to shame. They return back home where they have to face Bikram uncle. He gets irritated when he understands the situation. The couple expresses their grief of being in the alien land. Bikram uncle pathetically cries, “...it pretends to give and then snatches everything back”. (p. 54)

Aunt Pratima tries to console her husband by saying, “They are just boys after all”. The dialogues given by the characters explain how gracefully they are ready for adaptability. The same way aunt Pratima bereaved by her feelings makes her effort to reconcile things holding her love for her husband.

Life in the Alien Land

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Expectations and Acceptation in “Silver Pavements, Golden Roofs”

Jayanti is now in extremely new situation where she doesn't know what to do and how to communicate with them. When they search for the key in a hurried situation after seeing Bikram uncle when they return from the walk, awkwardly insulted by the boys, she says "It's all right, calm down, Auntie, we'll find it". (p.52) There develops a courageousness rather than distress in managing the situation. She is ready to find her new abode of living, understanding the alien place. But naturally a longing comes in for her, "Home, I whisper desperately, home home home", which is quite distant and beyond reach. Her dizzying sensation is as if seeing her distorted face reflected in the brackish water. The distortion is just temporal and will gain clarity by the passage of time is the message given. She is reminded of the significance being given in her native land where one may ask, "Isn't that Jayanti Ganguli, daughter of Bhavanipur Ganguli" if she walks out. She is not going to expect that in the new land even if she wears a nice new fashioned silk saree. But she definitely has her own dreams of marrying a prince in the magic land where the pavements are silver and the roofs all gold. When there is doubt upon her dreams she accepts and affirms that 'beauty and pain should be part of each other'.

The story begins with the dazzle – bright clouds packed tight as snow cones, which are 'deceptively solid'. But ends with her hand covered with silver snow that leads to hope in the face of new 'rerooting' in the new land.

"Clothes"

Sumita, the protagonist of "Clothes" another short story in 'Arranged Marriage', is an Indian girl, married to an immigrant called Somesh. She travels to America with a lot of dreams. She joins her husband in the United States, and discovers happiness in the new life with her husband. She steps into the new world with lots of fear and expectation. Her husband motivates her to go for a job. He wants her to be educated there and pick up teaching profession in the new land. She gradually fits into the new place along with her in – laws. But she is also daringly ready to lead a lonely life in the new land, America after her husband is gunned down. Her in – laws invite her to go back to India, their native place along with them. But she is ready to assert herself alone to bring in new meaning for her life, live as expected by her husband. Although Chitra has portrayed her as a weak character she stands as an optimist in the end.

Jayanti and Sumita

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Expectations and Acceptation in "Silver Pavements, Golden Roofs"

Sumita in many aspects reminds Jayanti of “Silver Pavements , Golden Roofs”. Both the characters have many expectations which may not or cannot be true. The sense of fulfillment is attained even though they are in the verge of the negative environment. The new land gives them hope and courage to face situations in a worthy manner. They are not going to lead a sad and poor life in the exiled place. But they are determined to make the best fortune with their optimism.

Diasporic Bangs

“Unaccustomed Earth” of Jhumpa Lahiri responds to the diasporic pangs of the migrants. In Nathaniel Hawthorne’s Introduction to *The Scarlet Letter* “The Custom-House” he writes:

Human nature will not flourish, any more than a potato, if it be planted and replanted, for too long a series of generations, in the same worn-out soil. My children have had other birthplaces and so far as their fortunes may be within my control, shall strike their roots into unaccustomed earth. (302)

Stories Which Examine the Life of Expatriate Bengalis and Their Children

We have eight stories which examine the life of expatriate Bengalis and their children in the foreign soil. It takes the diasporic realities into account, including the increasingly multiethnic character of life in the US and the conflicts and dilemmas of first generation children of the immigrants face. But they are determined to get through the hurdles they face. The new generation’s negotiation with their native heritage, identity, socio-cultural challenges in specific diasporic location has been brought to the surface in the stories. The stories offer significant insights into how the Bengali community negotiates its diasporic existence. The intensity of the despair and alienation due to displacement is more in the first generation immigrants than in the subsequent generations. The later generation fills their minds interrogating the relevance of the past to the present, of old customs to the new and different environment while the first generation immigrants fear the impending loss of their fondly nurtured original culture and identity. While occupying the dissimilar spaces in the host culture, the parent as well as the children in their own ways feel the pangs of rootlessness wandering between the two worlds. propelled by the zest for survival, Lahiri’s Bengali American women in *Unaccustomed Earth*,

despite the sense of insecurity and uncertainty develop an ability to get into negotiation between the native culture and host-culture to strike roots in the unaccustomed earth.

Sense of Loneliness: An Illustration from *Ramayana*

Let us analyse this sense of loneliness from the context of *Ramayana* where Sita is a much revered figure amongst the Hindus. She has been portrayed as an ideal daughter, an ideal wife and an ideal mother in various texts, stories, illustrations, movies and modern media. Sita is often worshipped with Rama as his consort. Rama and Sita start their life in Ayodhya. But fate puts them in forest, being exiled due to the boon which Kaikeyi receives from king Dhasarath. She gets herself accustomed in the forest with the support of her husband Rama and Lakshmana. Next, she is taken as a captive by Ravana to Lanka, the next place of displacement. During her captivity for a year in Lanka, Ravana expresses his desire for her; however, Sita refuses his advances and struggles to maintain her chastity. She patiently waits for Rama to fight against Ravana and take her back with dignity. But she has to go through the fire to establish her purity.

The couple comes back to Ayodhya, where Rama is crowned king with Sita by his side. While Rama's trust and affection for Sita never wavers, it soon becomes evident that some people in Ayodhya cannot accept Sita's long captivity under Ravana. During Rama's period of rule, an intemperate washerman, while berating his wayward wife, declares that he was no Rama to take his wife back after she had lived in the house of another man. This statement is reported back to Rama, who knows that the accusation of Sita is baseless. Nevertheless, he sends Sita away.

Thus Sita is forced into exile a second time. Sita, who is pregnant - is given refuge in the hermitage of Valmiki, where she delivers twin sons named Kusha and Lava. In the hermitage, Sita raises her sons alone, as a single mother. They grow up to be valiant and intelligent and are eventually united with their father. Once she has witnessed the acceptance of her children by Rama, Sita gets final refuge in the arms of her mother Bhūmi. Hearing her plea for release from an unjust world and from a life that has rarely been happy, the Earth dramatically splits open; Bhūmi takes Sita away. Sita is considered to be child of Mother Earth, produced by union between the king and the land. Sita is a personification of Earth's fertility, abundance and well-being.

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Expectations and Acceptation in “Silver Pavements, Golden Roofs”

In Need of Support and Assistance from the Male Folk

Sita is portrayed as someone who needs support and assistance of the male folk in the myth. However, this has to be balanced with Sita's steadfast demonstration of honour and dignity, compelling her to enter the fire, to lead a separated life from Rama in the forest and bring up her children with dignity and to ask Mother Earth to take her from a setting filled with pain and misunderstanding. The actions, reactions and instincts manifested by Sita at every juncture in a long and arduous life are deemed exemplary. The values that she enshrined and adhered to at every point in the course of a demanding life are the values of womanly virtue held sacred by countless generations of Indians. Sita also has the sense of immigrant and she has to accustom herself to new and trial environments. Sita swoons when she understands that her husband has sent her to forest again. But she consoles herself and sets her mind to live in the forest alone in the hermitage of Valmiki. With her plain blank mind she accepts the new environment to assert herself and prove her individuality. She brings her children alone in the forest. She stands as a role model of charming feminism. She doesn't choose to move to her father. She bears all the trials herself and stands as the champion of her era in asserting herself.

Feminist Protagonists

If life is a journey one has to keep going in it withstanding the situations. Sita , Jayanti and Sumita are feminist protagonists of their era. They are not going to give up their hopes and yield to the circumstances. Their life is to be lead in spite of the circumstances. Sita meditates in the challenging situation and brings up her children. Jayanti and Sumita avow to bring in happiness to them. Milton in Paradise Lost says, "The mind is its own place and in itself can make a heaven of hell,".

The present era women assert themselves, they keep going in new environment with the determination to live happily and with contentment. Sometimes the price they pay is too high. The void or lacuna is filled with their optimism in future.

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*From financial literacy to financial well being; a study
of the level of financial literacy of women teaching faculty
in educational institutions in Coimbatore region.*

*Thesis submitted to
the Bharathiar University
for the award of the degree of*

Doctor of Philosophy in Commerce

by

S. Hephzibah Priyadharshini

under the supervision and guidance of

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women teaching faculty in educational institutions in Coimbatore region -*

Doctoral Dissertation

September – 2015

Dedicated to my Grandmother

Late Dr. H. Newman

Founder Principal, PSGR Krishnammal College for Women
Founder Principal & Secretary, RVS Educational Institutions
Founder & Visionary, Newman International Academy of Arlington, USA
Founder, Newman George University, USA

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Certificate

This is to certify that the dissertation, entitled, “From financial literacy to financial well being; a study of the level of financial literacy of women teaching faculty in educational institutions in Coimbatore regions” submitted to the Bharathiar University, in partial fulfillment of the requirements for the award of the Degree of Doctor of Philosophy in Finance is a record of original research work by Ms. S. Hephzibah Priyadharshini during the period 2003 – 2015 of his / her research in the Department of Commerce at Chikkanna Government Arts College, under my supervision and guidance and the thesis has not formed the basis for the award of any Degree / Diploma / Associateship / Fellowship or other similar title of any candidate of any University.

Signature of the Guide

Head of the Department / Principal

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Declaration

I S. Hephzibah Priyadharshini hereby declare that the thesis, entitled “From financial literacy to financial well being; a study of the level of financial literacy of women teaching faculty in educational institutions in Coimbatore regions” submitted to the Bharathiar University, in partial fulfillment of the requirements for the award of the Degree of Doctor of Philosophy in Finance is a record of original and independent research work done by me during the period 2003 – 2015 and it has not formed the basis for the award of any Degree / Diploma / Associateship / Fellowship or other similar title of any candidate of any University.

Signature of the Candidate

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Almighty, the Fountain of all wisdom, who has been wonderfully guiding me step by step.

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Abstract

Financial Literacy to Financial Well being; a study of the level of the financial literacy of teaching women faculty in educational institutions in Coimbatore region is a research work when explores and measures the level of financial literacy of women teaching faculty and represents the voices of 435 women who participated in it. The strength of this study is that it is the reflection of women's voices, ideas and concerns. For women, emotion, money, and family are issues that are difficult to separate. (Prudential, 2008). (Klatt 2009)

The present research work explores the issues of financial literacy of women and represents the voices of 435 women who have participated in it. The strength of this study is that it is an expression of women's voices, ideas regarding financial literacy and its variables. This study seeks to discover what educated women have understood about their financial literacy levels and also the ways to improve their levels.

Introduction which is the first chapter explains why the focus is on measuring, the level of the financial literacy of the women teaching faculty. It defines financial literacy and its variables which are multidimensional and multi various. The survey makes a study to measure financial literacy and its variables such as financial attitudes and behavior, financial skills, financial knowledge, financial capability, financial awareness, financial goals and financial decision as reflected in the individuals.

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Commenting on the significance of the choice of the topic, it highlights the view that financial literacy is a global concern which is more important than ever in today's world. It is now globally acknowledged as an essential life-skill that is every human being's basic right. It explains how financial literacy is a basic knowledge that people need in order to survive in a modern society.

It throws light on the fact that financial literacy is not only low in the general population but it is particularly severe among women. Many people around the world are financially illiterate. In this complex financial world, governments of all the nations are deeply concerned about improving the levels of financial literacy amongst their citizens. The need of the hour is to strengthen financial education initiatives and comprehensive research should be done on financial literacy in India. The chapter further focuses on the research area, objectives, scope of the research, hypothesis, limitations and details of the ensuing chapters.

Chapter II is the literature review which brings out the many definition of financial literacy and its variables such as financial attitude and behaviour, financial skills, financial knowledge, financial capability, financial awareness, financial goals and financial decision. Financial literacy and its variables are interlinked and interdependent.

The following are some of the views from different authors on financial literacy and its variables. Financial Literacy is a complex concept which is defined as knowledge about finance the ability to understand finance and make use of financial concepts and the ability to make informed judgments and to take effective decisions regarding the use and management of money, It also means learning about finance and money which will help one to take better financial decisions in life. It refers to an evolving state of competency that enables each individual to respond

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effectively to ever-changing personal and economic circumstances. It is not just about markets and investing, but also about financial planning, saving, budgeting, basics of banking and most importantly, about being “Financially Smart”.

Attitudes and behaviour are considered to be an important element of financial literacy. Financial attitudes refer to one’s beliefs and values related to various personal finance concepts. The focus is on whether individuals’ behavioural traits, such as their capacities for self-control, planning, and patience, affect their ability to stay out of financial trouble. Financial literacy skills enable individuals to make informed decisions about their money and minimize their chances of being misled on financial matters. Financial knowledge is often considered central to financial literacy. Financial knowledge shapes financial planning and behavior. It is a form of investment in human capital. Financial capability is a broad concept encompassing people’s knowledge and skills to understand their own financial circumstances, along with the motivation to take action.

Financial awareness has to be created about retirement planning, insurance and available financial information. Without specific, measurable financial goals, one will lack the roadmap needed to guide one of the journey to financial freedom. A goal is a dream with a deadline that puts the whole process in a nutshell. Establishment of effective financial goals is the key to successful living. Investopedia remarks that the absence of financial literacy can lead to making poor financial decisions that can have adverse effects on the financial health of an individual. Financial literacy is the ability of consumers to make informed financial decisions is critical to developing sound personal finance.

The chapter also focuses on the research gap. Much research has been done on one or two or more variables of financial literacy. The focus on the variables has

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been one sided. Methods have to be changed according to changing and challenging times to educate the future generations. From the study of the national initiatives and international moves for financial literacy and education it is found that there has not been a focus on women teaching faculty whose contribution for the future generations could be immense.

The III Chapter which is the research methodology explains how the research has been undertaken in colleges of Arts and science and a few schools in the Coimbatore region, South India. With close to hundred colleges it is not possible to cover all the colleges. The interviews, opinions of focus groups, the distribution of the questionnaires and the collection of the same have been memorable and rewarding experiences. A number of demographic variables such as experience, income, age, birth order, place of birth, place of residence, marital status, employment status of spouses and number of children have been included in the present analysis.

The chapter focuses on the sampling frame that the survey has been conducted among women working in nineteen educational institutions in and around Coimbatore. 600 questionnaires were distributed out of which 435 have been used for the present purpose of the research. With regards to the sampling unit, data collection for demographics and financial literacy variables, questionnaire method along with interviews has been adopted. Random sampling method has been adopted for the selection of aided colleges, self financing colleges, aided colleges with self financing courses, one aided and self financing schools have been selected.

The hypothesis of this study has been tested with the help of ANOVA. The results of ANOVA are displayed in the Tables, the Tables shows the Mean score, value and significance level of financial literacy level based on various demographic

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and socio-economic factors. According to the nature of data and interpretations required, appropriate statistical tools have been applied.. Reliability test for instruments, ANOVA test, Cross tabulation and percentage analysis, Structural equation modeling, Correlation, Confirmatory factor analysis and Statistical software such as SPSS, VPLS have been used.

Chapter IV is Analysis and Interpretations Out of 435 valid cases of women teaching faculty, women have scored highest in financial goals and above 300 in financial decision and financial skills. They exhibit low score of financial capability of 285 and lower than that score in financial awareness 179 and financial attitude and behaviour 169. The lowest score is 59 in financial knowledge. This is also confirmed in the Mean score where the women teaching faculty have scored positively in financial skills, financial capability, financial goals and financial decision. They score negatively low in financial attitudes and behaviours and financial awareness and they have scored the least in financial knowledge.

The chapter highlights the fact that women teaching faculty have scored positively in financial skills, financial capability, financial goals and financial decision. They score negatively low in financial attitudes and behaviours and financial awareness and they have scored the least in financial knowledge. Among the women teaching faculty respondents out of 435 only 59 are totally literate. This is only 13.5%. This finding should draw the attention of policymaker's financial regulators, all financial organizations and Government sectors to take proper measures to redress the issue.

The analysis proves that financial literacy and its variables are interlinked and interdependent. In the Visual PLS report it can be found that the level of the relationship between financial attitude and behaviour and financial skills is fairly

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good. The increased value of financial skills further improves the state of financial capability. It clearly depicts that financial awareness strengthens financial knowledge as reflected in chart – 2 the level of the financial knowledge of the women teaching faculty is considerably low. As a result it affects the financial capability of the women. The weakened level of financial capability further considerably affects the level of financial goals and financial decisions.

The chapter proves that demographic factors such as experience, income, age, birth order, place of birth, place of residence, marital status, employment status of spouses and number of children do influence financial literacy. The tables and charts provide ample evidence to prove the above mentioned findings. This survey provides evidence that majority of the women lack financial knowledge to make wise decisions for their economic future or their financial well being. This study throws light on the fact that financial illiteracy can be costly not only to individuals but also to society,

The last chapter throws light on findings of the research work, suggestions for future moves and concluding remarks. The analysis so far points to a number of key results. The overall finding is that women teaching faculty have low level of financial knowledge. There is a strong correlation between the financial literacy and its variables. This is statistically significant.

The findings of this study reveal that women teaching faculty do not have adequate knowledge about investments and other personal finance issues. Their knowledge is least in the areas of financial planning basics, investments and retirement planning, since financial literacy shapes retirement planning. Low levels of savings, high cost debt and no financial plans for retirement are the outcomes of

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lack of financial literacy. The value of saving is foundational to many of the lessons of money management.

Most women do not understand how to position themselves for financial security; this is the key issue in relation to the notion of financial literacy, and access to financial information. Fewer women respondents are making use of financial professionals who could help them achieve their financial goals. Women need clear advice for financial services firms that would like to help them achieve their long-term financial goals.

The chapter underlines the point that the level of the financial knowledge of the women teaching faculty is considerably low. It points that the low level financial knowledge affects the capacity to make appropriate, informed and effective decisions regarding the use and management of money. Without increased financial literacy, people will be increasingly at risk of making poor financial decisions which leave them to confront financial hardship, including an insecure old age.

One of the major suggestions given is that the low level of financial knowledge should be enhanced only with the help of the multi dimensional and multi-various targeted programs of financial education. Indeed financial education is a tool to achieve financial literacy and more. A big improvement in financial knowledge of individuals is necessary. The need of the hour is to strengthen financial education initiatives in India and comprehensive research should be done on financial literacy in India.

The research work ends with the concluding remarks that if the women teaching faculty become financially literate they will be able to educate the future generations. The strength and health of our economy will be determined by how

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well we educate our young people today. Thus financial literacy will lead to financial well-being and empowerment of women in all spheres of life.

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Chapter - I

Introduction

1.1 Introduction

Financial Literacy to Financial Well being; a study of the level of financial literacy of women teaching faculty in educational institutions in Coimbatore region is a research work when explores and measures the level of financial literacy of women teaching faculty and represents the voices of 435 women who participated in it. The strength of this study is that it is the reflection of women's voices, ideas and concerns. For women, emotion, money, and family are issues that are difficult to separate. (Prudential, 2008). (Klatt 2009)

The present study very clearly demonstrates the significance of financial literacy which is the first step for the financial health of a country. The crisis of the world today being financial crisis it is felt that a research work should be undertaken to measure the financial literacy level of women, particularly women working in the educational institutions since the future generations can be moulded shaped and made financially literate.

The focus is on measuring the level of financial literacy of individuals who are women teaching faculty. The survey makes a study to measure financial literacy and its variables such as financial attitudes and behavior, financial skills, financial knowledge, financial capability, financial awareness, financial goals and financial decision as reflected in the individuals.

To repeat the words of Justine, this is an attempt to capture individuals' self-assessments of their financial knowledge and their level of confidence in their financial abilities of women teaching faculty. (2013). The research brings out the

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relationship between respondents' self assessed levels of ability and understanding of financial literacy and its variables.

Upholding the views of Dan Benson this project aims to help and motivate women break free from the harmful ways of their past and implementing sound strategies for their future, to help people to gain control of their cash flow, to get out of debt and stay out of debt, to enable them, to have money at the time of need, and ensure a financially secured retirement and thus stabilized them with a set of healthy habits for a brighter financial future. (1998)

Women's financial literacy has become important to governments because women are more likely to struggle to achieve financial independence across their life course. As the population ages, this will become a more pressing problem for society and the economy. (Wire 2007) So this study seeks to discover what educated women have understood about their financial literacy levels and also the ways to improve these levels. The study further focuses on current trends, best practice models and user-friendly information that support women to increase their financial literacy.

This research aims at women developing their capacity, knowledge and confidence to set and achieve financial goals, make informed financial decisions, and respond to changing financial circumstances and to enable them to acquire knowledge and develop prudent and responsible financial behaviour with regards to financial products. Women face challenges and barriers that make it difficult for them to be financially prepared for the future. (Klatt 2009)

Some of the areas that the present project has covered are budgeting, dealing with credit cards, managing debt, saving, recognizing a scam, choosing appropriate insurance, getting information about money, dealing with financial services

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providers, understanding rights and responsibilities, planning for the financial future, investing, understanding financial language and ensuring enough money for retirement.

1.2 Need for the Study

Financial literacy is more important than ever in today's world. (Candice Arrington 2009) It is a global concern. (Wire 2007) Consequently, it is now globally acknowledged as a key life skill and as an important element of economic and financial stability and development. (OECD 2010) Financial landscape has become complex over the past few years with the introduction of many new financial products.

A person's ability to manage his personal finance has become an important issue in today's world.(Mohamed 2013) In the wake of the global financial crisis, policymakers around the world have expressed deep concern about widespread lack of financial knowledge. (Lusardi 2014) The recent global financial crisis is a glaring example of how lack of financial literacy can impact financial stability. In today's society, there is a growing concern about financial literacy and the ability of individuals to make financial decisions. (CFEE)

The financial environment seems like it is changing faster. (OECD 2013) The present century recognizes financial literacy as an essential life-skill that is every human being's basic right. (Ranjana, 2014) Financial literacy has now been broadly accepted as a core 'life skill' rather than an extra one 'nice to have'. (Ranjana, 2014)

Money, for families, is a tool for living, not an end (Deborah Haynes, 2009). (Candice Arrington 2009) What people think and feel about money issues impacts upon how receptive they are to learning about money. Overcoming and managing

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negative attitudes is an important part of financial literacy. Money pressures seem inevitable. Adlai Stevenson summed it up : "There was a time when a fool and his money were soon parted, but now it happens to everybody. According to C. Northcote Parkinson, states that individual expenditure not only rises to meet income but tends to surpass it, and probably always will. (Dan Benson 1998)

In this context, it is significant to reflect the words of Monique who remarks that the basic tenets of money management-- save often, spend carefully, borrow cautiously and invest wisely -- may be universal, but to be meaningful to a given audience, they must be nuanced to respond to the specific needs or stresses that the women face. (2011)

Surveys around the world consistently indicate that financial literacy levels are low in high-income countries. (Lisa Xu 2012). Financially illiterate individuals experience financial distress, and this is statistically significant. The literature to date has showed that many people around the world are financially illiterate. (Lusardi 2014) Everyone associated with the financial system needs to be financially literate. This includes all users of financial services, be it the financially excluded resource-poor, the lower and middle income groups or the high net worth individuals; the providers of services; and even the policy makers and the regulators.

Financial literacy is not only low in the general population, but it is particularly severe among women. Rapid growth of consumer credit combined with low levels of financial literacy – and the shock of the global financial crisis – might end up being a dangerous mix that can lead to consumer over indebtedness and financial. (Leora 2011) Financial illiteracy appears to be particularly severe for key demographic groups: women; etc. (e.g. Bernheim, 1995; Lusardi and Mitchell, 2006; 2007a; 2007b; and 2008a; inter alia). (Leora 2011)

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Financial literacy is a basic knowledge that people need in order to survive in a modern society (Kim 2001). (Sandra 2010). It is the ability to use knowledge and skills to manage financial resources effectively for lifetime financial security (Jump\$tart Coalition 2007). (Sandra 2010) Financial literacy refers to a person's ability to understand and make use of financial concepts (Servon and Kaestner 2008). (Sandra 2010)

In this complex financial world, governments of all the nations are deeply concerned about improving the levels of financial literacy amongst their citizens. Due to financial market innovations and deregulations, the number of financial products has increased considerably with a large number of options within each product making it difficult for a common man to use/invest his funds efficiently in order to maximize his wealth. (Samriti Kamboj 2014)

The 2012 edition of Visa Global Financial Literacy Barometer demonstrated that "India is lagging behind the global standard and it secured 23rd slot in the overall ranking." The need of the hour is to strengthen financial education initiatives and comprehensive research should be done on financial literacy in India. The present study aims at exploring the current scenario of financial literacy in India. (Samriti Kamboj 2014)

1.3 Research Area

The present thesis, was born after a survey of more than thousand articles, which have focused multi dimensional aspects of financial literacy, more specifically of college students, high school students, women in general, men and women, school children, disabled people, retired people, battered women, adults,

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teen agers and their parents, rural women, prisoners, consumers but not on educated women.

This research explores the issues of financial literacy of women and represents the voices 435 women who have participated in it. The strength of this study is that it is an expression of women's voices, ideas regarding financial literacy and its variables. This study seeks to discover what educated women have understood about their financial literacy levels and also the ways to improve their levels. To repeat the words of Wire the study further focuses on current trends, best practice models and user-friendly information that support women to increase their financial literacy. (2010)

The research includes definitions of financial literacy, its variables and its barriers for women in relation to financial security, and challenges faced by women with regard to money management and knowledge of investments. (Klatt 2009) An attempt has been made through this project to determine financial literacy level of women teaching faculty individuals based on various demographic and socio-economic factors.

Definitions for the term financial literacy vary by source and context. Most originate in developed countries where financial literacy has received far more attention than in the developing world. However, the common foundation is the importance of having the skills and knowledge to make informed financial decisions.

In the words of K.C. Chakrabarthy former chairman of RBI Financial literacy is not a new term to all of us present here. While we have heard a number of definitions of financial literacy, I would use the one given by OECD, which defines it as “a combination of financial awareness, knowledge, skills, attitude and

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behaviors necessary to make sound financial decisions and ultimately achieve individual financial wellbeing.”.. Financial literacy is a complex concept, and it is important to understand its full import. In fact, as a society, we are yet to fully recognize the need and potential of financial literacy.. Thus, appreciation of various aspects of financial literacy and how it impacts our lives holds the key to prudent financial planning and welfare maximization, both- at the individual level and for the society as a whole. (2013)

Financial literacy is the ability to understand how money works in the world: how someone manages to earn or make it, how that person manages it, how he/she invests it (turn it into more) and how that person donates it to help others. (2014) More specifically, it refers to the set of skills and knowledge that allows an individual to make informed and effective decisions with all of their financial resources.

Financial literacy or “what consumers know about finance” has become part of the scientific discussion in recent years. (Luise 2010) It is more important than ever in today’s world. (Candice Arrington 2009) In sum, financial literacy may go a long way to making people feel more confident about their ability to handle their personal finances and to feel more optimistic about the potential for future improvements in their well-being. (Jennifer Robson 2012)

Financial literacy is the knowledge and understanding of the financial concepts such as earning, spending, saving,, budgeting, borrowing, investing and applying it with confidence for making effective decisions in the financial market to manage personal financial resources efficiently. (Servon & Kaster 2008) (Sandra 2010) It is “the ability to read, analyze, manage and communicate about personal financial conditions that affect material well-being. It includes the ability to discern financial

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choices, discuss money and financial issues, plan for the future and respond competently to events that affect every day financial issues, including events in the general economy. (NSE, 2015)

Financial Literacy is also the ability to make informed judgments and to take effective actions regarding the current and future use and management of money. (Noctor, Stoney, and Stradling 1992, definition used by Beal and Delpachitra 2003 and ANZ 2008). (Sandra 2010) It includes the ability to understand financial choices, plan for the future, spend wisely, and manage the challenges associated with life events such as a job loss, saving for retirement, or paying for a child's education. It refers to the set of skills and knowledge that allows an individual to make informed and effective decisions with all of their financial resources. (M. Cohen, 2011)

Financial literacy means knowledge about finance. (OECD) In layman's language it means providing financial knowledge to those people who are not aware of financial products and services. (Sheetal 2013). It is the first step towards achieving Financial Inclusion. India has one of the highest saving rates in the world. But still people are not able to create enough wealth for them because of lack of financial literacy. (Sheetal Deepak Rangsubhe 2013) Financial literacy refers to an evolving state of competency that enables each individual to respond effectively to ever-changing personal and economic circumstances.” (JumpStart) Thus financial literacy is considered an important adjunct for the promotion of financial inclusions and ultimately financial stability. (Dean Roy 2012)

Commenting on financial attitude and behaviour Ranjana remarks, the need for financially responsible behaviour has never been greater than today. The recent worldwide economic downturn and finance company collapses have further

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highlighted the importance and the need for financial literacy that can lead to financially responsible behaviour. (2014)

Highlighting the importance of financial skills Sheetal opines, women working in the educational institutions should acquire more financial skills to make ends meet. Financial literacy skills enable individuals to make informed decisions about their money and minimize their chances of being misled on financial matters. It means learning about finance and money which will help one to take better financial decisions in life. (2013)

Financial knowledge is often considered central to financial literacy. (Stanovich 2000). It shapes financial planning and behavior. (Annamarie 2011). It is a form of investment in human capital. (Annamaria Lusardi 2014). Financial knowledge was proposed as an element of personal financial wellness in a conceptual framework that includes financial satisfaction, financial behavior, financial attitudes, and objective status measures (Joo, 2008).

Without specific, measurable financial goals, one will lack the roadmap needed to guide one of the journey to financial freedom, The nature of financial decision-making has changed a lot in recent years, as individuals are faced with a wider range of products, many of which are more complex than products available in the past. (Yvonne McCarthy, 2010). Investopedia remarks that the absence of financial literacy can lead to making poor financial decisions that can have adverse effects on the financial health of an individual.

Financial Literacy is knowledge of basic economic and financial concepts, as well as the ability to use that knowledge and other financial skills to manage financial resources effectively for a lifetime of financial well-being. Financial education is the process of building knowledge, skills and attitudes to become

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financially literate. It introduces people to good money management practices with respect to earning, spending, saving, borrowing, and investing. The role of financial education is to enable people to shift from reactive to proactive decision-making and work towards fulfilling their financial goals. (M. Cohen, 2011)

People achieve financial literacy through a process of financial education. (Sheetal 2013) Financial literacy programmes empower individuals and families to make sound financial decisions and are important tools for achieving financial responsibility in the wider national and global context. (Ranjana, 2014)

1.4 Objectives

1. To determine the level of financial literacy among women teaching faculty in educational institutions.
2. To establish that financial literacy and its variables are interlinked and interdependent.
3. To compare financial literacy and its variables based on demographic factors.
4. To establish the relationship between financial literacy, its variables and various demographic and socio-economic factors.
5. To identify the key financial needs of women, to acquire financial literacy.
6. To help policy makers and regulators to devise appropriate strategies in order to increase the level of financial literacy among people.
7. To enable respondents to make thoughtful and informed decisions about their finances which are important more than ever.

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8. To inspire many more future research works, to device new and appropriate policies and to minimize future episodes of financial distress.

1.5 Scope of the Research Work

Financial literacy is of utmost importance in the present scenario. Indeed it is a global concern very few studies have been done on the financial literacy of the people. So in future in countries like India the challenges are so much on the part of the research scholars, policy makers, providers of service and regulators to make the people financially literate. The individuals, rich or poor have to be enlightened on the issues of financial literacy to save the future. So different kinds of research have to be undertaken in different forms, in different ways, to different sectors, high and low, to teach sound strategies for a stable and financial literate future.

Some of the changes resulting in the 21st century financial environment are, a rapid increase in debt, with student loans the norm, and hire purchase and credit cards part of normal consumerism in society, goal setting and influence of goals on spending activities, household and individual budgeting, the need for income and various sources of income, spending and payment activities and methods, the tools used to manage money and credit protection and insurance of the family and it's assets, the influence of life stages on financial decisions, planning for retirement, the understanding tax and welfare benefits, the impact of debt on individuals and households, the importance of good financial record keeping and investment as a tool for future security. (Ranjana, 2014)

The avenues for research scholars is multidimensional and multi various. Establishing different kinds of tools for the measurement of financial literacy focusing on the detailed study of financial variables, implementing financial

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education programmes and assessing the benefits of the programmes are some the areas that research can be pursued.

1.6 Hypothesis

For the purpose of the study the following hypotheses have been proposed.

Hypothesis 1

H0 : There is no relation between financial literacy and its variables financial attitude and behaviour, financial skills, financial knowledge financial capability, financial awareness, financial goals, financial decision and financial well-being.

H1 : There is relation between financial literacy and its variables financial attitude and behaviour, financial skills, financial knowledge financial capability, financial awareness, financial goals, financial decision and financial well-being

Hypothesis 2

H0 : Financial literacy and its variables are not interlinked and interdependent.

H1 : Financial literacy and its variables are interlinked and interdependent.

Hypothesis 3

H0 : There is no relation between financial literacy and demographic variables such as experience, income, age, birth order, place of birth, place of residence

H1 : There is relation between financial literacy and demographic variables such as experience, income, age, birth order, place of birth, place of residence

Hypothesis 4

H0 : There is no association between financial education initiatives and financial literacy level of women teaching faculty.

H1 : There is an association between financial education initiatives and financial literacy level of women teaching faculty.

1.7 Limitations

The nature of financial illiteracy and its manifestations vary. The lack of basic knowledge about financial product of the majority of the people makes the task of the research scholars, providers of service and regulators and policy makers very difficult. Reaching out to as many as possible is not an easy task. People have to organize their time and systematize their work. If in the city of the Coimbatore reaching the women working in all the colleges has been a big challenge, reaching out to all women in all the education institutions of the entire country cannot be accomplished unless all authorities of all sectors work together to accomplish this great task in one district. The research work on the financial literacy of women in the educational institutions stretches itself to a vast domain.

If it were to be a national endeavor it will prove to be a Herculean task. With the variations in the level of demographic factors such as experience, income and age in a country of such great population with many states and languages and with the level of financial literacy and its variables high and low, having a definite tool for measurement of financial literacy is difficult. It will also vary according to genders and communities of the different states. Unless the policy makers and other Government agencies and organizations take it up the target cannot be reached at all.

1.8 Chapterization

Chapter I is the introduction which explains the title and focuses on the need for the study. While highlighting the research area it also defines financial literacy and its variables such as financial attitude and behaviour, financial skills, financial knowledge, financial capability, financial awareness, financial goals, financial decision and financial well-being. It further deals with the objectives, the scope for the research work, limitations, hypothesis and details of the chapters.

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Chapter II is the literature review which underlines the significance and the importance of the present topic of study. It also explains financial literacy and its other variables and proves how they are interlinked and interdependent. It establishes the relation between the variables. It throws lights on the need for financial education and on financial literacy initiatives taken by the Government.

Chapter III deals with the research methodology. It highlights the number of women working in educational institutions targeted and helped. The sampling frame, sampling unit, data collection method, questionnaire method, interview technique and focus groups are elaborately dealt with. It further focuses on the statistical tools, such as K.S. Test for instruments, Anova Test, Cross Tabulation and Percentage Analysis, Structural Equation Modeling, Correlation, Confirmatory Factor Analysis and Statistical Software. The Software used is SPSS and VPLS.

The Chapter IV deals with the analysis and interpretation of the research work. The last chapter recapitulates the findings of the earlier chapters and gives findings, suggestions for future research work and concluding remarks. It also proves the importance of the present research on financial literacy particularly among educated women which is a must for the benefit of future generations.

The succeeding chapter is the literature review on financial literacy and its variables.

Chapter - II

Literature Review

2.1 Introduction

The aim of literature review is to interpret the best available evidence to measure the level of financial literacy among women teaching faculty. It summarizes the evidence of financial literacy measurement and evaluations in the developing world. (Lisa Xu 2013) It focuses on finding concepts of financial literacy and its variables, as reflected in the literature survey and also on the various definitions of financial literacy and its variables, such as financial attitude and behaviour, financial skills, financial knowledge, financial awareness, financial capability, financial goals, financial decision, financial well-being and financial education along with the details of national initiatives of financial literacy.

It is worthy of note to have a knowledge of some of the international moves for financial literacy. Efforts to measure financial literacy date back to 1787 with the views of Thomas Jefferson and 1914 Smith Lever's ideas on financial literacy. The

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Consumer Federation of America (Brobeck 1990, 1991, 1993, 1998) began conducting a series of consumer knowledge surveys among different populations, which included questions on several personal finance topics: consumer credit, bank accounts, insurance and major consumer expenditure areas such as housing, food, and automobiles. The 1997 JumpStart survey of high school students referenced above has been repeated biennially since 2000 and was expanded to include college students in 2008 (see Mandell 2009 for an analysis of these surveys). Hilgert et al. (2003) analyze a set of financial IQ questions included in the monthly University of Michigan Surveys of Consumers in November and December 2001. (Justine 2013)

The majority of research on these topics to date has focused on the level and extent of financial illiteracy in the United States (Lusardi and Mitchell (2007a, b, 2008, 2011). The International Network on Financial Education (INFE) created by the OECD in 2008 has collected data on financial literacy, develop comparative reports, and policy documents. They are facilitating international cooperation between policy makers and other stakeholders on financial education. (Sheetal 2013)

The contribution of the low level of financial literacy in aggravating the international financial recession is relevant from the statement of the OECD Secretary General (2009, loc cit.): ‘the low level of financial literacy observed in most countries has been, if not a direct cause of the crisis, at least one of the aggravating factors’. (Ranjana, 2014)

In the report on an international project on financial literacy of eight countries, Lusardi and Mitchell, (2011) conclude that financial literacy is very low around the world, irrespective of the level of financial market development. Women are less financially literate than men and are aware of this shortfall. (Samriti Kamboj 2014) Hung, Yoong and Brown (2012) undertook a review of existing literature on gender

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differences around the world regarding financial literacy and find that women's knowledge about financial aspects is worse than that of men and they have less confidence in their financial skills. Samriti Kamboj 2014)

2.2 Financial Literacy

Although financial literacy is frequently discussed in the national arena there is no clear definition of financial literacy; this ambiguity has led to multiple definitions. Financial literacy was defined as "an individual's ability to obtain, understand, and evaluate the relevant information necessary to make decisions with an awareness of the likely financial consequences" (Mason & Wilson, 2000). (McKenzie 2009)

Financial literacy is the ability to make informed judgments and to take effective decisions regarding the use and management of money (Noctor, Stoney and Stradling 1992, definition used by Beal and Delpachitra 2003 and ANZ 2008). (Sandra 2010) It is the ability to process financial information and make informed decisions about personal finance—has received growing attention in the developed world and, recently, in the developing world, as a potentially important determinant of household well-being. (Shawn Cole 2008). It also means learning about finance and money which will help one to take better financial decisions in life. (Sheetal 2013)

Financial literacy means knowledge about finance. In layman's language it means providing financial knowledge to those people who are not aware of financial products and services. (Sheetal 2013) Specifically we focus on *financial literacy*, by which we mean peoples' ability to process economic information and make informed decisions about financial planning, wealth accumulation, debt, and pensions. (Lusardi 2014)

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JumpStart who recognizes the dynamic, non-static nature financial literacy, remarks “Financial literacy is not an absolute state; it is a continuum of abilities that is subject to variables such as age, family, culture, and residence. Financial literacy refers to an evolving state of competency that enables each individual to respond effectively to ever-changing personal and economic circumstances.” (JumpStart)

The Organization for Economic Co-operation and Development (OECD) came up with a definition that describes financial literacy as “the process by which financial consumers/investors improve their understanding of financial products and concepts and, through information, instruction and/or objective advice, develop skills and confidence and become more aware of financial risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their financial well-being” (OECD 2005, p. 21). (Luise 2010)

Financial literacy is the ability to understand finance. It refers to the set of skills and knowledge that allows an individual to make informed and effective decisions through their understanding of finance. (Samriti Kamboj 2014) Financial literacy is a person’s ability to understand and make use of financial concepts (Servon & Kaestner, 2008.) (Candice Arrington 2009) Financial literacy is the ability to make informed judgments and to take effective decisions regarding the use and management of money (Noctor, Stoney, and Stradling 1992, definition used by Beal and Delpachitra 2003 and ANZ 2008). (Sandra 2010)

Personal financial literacy is the ability to read, analyze, manage and communicate about the personal financial conditions that affect material well-being. It includes the ability to discern financial choices, discuss money and financial issues without (or despite) discomfort, plan for the future and respond competently

to life events that affect everyday financial decisions, including events in the general economy (Vitt et al. 2000; also cited by Cude et al. 2006). (Sandra 2010)

Financial literacy is both continuous and relative. There is no such thing as being perfectly financially literate and all individuals have a need for ongoing learning on personal finance. There is also no pass-fail benchmark that separates financial literacy from illiteracy. Financial outcomes (such as income or wealth) are not good indicators of financial literacy and persons with lower incomes or wealth are not, by definition, necessarily less financially literate. (Jennifer Robson, 2012)

Financial literacy is significantly related to participation in financial markets and negatively related to the use of informal sources of borrowing. Individuals with higher financial literacy are also significantly more likely to report greater unspent income and levels of spending. (Leora 2011) It is expected to impart the wherewithal to make ordinary individuals into informed and questioning users of financial services. It is not just about markets and investing, but also about saving, budgeting, financial planning, basics of banking and most importantly, about being “Financially Smart”.

As many researchers have noted (SEDI, 2004; Orotun, 2007; Schwartz, 2010; Pignal and Arrowsmith, 2006), the term “financial literacy”² has many definitions and, furthermore, is often used interchangeably with other terms like “financial capability” and “economic literacy.” (Jennifer Robson 2012) Remund (2010) and Huston (2010) indicated that most prior research focused on subtopics of financial literacy but not all dimensions of the concept. They suggested the inclusion of knowledge, skills, protection, and confidence. (2010).

Financial literacy can mean different things to different people; in developed economies, being financially literate might require knowledge of tax codes,

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insurance requirements, and credit cards, while for the ‘unbanked’ in the developing world, financial literacy is more likely defined by basic concepts of safe and secure savings, budgeting and wise borrowing. (Monique 2011)

It can be significantly related to formal banking and borrowing and negatively related to the use of informal sources of borrowing. Individuals with higher financial literacy are also significantly more likely to report greater unspent income and less likely to experience lower levels of spending. (Leora 2011)

Financial literacy is still a new and evolving field of study, theory and practice. Today’s definitions and understandings reflect this dynamism and will almost certainly change and improve over time. Consequently, any definition we use today should be viewed as provisional, but no less useful because of that. (Lisa Xu 2012)

OECD INFE members agreed that the various terms used to describe this concept (including in particular financial literacy and financial capability, but also financial culture and financial insight) could be used relatively interchangeably as they reflect similar perceptions of the reality they aim to cover. It was therefore decided to use the most common international term, “financial literacy”, for the purpose of this measurement survey. (2009)

The terms financial literacy, financial knowledge and financial education often are used interchangeably in the literature and popular media. Few scholars have attempted to define or differentiate these terms. Unlike health literacy, which is typically measured using one of the three standardized tests, there currently are no standardized instruments to measure financial literacy. (Sandra 2010)

Literature often uses three terms – financial literacy, financial education, and financial capability -- whose overlap can cause confusion. They are, however,

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distinct pieces of a puzzle, parts of the whole, or steps towards the goal of financial inclusion.

Other authors, including the national Task Force on Financial Literacy have argued that financial literacy should be added to the list of basic and essential skills that make up our national framework for public and continuing education and skills training programs. In response, some (see for example CFEE, 2012) argue that financial literacy is “essential” in the sense of being critical or important, but is not an essential foundational skill in the way that prose literacy or basic numeracy might be. (Jennifer Robson 2012)

Some authors see financial literacy in terms of general literacy and essential skills, where financial literacy is the ability to acquire and use financial information, as measured through comprehension and performance of a financial task (Mason and Wilson, 2007). (Jennifer Robson 2012) Essential Skills are likely to be linked to and serve as a foundation for the acquisition of financial literacy and financial management skills. (CFEE) Literacy and Essential Skills are likely best viewed as a necessary but insufficient condition for building financial literacy. (CFEE)

As operationalized in the academic literature, financial literacy has taken on a variety of meanings; It has been used to refer to knowledge of financial products (e.g., the definition of a stock and a bond, the difference between a fixed and an adjustable rate mortgage), knowledge of financial concepts (inflation, compounding, diversification, credit scores), mathematical skills or numeracy necessary for effective financial decision making, and engagement in certain activities such as financial planning. (Justine 2013)

A generic definition of financial literacy, according to three components identified by Hogarth (2002) : Information about a range of topics, including

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managing money and assets like banking, investments, credit, insurance and taxes. Understanding how financial concepts work, such as the relationship between time and rates, and aggregating assets in insurance. (Wire)

A lack of financial literacy is problematic if it renders individuals unable to optimize their own welfare, especially when the stakes are high, or to exert the type of competitive pressure necessary for market efficiency. This has obvious consequences for individual and social welfare. It also makes the standard models used to capture consumer behavior and shape economic policy less useful for these particular tasks. (Justine 2013)

Financial literacy is a complex concept, and it is important to understand its full import. In fact, as a society, we are yet to fully recognize the need and potential of financial literacy. As I would explain subsequently, financial illiteracy permeates across all levels of society and economic strata. The nature of illiteracy and its manifestations may vary, but it gets reflected in the everyday financial choices that many of us make. The lack of basic knowledge about financial products and services and their risk-return framework is one common instance of financial illiteracy that is widely observed. The greed for higher returns eventually culminates into a crisis involving larger number of retail investors. This basic lesson holds true not just for an individual investing his hard earned savings in financial products, but also for a bank or financial institution that manages public funds and channels them, either as investments or loans. Thus, appreciation of various aspects of financial literacy and how it impacts our lives holds the key to prudent financial planning and welfare maximization, both- at the individual level and for the society as a whole.

The need for financial literacy has become significant with the deregulation of financial markets and the easier access to credit which available in the market.

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Financial institutions compete strongly with each other for market share, the rapid growth in development and marketing of financial products. They have to create the need for people to understand the financial language so that they can take appropriate decisions regarding the use and management of money. (Sheetal 2013)

Financially literate individuals can make effective use of financial products and services; will not get cheated by people selling financial products not suited for them. Financial literacy aids in improving the quality of financial services and contribute to economic growth and development of a country. (Puneet Bhushan 2013)

There are three research traditions concerned with financial literacy (Almenberg and Widmark 2011). The first seeks to measure the level of financial literacy in different demographic areas (e.g. Lusardi and Mitchell 2007; Huston 2010; Jappelli 2010; Almenberg and Widmark 2011). The second investigates the effects of financial literacy on financial decisions (e.g. Carter 1973; Johnson and Sherraden 2007; Lusardi and Mitchell 2007; Van Rooij, Lusardi et al. 2007; Almenberg and Widmark 2011). And the third studies the effects of financial education. A central debate in the last theme is whether or not financial illiteracy can be overcome (e.g. Fox, Bartholomae et al. 2005; Lyons, Chang et al. 2006; Oehler and Werner 2008; The World Bank 2009; Willis 2009). Taken together, the research concerned with financial literacy suggest that: (1) there is a delineated and stable notion of financial literacy; (2) that financial skills underlying the notion of literacy predicts the way the individual makes financial decisions; and (3) by teaching people how to acquire and foster these skills, the ‘financially incapable’ may become a capable investor (Langley 2008). (Charlotta Bay 2009)

In addition to greater susceptibility to fraud and abuse, the lack of financial literacy might lead to borrower behavior that increases financial fragility (*i.e.* greater loan losses). Informed consumers also exercise innovation enhancing demand on the financial sector and play an important monitoring role in the market that can help improve transparency and honesty in financial institutions. (Leora 2011)

2.3 Financial Attitude and Behaviour

The need for financially responsible behaviour has never been greater than today. The recent worldwide economic downturn and finance company collapses have further highlighted the importance and the need for financial literacy that can lead to financially responsible behaviour. (Ranjana, 2014) What people think and feel about money issues impacts upon how receptive they are to learning about money. Overcoming and managing these attitudes is an important part of improving people's ability and willingness to engage with their money in an informed way. (Paul 2008)

Ensuring the relevance of financial literacy necessitates understanding the financial behaviors of the target audience. Their sources of income, the way they spend their money and the influencing factors of their expenditures, which shape their financial decisions and the context and the possibilities for changing behaviors which contribute to financial stress, have to be studied. Financial literacy is also directly correlated with positive financial behaviour such as timely payment of bills and loan installments, saving before spending and using credit card judiciously. (Puneet Bhushan et al., 2013)

Previous research suggested that the level of available resources has an impact on financial behaviour, as consumers with less available resources fail to meet all of their financial obligations, or lack the means to save (Aizcorbe, Kennickell &

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Moore, 2003; Hilgert et al., 2003). Cliff A. Robb (2011) financial attitudes refer to one's beliefs and values related to various personal finance concepts, such as whether one believes it is important to save money. Financial socialization refers to different ways that one may develop financial knowledge and attitudes, (Gina 2012)

A key area of focus is on whether individuals' behavioural traits, such as their capacities for self-control, planning, and patience, affect their ability to stay out of financial trouble. Traits emerge as having a stronger impact on the incidence of financial distress than education or financial literacy. (Yvonne McCarthy, 2010) Behavioural traits emerge as having a stronger impact on the incidence of financial distress than education or financial literacy. For example, while having either a college education or being financially literate reduces the likelihood of getting into financial trouble; being impulsive can undo all of this benefit. . (Yvonne McCarthy, 2010)

Attitudes and preferences are considered to be an important element of financial literacy. If people have a rather negative attitude towards saving for their future, for example, it is argued that they will be less inclined to undertake such behaviour. Similarly, if they prefer to priorities short-term wants then they are unlikely to provide themselves with emergency savings or to make longer term financial plans.

Most people who think they have a budget are just record keepers. Some people are good record keepers, some are poor record keepers, and some don't even keep any records at all. a budget is a written plan to determine how income will be allocated in a proper balance to meet all one's needs and goals. To cite another opinion we don't think about our spending. We spend on impulse. Or we spend –

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usually subconsciously – to keep up with our friends, our family and our neighbours. We spend to make ourselves feel better when we're down and blue (Mahlon 2012).

2.4 Financial Skills

Financial literacy skills enable individuals to make informed decisions about their money and minimise their chances of being misled on financial matters. It means learning about finance and money which will help one to take better financial decisions in life. (Sheetal 2013) Boosting financial literacy skills may well be critically important for economic and social welfare not only of this generation, but of those to come. (Annamaria 2011)

The present century recognizes financial literacy as an essential life-skill that is every human being's basic right. (Ranjana, 2014). Current economic conditions have raised serious concerns about .. financial security, especially for those who lack the skills and resources to withstand financial market downswings and take advantage of upswings. (Angela 2009)

There is increasing awareness of the need to improve retirement security via increasing financial literacy, as noted by the U.S. President's Advisory Council on Financial Literacy (PACFL, 2008,np) who argued that: "While the crisis has many causes, it is undeniable that financial illiteracy is one of the root causes... Sadly, far too many .. do not have the basic financial skills necessary to develop and maintain a budget, to understand credit, to understand investment vehicles, or to take advantage of our banking system. It is essential to provide basic financial education that allows people to better navigate an economic crisis such as this one." (Annamaria 2011)

2.5 Financial Knowledge

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Financial knowledge is often considered central to financial literacy. (Stanovich 2000). Financial knowledge shapes financial planning and behavior. (Annamarie 2011). It is a form of investment in human capital. (Annamaria Lusardi 2014). Financial knowledge was proposed as an element of personal financial wellness in a conceptual framework that includes financial satisfaction, financial behavior, financial attitudes, and objective status measures (Joo, 2008).

Financial knowledge is an integral dimension of, but not equivalent to, financial literacy. (Sandra 2010). Some of the conceptual definitions of financial literacy are financial literacy is financial knowledge. (Hogarth) Financial literacy has an additional application dimension which implies that an individual must have the ability and confidence to use his/her financial knowledge to make financial decisions. When developing an instrument to measure financial literacy, it would be important to determine not only if a person knows the information but also if he/she can apply it appropriately. (Sandra 2010)

Individuals are considered financially literate if they are competent and can demonstrate they have used knowledge they have learned. Financial literacy cannot be obtained through practical experience and active integration of knowledge. As people become more literate they become increasingly more financially sophisticated and it is conjectured that this may also mean that an individual may be more competent (p. 29) (Moore 2003)

Research has shown that the college educated are more likely to own stocks and less prone to use high-cost borrowing (Haliassos and Bertaut 1995; Campbell 2006; Lusardi and de Bassa Scheresberg 2013). Evidently, general knowledge (education) and more specialized knowledge (financial literacy) *both* contribute to be more informed financial decision making. (Lusardi 2014) Working with the

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definition, it appears that individual traits such as cognitive ability, personality type, and preferences may affect financial knowledge and skills acquisition, inherent motivation and confidence to make consequential financial decisions and thus impact on levels of financial literacy. (Angela Hung 2012)

The extent of financial knowledge (or lack thereof), drawing from several surveys and showing that financial literacy's effects on financial decision-making extend above and beyond the effects of education, sex, race, income, and other factors often associated with gaps in financial knowledge. (Annamaria 2011) Financial literacy often entails the knowledge of properly making decisions pertaining to certain personal finance areas like real estate, insurance, investing, saving (especially for college), tax planning and retirement. It also involves intimate knowledge of financial concepts like compound interest, financial planning, the mechanics of a credit card, advantageous savings methods, consumer rights, time value of money, etc.

Financial literacy involves imparting knowledge about the risk and return of financial products to the users and providers of these products. It is this knowledge that helps in containing risks and maintaining stability in the financial system. I would like to argue that with knowledge, financial market players are expected to control their avarice for higher returns, keeping in view their inherent risk taking abilities. (Ranjana, 2014)

2.6 Financial Awareness

Financial inclusion, essentially, involves two elements, one of access and the other of awareness. It is a global issue, and the relative emphasis on the two

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elements varies from country to country. For developed countries with widespread financial infrastructure, the access to financial products/services is not a matter of concern. It is more of a financial literacy issue in that market players/consumers are required to be educated about the characteristics of the available financial products/services, including their risks and returns. In developing countries like India, however, the access to products is lacking. Therefore, here, both the elements, i.e. access and awareness need to be emphasized, with improving access assuming greater priority.

Financial literacy is an essential pre-requisite for ensuring consumer protection. The low levels of transparency and the consequent inability of consumers in identifying and understanding the fine-print from a large volume of information leads to an information asymmetry between the financial intermediary and the consumer. In this context, financial education can greatly help the consumers to narrow this information divide. Besides, knowledge about the existence of an effective grievance redress mechanism is essential for gaining the confidence of the unbanked population and overcoming apprehensions they may have about joining, what would appear to be a complex and unfriendly financial marketplace. For the population group that would have newly entered into the formal financial system through our financial inclusion initiatives, awareness about the consumer protection mechanism is critical as any unsavory experience could result in them being permanently lost to the financial system.

In rural areas people are having money but they don't know how to manage their money for their secured future. They either invest money in chit fund companies due to higher rate of interest or where no financial documents are needed to be signed by them. Instead of opening a bank account, they prefer to keep the money in their houses. This is happening due to lack of awareness among people.

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We need to create trust in the minds of people on why it is necessary to open a bank account and what are its benefits so that more money flows into the economy through organised sector. (Sheetal Deepak Rangsubhe 2013)

2.7 Financial Capability

Financial capability includes the ‘use factor’ – the ability and opportunity to use the knowledge and skills implied in financial literacy. (Monique 2011). Kempson and her colleagues developed a model of financial capability emphasizing behaviour, while recognizing knowledge and attitudinal components. They described five domains of personal finance, making ends meet, keeping track, choosing products, planning ahead, staying informed and getting help. (Jennifer Robson 2012).

Financial capability is about bringing together informed clients with appropriate products in the marketplace (Cohen, 2010). “Financial Capability means being able to manage money keep track of your finances, plan ahead, choose financial products and stay informed about financial matters.” Financial Services Authority, United Kingdom (CFEE).

“Financial capability is a broad concept encompassing people’s knowledge and skills to understand their own financial circumstances, along with the motivation to take action. Financially capable consumers plan ahead, find and use information, know when to seek advice and can understand and act on this advice, leading to greater participation in the financial services market.” H.M. Treasury, United Kingdom (CFEE)

Financial capability is the ability and opportunity to use the knowledge and skills implied in financial literacy. (Monique 2011) Financial Capability includes

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day-to-day money management and planning for the future. These certainties of life, combined with the inevitable uncertainties, underscore the importance of building an accessible financial reserve through a disciplined savings program. (Dan Benson 1998).

One set of fundamental issues relates to capabilities. What are the basic financial competencies that individuals need? What financial decisions should we expect individuals to successfully make independently, and what decisions are best relegated to an expert? Individuals should not be experts in all domains of life—that is the essence of comparative advantage. (Justine 2013)

Financial capability is about bringing together informed clients with appropriate products in the marketplace (Cohen, 2010) According the Financial Capability Study of the UK Financial Services Authority, the areas identified in financial capability are day-to-day money management and planning for the future. (OECD 2013)

Financial capability is about bringing together informed clients with appropriate products in the marketplace (Cohen, 2010) Financial education targets behaviour change, done well, it provides opportunities for clients to practice new knowledge and skills. However, it is most effective when clients have real world opportunities to apply what they have learned over time. This is financial capability. (M. Cohen, 2011)

The UK FSA (2005) discussed four learning domains related to developing financial capability: managing money, planning ahead (e.g., budgeting, retirement planning, insurance), making choices (e.g., comparing costs, identifying risky products), and; getting help (self-reliance, using third parties). (CFEE)

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Building financial capability -- the combination of knowledge, skills and attitudes with the opportunities to apply them -- requires input from multiple sources including those that educate the consumer and those that sell the products. As a result, the responsibility for wise decisions regarding financial strategies and tools does not lie solely with the individual client. (Cohen 2011)

Financial education targets behavior change; done well, it provides opportunities for clients to practice new knowledge and skills. However, it is most effective when clients have real world opportunities to apply what they have learned over time. This is financial capability. (Cohen 2011)

2.8 Financial Goals

Without specific, measurable financial goals, one will lack the roadmap needed to guide one of the journey to financial freedom. A goal is a dream with a deadline that puts the whole process in a nutshell; effective goal planning is the art of identifying one's needs and dreams putting them on paper, prioritizing them, and determining when and one can best accomplish each one. Clear goals, on the other hand, will help make wiser decisions to cruise past the pitfalls because the destination is in view.

Somebody said for years, I struggled with money, I knew the math, but I still couldn't seem to defeat debt. It wasn't until I started applying psychology to the situation that I was able to make changes. And I've learned that by having financial goals ... I'm much more inclined to save than if I have no goals at all. (<http://business.time.com/2013/03/11/why-financial-literacy-fails/>)

If and when circumstances change, we may need to modify our budget plan.... Our overall goal should be to get out of debt and stay out of debt. Each modification

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should support that goal. Another goal should be to save for the future, so our modified plan should be always include spending less than we have coming in so that we can have an abundance from which we can save for the future.²³ (2012)

2.9 Financial Decision

The nature of financial decision-making has changed a lot in recent years, as individuals are faced with a wider range of products, many of which are more complex than products available in the past. (Yvonne McCarthy, 2010). Investopedia remarks that the absence of financial literacy can lead to making poor financial decisions that can have adverse effects on the financial health of an individual.

Financial literacy is the ability of consumers to make informed financial decisions is critical to developing sound personal finance, which can contribute to increased saving rates, more efficient allocation of financial resources, and greater financial stability. (Leora 2011) Financial literacy is found to be a key determinant of how well people make financial decisions, as well as how well they execute their financial transactions; and such information can inform saving, investing, borrowing from and planning for retirement. (Annamaria 2011)

Everyone faces his/her challenges when it comes to understanding their financial options. (Klatt 2009). There are more financial options. Hundreds of credit card options, several types of mortgages, different types of IRAs, and the ever-growing number of investment options further complicate financial decision making

While it is important to assess how financially literate people are, in practice it is difficult to explore how people process economic information and make informed decisions about household finances. Perhaps because of this, relatively few

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researchers prior to 2000 incorporated financial literacy into theoretical models of saving and financial decision-making. (Olivia S. Mitchell 2011)

Self-control and time preference in financial decision-making is generally thought to capture an individual's choice of whether to spend their money now, or delay gratification for later, for example by saving, (Walker, 1996). Self-control is thought to be an important influence on a person's financial decisions. Several studies have found that a preference for the future and self-control have a positive impact on saving and financial 'coping' (Groenland and Nyhus, 1994; Lea et al; 1995). (Yvonne McCarthy, 2010)

2.10 Financial Well-being

Personal financial well-being contributes to the efficiency and prosperity of the national economy. (Ranjana, 2014) Financial literacy is a component of human capital that can be used in financial activities to increase expected lifetime utility from consumption (i.e., behaviors that enhance financial well-being). (Sandra 2010) Accordingly, a composite definition of financial literacy that builds off of those given by PACFL (2008) and various researchers is financial literacy is knowledge of basic economic and financial concepts, as well as the ability to use that knowledge and other financial skills to manage financial resources effectively for a lifetime of financial well-being. (Angela 2009)

Financial literacy—the ability to process financial information and make informed decisions about personal finance—has received growing attention in the developed world and, recently, in the developing world, as a potentially important determinant of household well-being. (Shawn Cole 2008). Individuals' financial well-being is incumbent on their actions. Although influenced by external forces

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such as economic factors and policy structures adopted by government and private industry, decisions are ultimately made by individuals. (Cliff A. Robb)

Financial satisfaction is an individual's subjective perception of the adequacy of his or her own financial resources (Hira & Mugenda, 1998). Financial satisfaction has long been acknowledged as a component of well-being (Campbell, Converse, & Rodgers, 1976) and has received attention in studies on wellness related stressors such as financial strain, risk management issues, locus of control and employment issues (Porter & Garman, 1993). (Cliff A. Robb and Ann S. Woodyard)

2.11 Financial Education

The importance of financial education has improved in recent years due to the developments in financial markets as well as demographic, economic and policy changes. More and more financial markets are becoming more sophisticated and new products are continuously offered. (OECD 2005) (Dean Roy 2012) The scope of financial education has widened. It is much bigger and broader and includes financial literacy, financial expectations, and satisfaction (Hira & Loibl, 2005) (Candice Arrington 2009)

By broadening people's understanding of financial options and principles, financial education builds skills to use financial products and services, and promotes attitudes and behaviours that support more effective use of scarce financial resources. When linked to the financial inclusion agenda the implicit argument is that financial education will motivate the learner to adopt available formal financial services. (M. Cohen, 2011)

Some of the National initiatives for financial education taken by the Government of India are as follows. A financial education site was launched on

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November 14, 2007 mainly aimed at teaching basics of banking, finance and central banking to children in different age groups. The comic books format has been used to explain concepts of banking such as opening a savings bank account and its benefits, how to keep money in fixed deposits, loan from bank, payment and withdrawal facility and central banking role in case of inflation and recession in economy in a simple and interesting way for children. The site has films on security features of currency notes of different denominations in order to know the difference between original and fake note. (Sheetal 2013)

Financial awareness programmes are mostly telecast on the financial news channels which very few people watch. Cartoon network channels and daily serial channels may be used for financial education. This will not only benefit people about finance but children can also learn the value of money and its importance in life.

The Reserve Bank of India (RBI), India's oldest and most experienced financial supervisory body is working aggressively towards financial literacy. Commercial banks, various Non Government Organizations (NGOs) and Self Help Groups (SHGs) have joined hands with the Reserve Bank and the Government in spreading financial literacy among the masses. In this context, the Reserve bank has implemented a project called "Project Financial Literacy" with the main objective of disseminating information regarding the financial and banking concepts in easy and simple language. A Financial Education Site was launched in November 2007 with the objective of creating the interest of children in finance and the related concepts have been explained through films, cartoons, games etc.

The Reserve bank staff has been visiting the villages of India for imparting financial education to the rural India. The bank has also collaborated with the

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government of Karnataka to include financial literacy in the curriculum for high school classes. In order to improve financial capability of the people In India and to make them more confident regarding their financial affairs, 718 Financial Literacy Centres have been set up as at the end of March 2013 and these centres have educated 2.2 million people from April 2012 to March 2013. To bring consistency in international studies related to financial literacy and providing guidance about concept, scope and measurement of financial literacy researches, there is a need to develop financial literacy framework.

RBI has already created a link on their website about investor education and lot of comic books is made available on banking saving and its role in economy. But in India not all people are having computers in their home. And if they are having it, how many people are having net connection? By taking all these things into consideration RBI may launch a weekly paper on financial education and supply free of cost to students in school and colleges, and then it will benefit the society at large. The objective is to bring financial education to the youth and individuals who are primarily from non-finance background, but need basic financial literacy to manage their incomes, expenditures and savings.

IRDA has designed many kind of insurance according to consumer requirements for children, education, life insurance, med claim retirement plan, travel, car and home insurance policies. IRDA has launched the consumer education website for the people to know about IRDA. Awareness programmes have been conducted on television and radio. Simple messages about the rights and duties of policyholders, channels available for dispute redressal etc. have been disseminated through television and radio as well as the print media through sustained campaigns in English, Hindi and 11 other Indian languages. (Sheetal 2013)

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The SEBI Certified Resource Persons organise financial literacy workshops for different groups like students, retired personnel, homemakers etc. More than 3500 workshops have been already conducted in various states covering around two lakh and sixty thousand participants. In a drive of creating a financially literate India, the NGO's and SHG'S are focusing particularly on improving the financial education of women, school children, underprivileged children, youth, farmers and poor by developing and improving their knowledge and skill and enabling them to avail financial services and manage their financial budget efficiently. (Samriti Kamboj 2014)

Investor education programmes are conducted by SEBI through workshop and seminar all over the country (Sheetal 2013) SEBI has recently set up SEBI Helpline in 14 languages wherein through a toll free number, investors across the country can access and seek information for redressal of their grievances and guidance on various issues. The site has published financial education material to various target groups such as school and college students, housewife, retired people, etc. (Sheetal 2013)

In 2010, the Swedish Enforcement Authority was engaged in a preventive communication project called 'Women and the Economy'. The project consists in a website providing tools and guidance to manage personal finances, as well as course material to be used by groups and organizations coaching people about personal finance to help women facing over-indebtedness problems. (OECD 2008)

Credit counseling is a process in which the consumers are educated about how to avoid incurring debts that cannot be repaid. It normally involves negotiating with creditors to establish a debt management plan for the consumer. (Dean Roy 2012) Consumers facing problems related to credit cards, personal loans, housing loans

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approach these centers to get efficient advice to solve their problems. Major features of such centers is that the services are provided free of cost and the centers are manned by retired bank personnel who are experts in this area. Training and awareness camps are organized by such centers to educate people of the need to save as well as to familiarize them with the concept of credit cards, impact of minimum charges etc. (Academic Foundations continuing series, 1998) (Dean Roy 2012)

The NGO conducts free workshops on topics ranging from the basics of banking, credit-cards, and PAN cards. Moreover they also cover investment decisions in shares and mutual funds. The main objectives of these workshops is to enable these youth and adults to become aware and become part of mainstream banking and financial services industry. (Dean Roy 2012) The group has launched a pilot program on women empowerment through financial literacy in participation with the SEWA (Self employed women's association. (Dean Roy 2012)

The Citi center of financial literacy a key department within the organization focuses on imparting training programs for the trainers of financial literacy and for the field workers. (Dean Roy 2012) Moreover the group is also organizing financial counseling centers, financial camps, portals and certified courses on the topic (Indian school of microfinance for women Annual report. 2008-09). (Dean Roy 2012)

In India, National Strategy for Financial Education has been prepared with the objectives of creating awareness and educating consumers on access to financial services, availability of various types of products and their features; changing attitudes to translate knowledge into behaviour and making consumers understand their rights and responsibilities as clients of financial services. Under the guidance of the RBI, the banking community is coming forward for empowering people with

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financial literacy. HDFC Bank is conducting rural financial literacy initiatives across the country. State Bank of India has launched financial literacy programme for creating awareness among the rural masses about savings, insurance and old age pension.

With the objective of promoting financial literacy in unbanked areas in Madurai and Theni districts, the National Bank for Agriculture and Rural Development (NABARD) has initiated a unique project of spreading financial education through street plays and identified ninety unbanked villages for the purpose. These plays are narrated in the local language of the people and cover the aspects like savings, financial services of banks, education loans, kisan credit card etc. SEBI has also taken several Initiatives on Financial Education.

Through financial literacy workshops and webinars, the Community YWCA will assist nearly 400 women in six rural communities building knowledge for young mothers through financial literacy workshops and individual counseling and mentoring. (Projects supported by the TD Financial Literacy Grant (January 30, 2014) A financial literacy program for low-income Learning Disabled and/or ADHD adults and youth will assist them in developing their own financial skills, establish their own financial management confidence, and encourage them to set goals for financial security and independence enabling them to develop financial skills, knowledge and confidence.

The increased complexity of the economy, financial markets and their regulations, valuation methods, and availability of different financial products (e.g., financial derivatives) have generated a strong move to study and measure financial literacy among high school and university students, as well as investors and professionals. Other factors that have generated interest in financial literacy include

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low savings rates, growing bankruptcy rates and debt levels, and increased responsibility among individuals for making decisions that affect their economic futures (Servon & Kaestner, 2008). There are many international financial literacy programmes and projects that have been undertaken by many other countries.

Making a study of the Research Gap, it is found that much research has been done on one or two or more variables of financial literacy. The focus on the variables has been one sided. Methods have to be changed according to changing and challenging times to educate the future generations. From the study of the national initiatives and international moves for financial literacy and education it is found that there has not been a focus on women teaching faculty whose contribution for the future generations could be immense.

The following chapter highlights the research methodology.

Chapter - III

Research Methodology

3.1 Research Methodology

The research has been undertaken in colleges of Arts and science and a few schools in the Coimbatore region, South India. With close to two hundred colleges it is not possible to cover all the colleges. The interviews, opinions of focus groups, the distribution of the questionnaires and the collection of the same have been memorable and rewarding experiences. A number of demographic variables have been included in the present analysis.

The survey questionnaire represents a unique contribution to the body of international financial literacy research, as well as to research on financial literacy in India. It examines respondents' self-assessed ability to understand the level of financial literacy and its variables such as financial attitude and behaviour, financial

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skills, financial knowledge, financial capability, financial awareness, financial goals, financial decision and financial well-being.

A challenge to understanding the importance of financial literacy is measuring it. There is no standardized measure of financial literacy. (Shawn Cole 2008) Marcolin and Abraham (2006) identified the need for research focused specifically on measurement of financial literacy. (Sandra 2010)

Measurement and evaluation tools are critically important in the development and implementation of successful national strategies for financial education (OECD 2013). Like many other surveys questions have been asked of respondents regarding their own assessment of their financial literacy level.

This research work has been undertaken to enable data collection, research collaboration, policy co-ordination, development of international guidance and analytical work and information-sharing. (Angela Hung 2012)

3.2 Sampling Frame

With hundreds of women teaching faculty working in more than sixty colleges, a few colleges have been chosen. Aided colleges, self financing colleges, aided colleges which also have self financing courses, a few schools aided or self financed have been chosen for the present study. For the purpose of the study a survey has been conducted among women working in nineteen educational institutions in and around Coimbatore. 600 questionnaires were distributed out of which 435 have been used for the present purpose of the research.

The present work examines financial literacy among a sample of women teaching faculty in an around Coimbatore. Questionnaire has been distributed to a sample of 435 women working for colleges and schools. Using questionnaire of 55 items focuses primarily on financial literacy and its variables since they are

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interlinked and interdependent. Current trends, best practice models and user-friendly information that support women to increase their financial literacy have been focused. (Wire 2007)

3.3 Sampling Unit

The focus is on measuring the level of financial literacy of women teaching faculty. The survey makes a study to measure the different variables of financial literacy such as financial attitudes and behavior, financial skills, financial knowledge, financial capability, financial awareness, financial goals and financial decision as reflected in the individuals.

Data collection for demographics and financial literacy variables, questionnaire method along with interviews has been adopted. Since there are many psychological issues inter related with financial literacy variables this method proves to be very effective and useful. Interview techniques have also been adopted. Random sampling method has been adopted for the selection of aided colleges, self financing colleges, aided colleges with self financing courses, one aided and self financing schools have been selected.

3.4 Data Collection Method

A pilot test was conducted before the distribution of the questionnaires In the collection of detailed data on financial literacy and its variables financial attitude and behaviour, financial skills, financial knowledge, financial capability, financial awareness, financial goals, financial decision and financial well-being and demographics and socio economic factors such as experience, income, age, birth order, place of birth, place of residence, marital status, employment status of spouse and number of children.

3.5 Questionnaire Method

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Qualitative techniques such as in-depth interview technique and conducting group interviews have been adopted, to elicit the opinions of the respondents on financial components. Quantitative technique such as distributing and collecting questionnaires from respondents is another method has been used.

The core questionnaire is designed to capture the key aspects of financial literacy and its variables financial attitude and behaviour, financial skills, financial knowledge, financial capability, financial awareness, financial goals, financial decision and financial well-being. It also highlights the fundamental issues as well as the measurement of financial literacy.

In the process of tracing the level of financial literacy and its variables it also focuses on “Managing Money”, “Planning Ahead”, “Choosing Products” and “Staying Informed” “Managing Money” questions people about their ability to make ends meet and keep track of their finances. The questionnaire focuses on financial literacy and experience asking respondents about their ability to make ends meet and keep track of their finances.

In “Planning Ahead” people are asked about the extent to which they have prepared for substantial future commitments and about their provisions for unexpected financial events, “Choosing Products” raises questions among the respondents, about their knowledge of financial products, and key factors influencing their choice and purchase of particular products and “Staying Informed” considers whether and how often respondents monitor financial topics. (Yvonne McCarthy, 2010)

The questionnaire used in this study also contains demographic items such as income, age, birth order, place of residence urban, rural, marital status and number of children. Each respondent was asked to indicate on the questionnaire her years of experience, level of income, age category, birth order, place of birth, place of

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residence, marital status, employment status of the spouse and the number of children.

The questionnaire has been pilot-tested before its final distribution to the individuals. A copy of the questionnaire is included in the Appendix.

The hypothesis of this study has been tested with the help of ANOVA. The results of ANOVA are displayed in the Tables, the Tables shows the Mean score, value and significance level of financial literacy level based on various demographic and socio-economic factors.

3.6 Statistical Tools

According to the nature of data and interpretations required, appropriate statistical tools have been applied.. Reliability test for instruments, ANOVA test, Cross tabulation and percentage analysis, Structural equation modeling, Correlation, Confirmatory factor analysis and Statistical software such as SPSS, VPLS have been used.

The next chapter is Analysis and Interpretation.

Chapter – 4

Analysis and Interpretation

The respondents of the research work entitled Financial literacy to financial wellbeing: A study of the financial literacy of women in educational institutions in and around Coimbatore region, have highlighted assessment of their level of financial literacy and its variables such as financial attitude and behaviour, financial skills, financial knowledge, financial capability, financial awareness, financial goals, financial decision and financial well-being.

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Examining the level of financial literacy of women teaching faculty, this study throws light on their lack of knowledge of financial issues. Financial knowledge impacts key outcomes, including borrowing, saving, and investing decisions, not only during the work life, but afterwards, in retirement, as well. (Lusardi 2014) To repeat the words of Candice Arrington, this survey provides evidence that majority of the women lack financial knowledge to make wise decisions about their economic future or their financial well being. (2009)

Financial illiteracy can be costly not only to individuals but also to society, which might imply that programs could be designed to help consumers and plan providers better achieve retirement security goals. This topic is taken up by Summit Agarwal, Gene Amromin, Itzhak Ben-David, Souphala Chomsisengphet, and Douglas D. Evanoff (2011) (Annamaria 2011)

Table – 1**Analysis**

	N	Minimum	Maximum	Mean	Std. Deviation
Financial Attitudes and behaviours	435	-1.22	1.11	-.1149	.48475
Financial Skills	435	-1.13	1.88	.5011	.48286
Financial Knowledge	435	-1.40	1.40	-.3972	.51269
Financial Capability	435	-1.11	1.56	.1879	.39989
Financial Awareness	435	-1.60	1.80	-.1108	.60577
Financial Goals	435	-1.00	2.00	.6708	.47582
Financial Decision	435	-1.67	2.00	.7230	.68836

Table – 2**Group \$LITERAC (Value tabulated = 2)**

Dichotomy label	Name	Count	Percentage of Responses	Percentage of Cases
Financial Attitudes and behaviours	R1	169	9.5	38.9
Financial Skills	R2	353	19.8	81.1
Financial Knowledge	R3	59	3.3	13.6
Financial Capability	R4	285	16.0	65.5
Financial Awareness	R5	179	10.0	41.1
Financial Goals	R6	386	21.6	88.7
Financial Decision	R7	354	19.8	81.4
Total Responses		1785	100.0	410.3

0 missing cases; 435 valid cases

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As per the findings the count of R1 financial attitudes and behaviours is 169, R2 financial skills is 353, R3 financial knowledge is 59, R4 financial capability is 285, R5 financial awareness is 179, R6 financial goals is 386, and R7 financial decision is 354.

Among the teaching faculty 386 score the highest in financial goals, 354 in financial decision, 353 in financial skills, 285 in financial capability, 179 financial awareness, 169 in financial attitude and behaviour and 59 in financial knowledge.

Out of 435 valid cases of women teaching faculty, women have scored highest in R6 financial goals and above 300 in R7 financial decision and R2 financial skills. They exhibit low score of R4 financial capability of 285 and lower than that score in R5 financial awareness 179 and R1 financial attitude and behaviour 169. The lowest score is 59 in R3 financial knowledge.

This is also confirmed in the Mean score where the women teaching faculty have scored positively in financial skills, financial capability, financial goals and financial decision. They score negatively low in financial attitudes and behaviours and financial awareness and they have scored the least in financial knowledge.

The absence of financial knowledge can lead to making poor financial decisions that can have adverse effects on the financial health of an individual. For individuals, poor savings and investment decisions may carry serious implications for long-term financial security. (Angela 2009)

Among the women teaching faculty respondents out of 435 only 59 are totally literate. This is only 13.5%. This finding should draw the attention of policy makers financial regulators, all financial organizations and Government sectors to take proper measures to redress the issue.

Financial literacy and its variables are interlinked and interdependent. There are some evidences of correlation and causality between knowledge and behaviour in personal finance (Hilgert, Hogarth, and Beverly (2003), Courchane and Zorn (2005)). The literature shows that basic knowledge is tied to more efficient financial behaviour such as planning and saving for retirement (Lusardi and Mitchell (2006), van Rooij et al. (2011)), accumulating wealth (Stango and Zinman (2009)), investing in the stock market (Christelis, Jappelli and Padula (2010), van Rooij et al. (2007)) and diversifying portfolio (Abreu and Mendes, (2010)). There is also some indication that financial illiteracy affects borrowing behaviour leading to higher debt levels at higher cost (Moore (2003)). (Elisabete 2009)

“It is rightly stated that financial literacy is the ability to use knowledge and skills to manage financial resources effectively for a life-time of financial well-being.” Jump\$tart Coalition (United States) and also used by the U.S. Treasury (CFEE)

Financial knowledge, attitudes towards personal finances and financial practices put together make up financial capability. (Jennifer Robson 2012) One becomes financially capable when one has the requisite knowledge, skills, and abilities to act with appropriate goals and confidence and competence. It will also motivate them to undertake economic and financial decisions. Thus financial capability captures the notion of the combination of skills, attitudes, abilities, and behaviours – in addition to knowledge. (CFEE)

Financial literacy is an important ingredient in effective financial decision making. (Justine 2013) Financial decisions impact on three areas – a) they impact on the income earned as decisions about career choices and work options, often influencing the level of income likely to be earned b) financial decisions about saving and spending, making impact on the level of wealth accumulated and c) financial

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decisions made regarding income and wealth, influencing the potential level of personal well being experienced. (Ranjana, 2014)

Individuals' financial well-being is incumbent on their actions. Although influenced by external forces such as economic factors and policy structures adopted by government and private industry, decisions are ultimately made by individuals. (Cliff A. Robb)

Women teaching faculty need to be sufficiently financially literate to effectively participate in economic activities and to take appropriate financial decisions for themselves and their families. They need to understand their finances and make their money work harder. It is important that women feel empowered to manage their financial portfolios. (Klatt 2009)

The findings concur with the view that women's lack of knowledge and ignorance in financial dealings are matters of serious concern and the global society needs to take financial literacy as an urgent action across the world. Women urgently need to be empowered with the necessary knowledge and confidence to achieve financial security. They need to be sufficiently financially literate to effectively participate in economic activities and to take appropriate financial decisions for themselves and their families.

Among the women teaching faculty out of 435 respondents only 59 are totally financially literate. It is a sad state of affairs. This lack of financial knowledge affects all other variables such as financial attitude and behaviour, financial skills, financial knowledge, financial capability, financial goals and financial decision as reflected in chart one.

It is hoped that the findings of this research work will challenge and motivate women to become more financially literate to make informed decisions in financial

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services markets. Such studies very clearly demonstrate the significance of financial literacy not only for an individual but also for the financial health of a country. (Samriti Kamboj 2014)

Chart No. 1

Group \$LITERAC

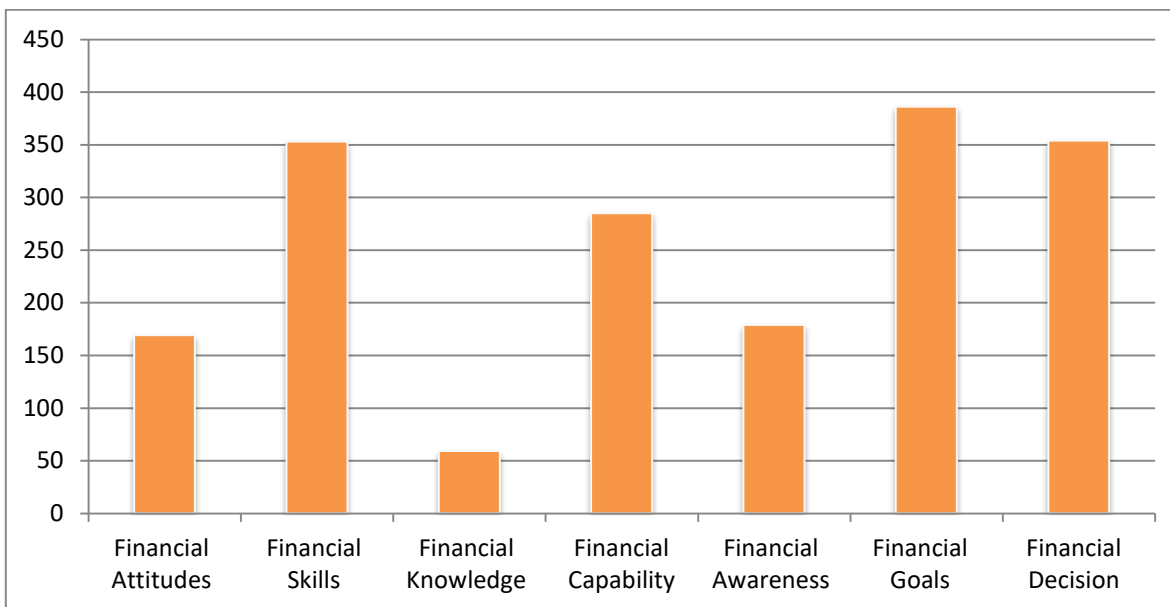


Table – 3

Structural Model--BootStrap				
	Entire Sample estimate	Mean of Subsamples	Standard error	T-Statistic
FAttitBe->Fskill	0.2730	0.2681	0.1271	2.1475
FAttitBe->Fknowled	-0.0530	-0.1032	0.0703	-0.7535
Fskill->Fcababil	0.3890	0.2526	0.1773	2.1944
Fknowled->Fcababil	-0.2010	-0.2953	0.1382	-1.4543
FAwarene->Fknowled	0.4010	0.4102	0.0429	9.3542
Fcababil->Fgoals	0.1680	0.2739	0.0785	2.1409
Fcababil->FDecisio	0.1640	0.1299	0.0654	2.5070

Fairly good financial attitude and behaviour (0.2730) enhances financial skills (2.148). As per the sample financial attitude and behaviour shows low value (-0.0530) when related to financial knowledge. The increased value of the financial skill (0.3890) improves financial capability (2.194). There is poor exhibition of financial knowledge (-0.2010) which affects financial capability considerably (-1.454). With sound financial awareness (0.4010) the value is increased (9.354) when related to financial knowledge. The weakened financial capability (0.1680) affects financial goals (2.141) and financial decision (2.5070).

In the Visual PLS report it can be found that the level of the relationship between financial attitude and behaviour and financial skills is fairly good. The increased value of financial skills further improves the state of financial capability. It clearly depicts that financial awareness strengthens financial knowledge as reflected in chart – 2 the level of the financial knowledge of the women teaching faculty is considerably low. As a result it affects the financial capability of the

women. The weakened level of financial capability further considerably affects the level of financial goals and financial decisions.

It is significant to note that financial literacy and its variables such as financial attitude and behaviour, financial skills, financial knowledge, financial capability, financial awareness, financial goals, financial decision and financial well-being, are interlinked and interdependent. The following views of reputed authors prove the point.

The relationship between higher financial literacy and more prudent financial decisions has also been supported in other countries, such as the UK, Australia, Italy, the Netherlands, Japan, Korea, and Mexico (Chistelis, *et al.*, 2005; ANZ Banking Group, 2003; Cercasi, *et al.*, 2008; van Rooij, *et al.*, 2008; OECD, 2005 (Korea and Japan); and Hastings and Tejeda-Ashton, 2008; respectively (Leora 2011)

Among the general population, there is some evidence that financial knowledge and financial behavior may be positively related. Hilgert, Hogarth, and Beverly (2003) examined the correlation between financial knowledge and actual behaviors among the general population (Cliff A. Robb 2011) Findings suggest that financial knowledge influence financial behavior. The results show that behavioural characteristics matter.

Several studies have provided evidence of a link between knowledge and behavior, though they vary in how knowledge is measured and what behaviors are addressed. Cliff A. Robb (2011) Financial literacy is also directly correlated with positive financial behaviour (Puneet Bhushan 2013) Actual financial behavior, in turn, depends on all three (actual knowledge, perceived knowledge, and skills).

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Finally, the experience gained through financial behavior feeds back to both actual and perceived financial knowledge. (Angela 2009)

Commenting on the link between financial skills and financial knowledge Candice Arrington (2009) remarks that financial skills will equip women with knowledge about money and positively influence their attitude towards making financial decisions. The combination of knowledge, skills and attitudes promotes building financial capability. (Cohen 2011) OECD has expressed that attitudes and motivations are the key aspects of financial capability and literacy behaviour. (2013)

The Task Force on Financial Literacy in Canada (2011) has defined financial literacy as “having the knowledge, skills and confidence to make responsible financial decisions”. (CFEE) Unfortunately, the consequences of poor financial decision making are becoming increasingly more serious (Lusardi et al., 2010; Orton, 2007). (CFEE)

All financial goals and decisions have consequences. Some of these are immediate or short term and are easy to relate. Other decisions have consequences, which are some way in the future, and these may be outside one’s personal time vision and be extremely difficult to envisage. Financial decisions should always be made foreseeing and analyzing their short and long term consequences. (Ranjana, 2014)

One of the major findings is that the level of the financial knowledge of women teaching faculty is considerably low. As financial knowledge represents particularly a basic form of financial literacy, the low level financial knowledge will certainly affect the capacity to make appropriate and informed, effective decisions regarding the use and management of money. Low literacy and lack of information in turn will affect the ability to save and to secure a comfortable retirement. In the

words of Annamaria Lusardi ignorance about basic financial concepts can be linked to lack of retirement planning and lack of wealth.(2008)

The low level of financial knowledge can be enhanced only with the help of the multi dimensional and multi-various targeted programs of financial education. It certainly affects financial goals to discern financial choices, discuss money and financial issues without (or despite) discomfort, plan for the future and respond competently to life events that affect everyday financial decisions, including events in the general economy (Vitt et al. 2000; also cited by Cude et al. 2006). (Sandra 2010)

A big improvement in financial knowledge of individuals is necessary. This is possible with appropriate financial education programs targeted at right people at right time. The present century recognizes financial literacy as an essential life-skill that is every human being's basic right. (Ranjana, 2014) "While the crisis has many causes, it is undeniable that financial illiteracy is one of the root causes... (Annamaria 2011) Women need to know about goal setting and personal action plans. They need the skills and knowledge required to effectively navigate today's financial environment. (CFEE) In short, unless steps are taken to improve levels of financial knowledge, we are storing up trouble for the future.

The need of the hour is to strengthen financial education initiatives and comprehensive research should be done on financial literacy in India. (Samriti Kamboj 2014) Financial education can help provide individuals with the financial knowledge necessary to create household budgets, initiate savings plans, manage debt, and make strategic investment decisions for their retirement or their children's education. Having these basic financial planning skills can help families to meet their near-term obligations and to maximize their longer-term financial well-being. – Federal Reserve Board Chairman Alan Greenspan (2002) (Lauren E. Willis 2008)

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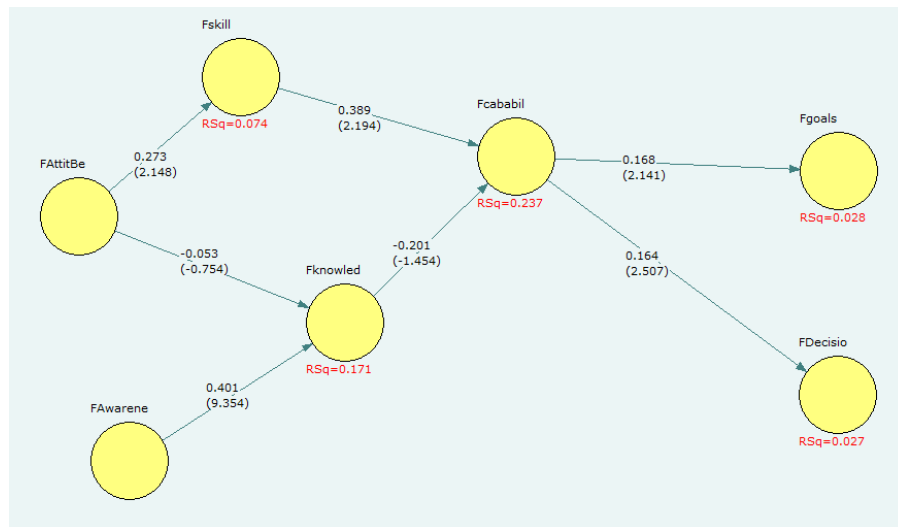
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As reflected in the Visual PLS report the low level of financial knowledge which affects financial capability and subsequently financial goals and financial decisions have to be addressed. It is never too early or too late to improve the financial knowledge of women teaching faculty.

Chart No. 2
Visual PLS Report



From table 3 Chart - 2 it is understood that since T statistical value are greater than 2.00 null hypothesis are rejected expect H02 and H04.

The following are the Structure Matrix of loadings and Cross-Loadings, Factor Score of Latent Variables and Result of BootStrap Estimate which strengthen the findings.

Table - 4
Confirmatory Factor Analysis

• Factor Structure Matrix of Loadings and Cross-Loadings							
Scale Items	FAttitBe	Fskill	Fknowled	FAwarene	Fcababil	Fgoals	FDecisio
S2.1	-0.2708	0.0649	0.2138	0.2115	-0.1135	-0.1413	0.0255
S2.2	-0.4493	0.0085	0.1575	0.1626	-0.0736	-0.1115	0.0361
S2.3	0.0378	0.0507	0.0309	0.0863	-0.0317	-0.0404	0.0770
S2.4	-0.0363	-0.1000	0.1707	0.1722	-0.1244	-0.1051	-0.0083
S2.5	-0.1754	-0.0057	0.1765	0.1290	-0.0792	-0.0133	-0.0706
S2.6	0.3697	0.0048	0.1102	0.1473	-0.0409	0.0339	0.0687
S2.7	0.5146	0.2057	-0.1702	-0.1960	0.1105	0.1776	0.1242
S2.8	0.7750	0.1672	-0.1657	-0.1606	0.1438	0.2306	0.1642
S2.9	-0.3331	0.0339	0.2224	0.2576	-0.1296	-0.1755	-0.0142
S2.10	0.1348	0.5969	-0.1045	-0.0752	0.3074	0.1546	0.3199
S2.11	-0.1304	-0.1839	0.4014	0.2676	-0.2555	-0.2950	-0.2135
S2.12	0.0408	0.5555	-0.1165	-0.1694	0.3254	0.1517	0.2257
S2.13	0.2485	0.2895	-0.2130	-0.2232	0.2020	0.1528	0.1084
S2.14	0.0038	0.3512	0.0674	0.2155	-0.0134	-0.0980	0.0436
S2.15	-0.1464	0.2100	0.1797	0.1473	-0.0548	-0.1115	0.0106
S2.16	-0.0329	0.7322	-0.1512	-0.1221	0.2205	0.1277	0.1737
S2.17	0.2176	0.6490	-0.1189	-0.0821	0.2451	0.2113	0.1731

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S2.18	-0.1450	-0.1261	0.7166	0.2969	-0.2654	-0.2820	-0.1846
S2.19	-0.0932	-0.1152	0.6660	0.2551	-0.2163	-0.2520	-0.1158
S2.20	0.0287	0.0054	0.4055	0.1659	-0.1202	-0.0935	-0.0424
S2.21	-0.2518	-0.1324	0.7289	0.2224	-0.3207	-0.4146	-0.2921
S2.22	0.1392	0.2282	-0.5920	-0.1057	0.2759	0.2081	0.1280
S2.32	-0.0242	-0.0127	0.0260	0.3750	0.0703	-0.0205	0.1169
S2.33	-0.1761	-0.0676	0.3199	0.6084	-0.1663	-0.2900	0.0303
S2.34	-0.0454	-0.0829	0.1152	0.5726	-0.1154	-0.0442	-0.1333
S2.35	0.0214	0.0105	0.1287	0.3586	-0.0034	0.0325	0.0711
S2.36	0.1457	0.1125	-0.1257	-0.4685	0.2255	0.2667	0.2211
S2.23	-0.0615	-0.0387	0.3239	0.1367	-0.4223	-0.2983	-0.0420
S2.24	-0.0567	0.0096	0.2677	0.1808	-0.4173	-0.2483	-0.0528
S2.25	0.0643	0.0442	-0.1053	-0.0841	0.2171	0.0600	-0.0250
S2.26	0.1008	0.2179	-0.1558	-0.0964	0.4355	0.1889	0.1330
S2.27	-0.0413	-0.0655	0.1914	0.1228	-0.3524	-0.1703	-0.1485
S2.28	0.1053	0.1008	-0.1686	-0.2293	0.3421	0.1721	0.1882
S2.29	0.0858	0.2756	-0.2179	-0.0737	0.5942	0.2723	0.3200
S2.30	0.0939	0.3317	-0.1491	-0.1071	0.6825	0.3367	0.3061
S2.31	0.0587	0.2849	-0.1295	-0.0965	0.5724	0.2460	0.2569
S2.37	0.1113	0.0375	-0.2663	-0.1892	0.3181	0.7082	0.1457
S2.38	0.1954	0.1576	-0.1812	-0.1385	0.2561	0.5867	0.2268
S2.39	0.0810	0.1619	-0.2184	-0.0622	0.2810	0.4801	0.1509
S2.40	-0.1201	-0.0728	0.1877	0.2321	-0.1382	-0.2606	-0.0646
S2.41	0.1724	0.2042	-0.1122	-0.2223	0.2618	0.4001	0.2248
S2.42	0.0934	0.1281	-0.1959	-0.2033	0.2584	0.4130	0.1854
S2.43	0.0829	0.1153	-0.2132	-0.0763	0.2259	0.4930	0.0590
S2.44	0.1769	0.0274	-0.2067	-0.1518	0.2228	0.5605	0.1195
S2.45	0.2621	0.2575	-0.2960	-0.2066	0.2992	0.4843	0.3341
S2.46	0.0423	0.1491	-0.1065	-0.0935	0.2801	0.2612	0.1905
S2.47	0.2802	0.1325	-0.1664	-0.0813	0.2258	0.2848	0.0582
S2.48	0.2402	0.1389	-0.2192	-0.1537	0.2887	0.3623	0.5411
S2.49	0.2012	0.1931	-0.1977	-0.0941	0.3282	0.2724	0.6109
S2.50	0.0025	0.1437	-0.0794	-0.1180	0.2726	0.2512	0.5016

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S2.51	0.1669	0.2367	-0.1729	-0.0842	0.3118	0.3136	0.6417
S2.52	0.1288	0.3240	-0.2136	-0.0204	0.2259	0.1517	0.7553

From Table 11 the loadings of individual indicator variables on the parent construct variables are higher than the other construct variables. Therefore it is confirmed that the factor structures are properly administered in the questionnaire. Only few indicator variables have slightly deviated from the parent construct. These questions are retained with the same parent, because of theoretical reasons.

Table – 5
Result of BootStrap Estimate

<u>Measurement Mode(Loading)--BootStrap</u>					
		Entire Sample estimate	Mean of Subsamples	Standard error	T-Statistic
FAttitBe	S2.1	-0.1942	-0.2501	0.2197	-0.8841
	S2.2	-0.0264	-0.2685	0.3751	-0.0704
	S2.3	0.1401	0.3795	0.3573	0.3921
	S2.4	0.0090	0.4151	0.4857	0.0185
	S2.5	0.0616	0.2872	0.2915	0.2114
	S2.6	1.5846	0.2958	0.3770	4.2026
	S2.7	0.0203	0.3982	0.2999	0.0677
	S2.8	1.6556	0.4747	0.4978	3.3259
	S2.9	-0.4308	-0.3564	0.4161	-1.0353
Fskill	S2.10	0.6009	0.4921	0.4501	1.3350
	S2.11	-0.2144	-0.3962	0.3964	-0.5408
	S2.12	0.0695	0.5147	0.5585	0.1244

	S2.13	0.2117	0.6246	0.7333	0.2887
	S2.14	0.2153	0.3291	0.4010	0.5368
	S2.15	0.0943	0.2188	0.1724	0.5469
	S2.16	0.7914	0.4831	0.3048	2.5964
	S2.17	0.6753	0.4412	0.2667	2.5321
Fknowled	S2.18	0.6552	0.6524	0.0393	16.6872
	S2.19	0.5600	0.5621	0.0787	7.1187
	S2.20	0.4562	0.3920	0.1238	3.6845
	S2.21	0.5906	0.5790	0.0305	19.3415
	S2.22	-0.6417	-0.6239	0.0918	-6.9916
FAwarene	S2.32	0.4559	0.4048	0.1436	3.1750
	S2.33	0.4412	0.4336	0.0930	4.7438
	S2.34	0.5625	0.5282	0.0980	5.7385
	S2.35	0.4354	0.4053	0.1763	2.4703
	S2.36	-0.5601	-0.5520	0.1260	-4.4460
Fcababil	S2.23	-0.3185	-0.3713	0.1290	-2.4699
	S2.24	-0.3507	-0.4048	0.1519	-2.3089
	S2.25	0.1458	0.2080	0.1349	1.0811
	S2.26	0.5738	0.5024	0.1263	4.5417
	S2.27	-0.3185	-0.3016	0.1463	-2.1764
	S2.28	0.1700	0.1928	0.1053	1.6148
	S2.29	0.5403	0.4893	0.1569	3.4426
	S2.30	0.6828	0.6034	0.1617	4.2239
	S2.31	0.5903	0.4905	0.1399	4.2193
Fgoals	S2.37	0.5508	0.6424	0.2143	2.5698
	S2.38	0.5019	0.3996	0.2268	2.2130
	S2.39	0.1165	0.2889	0.2075	0.5614
	S2.40	-0.1587	-0.2047	0.2644	-0.6003

	S2.41	-0.0206	-0.3280	0.3366	-0.0612
	S2.42	0.0488	0.2829	0.3257	0.1498
	S2.43	0.2556	0.1949	0.2833	0.9021
	S2.44	0.9675	0.2896	0.2327	4.1582
	S2.45	0.6829	0.2261	0.2478	2.7558
	S2.46	0.5761	0.3302	0.4255	1.3540
FDecisio	S2.47	-0.4644	-0.2819	0.4138	-1.1223
	S2.48	0.7690	0.5479	0.4380	1.7557
	S2.49	0.0850	0.3880	0.4841	0.1756
	S2.50	0.2774	0.5809	0.7464	0.3716
	S2.51	0.3181	0.4484	0.4304	0.7390
	S2.52	0.3946	0.2731	0.3310	1.1921

Table No. 6

Financial Attitudes and Behaviour

Particulars	Agree	Strongly Agree	Disagree	Strongly disagree
	Values in Percentage			
Dealing with money is stressful and overwhelming	57	14	25	4
Thinking too much about my long-term financial future makes me feel uncomfortable	49	22	24	5
Dealing with money is boring	24	7	61	8
Money is just a means to buy things	38	17	34	11

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Money is important to be happy in life	52	23	18	7
Financially, I like to live for today	40	16	38	6
I spend a lot of time thinking about financial information before I make a financial decision	42	26	27	5
I try to stay informed about money matters and finances	60	17	19	4
Money decisions create tension or arguments in my household.	39	23	32	6

Description :

The above table reflects the financial attitudes and behavior of women teaching in educational in educational institution.

71% of the women feel that dealing with money is stressful and overwhelming.

71% of the women thinking too much about their long-term financial future makes them feel uncomfortable.

69% of the women do not agree that dealing with money is boring.

55% of the women think that the money is just a means to buy things.

75% of them agree that money is important to be happy in life.

56% of the women agree that financially, they desire to live for today.

68% of the women assert that they spend a lot of time thinking about financial information before they make a financial decision

77% of the women try to stay informed about money matters and finances.

62% of them agree that money decisions create tension or arguments in their household.

Some of the positive features are that many of them disagree to the fact that dealing with money is boring and agree that money is important to be happy in life. Spending a lot of time thinking about financial information before they make a financial decision and trying stay informed about money matters and finances are certainly positive points.

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The women do exhibit their weak points in financial attitudes and behavior when they agree to say that dealing with money is stressful and overwhelming and thinking too much about their long-term financial future makes them feel uncomfortable, agreeing to the statement that the money is just a means to buy things and desiring to financial live for today and stating that money decisions create tension and argument in their household retreat the fact that they have to be financial more literate to posses positive financial attitudes and behavior.

Women teaching faculty have scored low in financial attitudes and behaviour 71% of the women feel that dealing with money is stressful and overwhelming, 71% of the women thinking too much about their long-term financial future makes them feel uncomfortable, 55% of the women think that the money is just a means to buy things, 75% of them agree that money is important to be happy in life, 56% of the women agree that financially, they desire to live for today. While positively 69% of the women do not agree that dealing with money is boring, 77% of the women try to stay informed about money matters and finances, 68% of the women assert that they spend a lot of time thinking about financial information before they make a financial decision, 62% of them agree that money decisions create tension or arguments in their household.

The relationship between financial literacy and financial attitude and beaviour are reflected in the following statements. Such statements reflect the financial attitude and behaviour of people.

71% say that dealing with money is stressful and overwhelming,

71% say that thinking about their long-term financial future makes them uncomfortable

69% say dealing with money is boring. (Paul)

55% of adults believe that money is just a means to buy things

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75% say money is not important to be happy in life

56% say financially, they like to live for today

62% say money decisions create tension or arguments in their households.

71% Women to say that dealing with money is stressful and overwhelming. The women say that relatively simple tasks such as paying bills and finding money for unexpected expenses can be stressful at times. If a number of these issues coincide, the experience can become overwhelming. When more complex tasks such as buying a house or making a big investment decision are taken into account, then it is even easier to appreciate why some people believe that dealing with money is stressful and overwhelming. (Paul 2008)

Women who say that money is stressful and overwhelming do not indicate financially literate behaviour has a relatively large impact on behaviour. 71% of the women teaching faculty to say that thinking too much about their long-term financial future makes them feel uncomfortable. This attitude is specifically focused on thinking about money rather than dealing with money and therefore relates to the process of understanding money issues, rather than engaging with them. (Paul 2008) As per the report 69% of the women teaching faculty do not agree that dealing with money is boring. While 31% perfect of the women agree with this statement. If people find money boring then no matter how important they acknowledge it to be, they will certainly struggle to deal with it.

55% of the women teaching faculty, affirm that money is just a means to buy things. According to the Australian survey money is not just a means to buy things, but a way to achieve broader life goals such as security as well as more specific goals which may have significant and lasting value. People who agree that money is just a means to buy things may miss significant opportunities to improve their financial wellbeing. (2008) and again holding this attitude can reflect a lack of

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appreciation or understanding of how money can be made to work and assist in achieving goals. In this sense, money is not just a means to buy things, but a way to achieve broader life goals such as security as well as more specific goals which may have significant and lasting value. People who agree that money is just a means to buy things may miss significant opportunities to improve their financial wellbeing. (2008)

75% of the women believe that money is important to be happy in life. 25% of them assert that money is not important to be happy in life. While it is true that money can't buy happiness, good money management can make a big difference to people's lives and therefore their happiness, especially over time. They are not indicative financially literate behaviour. (Paul 2008)

56% of the women below 35 years say that financially, they like to live for today. They have many more years to go. Such people have to be made financially literate to educate the future generation. 68% of the women teaching faculty spend a lot of time thinking about financial information before they make a financial decision. Such an attitude affects financial attitude and behaviour.

The problem can often be traced back to two common issues: ignorance and wrong attitudes. We are ignorant because we have not been taught (2012). More and more experts say that our economic decision isn't based on logic, but on emotion and desire. (Mahlon, 2012).

The findings of this chapter indicate that though many of the women are generally confident in their ability to manage money there are some still who do not have good management habits of financial attitude and behaviour.

Chart - 3
Financial Attitudes and Behaviour

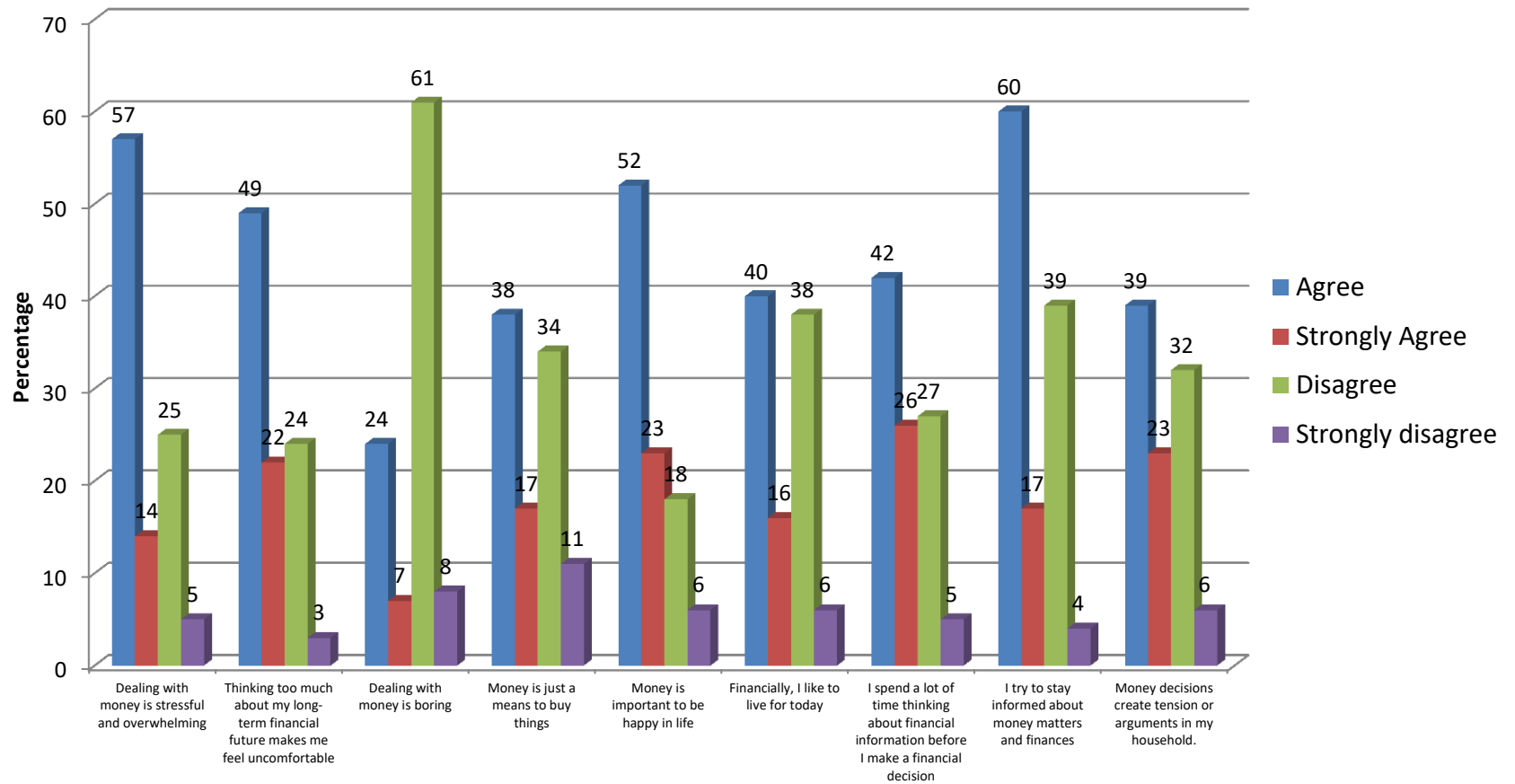


Table No. 7**Financial Skills**

Particulars	Agree	Strongly Agree	Disagree	Strongly disagree
	Values in Percentage			
I have the ability and understanding to budget day-to-day finances	57	30	11	2
It is important for me to learn more about how to budget day-to-day finances	58	29	11	2
I am easily able to keep track of my everyday spending	63	22	13	2
I think about ways to reduce my spending	57	30	11	2
I am not easily able to keep track of my everyday spending	28	12	49	11
I am struggling to make both ends meet financially.	34	12	49	5
I pay my bills on time.	59	30	9	2
I keep a close personal watch on	57	22	19	2

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my financial affairs.				
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Description :

The above table reveals the financial skills of the women teaching in educational institutions.

87% of the women have the ability and understanding to budget day-to-day finances.

87% of them feel that it is important for them to learn more about how to budget day-to-day finances.

85% of the women are easily able to keep track of their everyday spending.

87% of the women think about ways to reduce their spending.

60% of women disagree to the point that they are not easily able to keep track of their everyday spending.

54% of the women disagree to the point that they are struggling to make both ends meet financially.

89% of the women pay their bills on time.

79% of them keep a close personal watch on their financial affairs.

Some of the salutary features are that many of them have financial skills to a great extent. They have the ability and understanding to budget day to day finances, keep track of their everyday spending, think about ways to reduce their spending, pay the bills on time and keep a close personal watch on their financial affairs. It is a strong positive point that 60% of them assert that they disagree to the point that they are struggling to make both ends meet financially. On an average of 77.2% of the women have financial skills.

One cannot miss the point that 87% of the women feel that it is important for them to learn more about how to budget day-to-day finances to become efficient.

As far as financial skills are concerned 85% of the women are easily able to keep track of their everyday spending, 87% of the women think about ways to reduce their spending, 60% of women disagree to the point that they are not easily able to keep track of their everyday spending, 54% of the women disagree to the point that they are struggling to make both ends meet financially, 89% of the women pay their bills on time, 79% of them keep a close personal watch on their financial affairs.

77% of the women teaching faculty try to stay informed about money matters and finances. Though the women assert that they stay informed there is every possibility that there may be 'gaps in their understanding of money matters and finances'. This point confirmed by the Australian survey 2008.

46% of them agree that they are not able to make both ends meet. Making ends meet, like financial control is an aspect of money management and being able to live within ones means is considered to be an important aspect of financial literacy. This section therefore includes questions that consider the extent to which individuals are struggling to make ends meet and the strategies that they employ when they run short of money. (OECD 2010)

Women require financial skills to make ends meet. People have to personally keep an eye on financial matters, such as the housing market, the stock market, the currency (money) market Interest rates, inflation, taxation, the job market, pension plans and Government benefits. (OECD 2010)

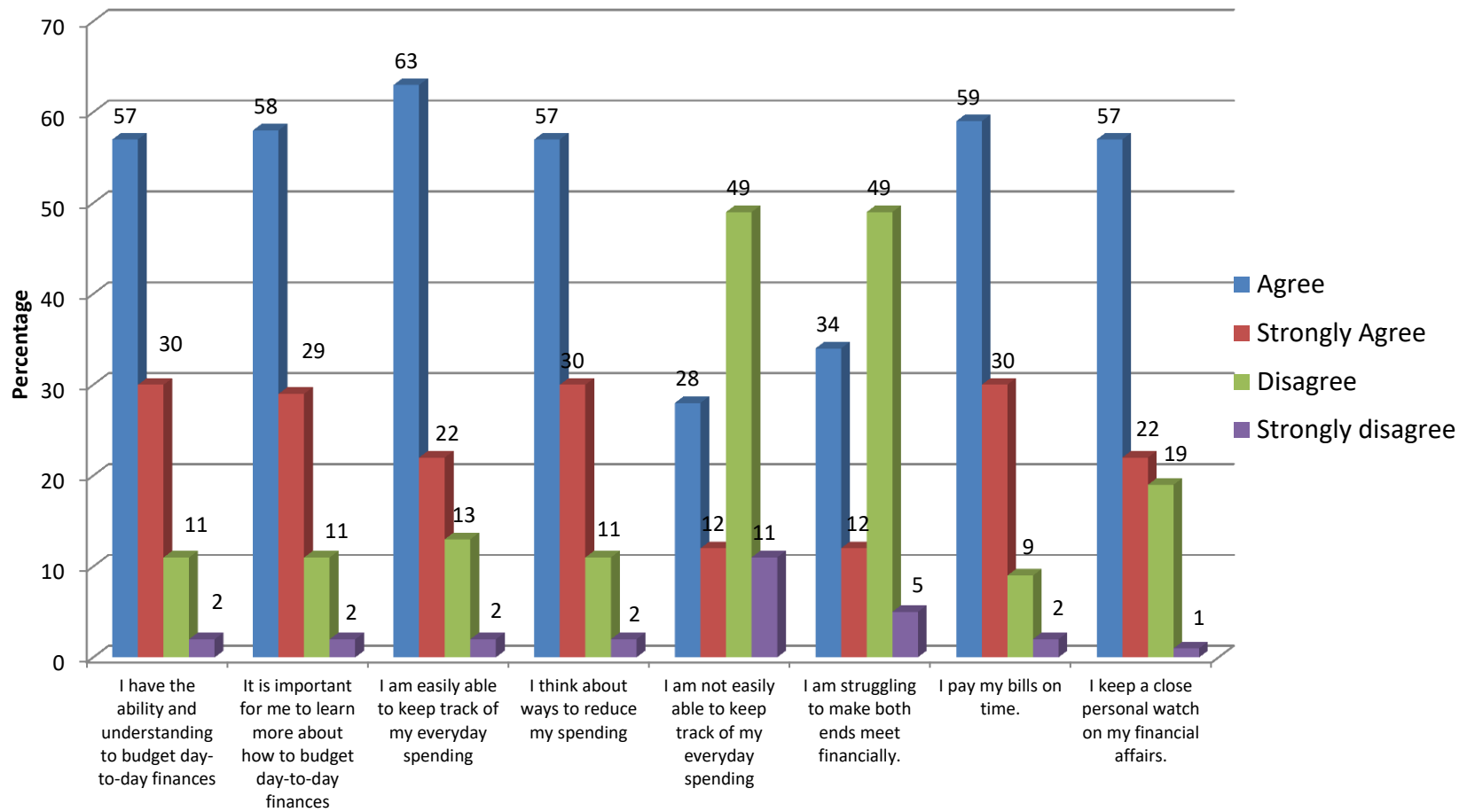
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**Chart - 4
Financial Skills**



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Table No. 8

Financial Knowledge

Particulars	Agree	Strongly Agree	Disagree	Strongly disagree
	Values in Percentage			
It is important for me to learn more about how to save money	52	38	9	1
It is important for me to learn more about how to invest money	49	40	9	2
I would not consider risk and return when making an investment decision	26	14	49	11
It is important for me to learn more about how to deal with banks or other financial services providers	56	29	12	3
Personal financial literacy and planning will improve my family's quality of life.	57	34	7	2

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Description :

The above table highlights the financial knowledge of the women teaching in educational institutions.

90% of the women feel that it is important for them to learn more about how to save money.

89% of them feels that it is important for them to learn more about how to invest money.

60% of the women disagree to the point that they would not consider risk and return when making an investment decision.

85% of the women assert that it is important for them to learn more about how to deal with banks or other financial services providers.

91% of the women feel that personal financial literacy and planning will improve their family's quality of life.

It is important to note that the majority of the women feel it is important for them to learn how save money, how to invest money, how to deal with banks or other financial services providers and that if they become more financially literate their quality of life of their families would certainly improve. They are cautious about making decision about investments which is a positive feature. But on the whole an educated community of women feels that they need to become more financially literate. They desire to gain more financial knowledge.

90% of the women teaching faculty feel it is an important for them to lean more about how to say money and 89% feel it is important for them to learn more about how to invest money. 85% are the women feel it is important for them to

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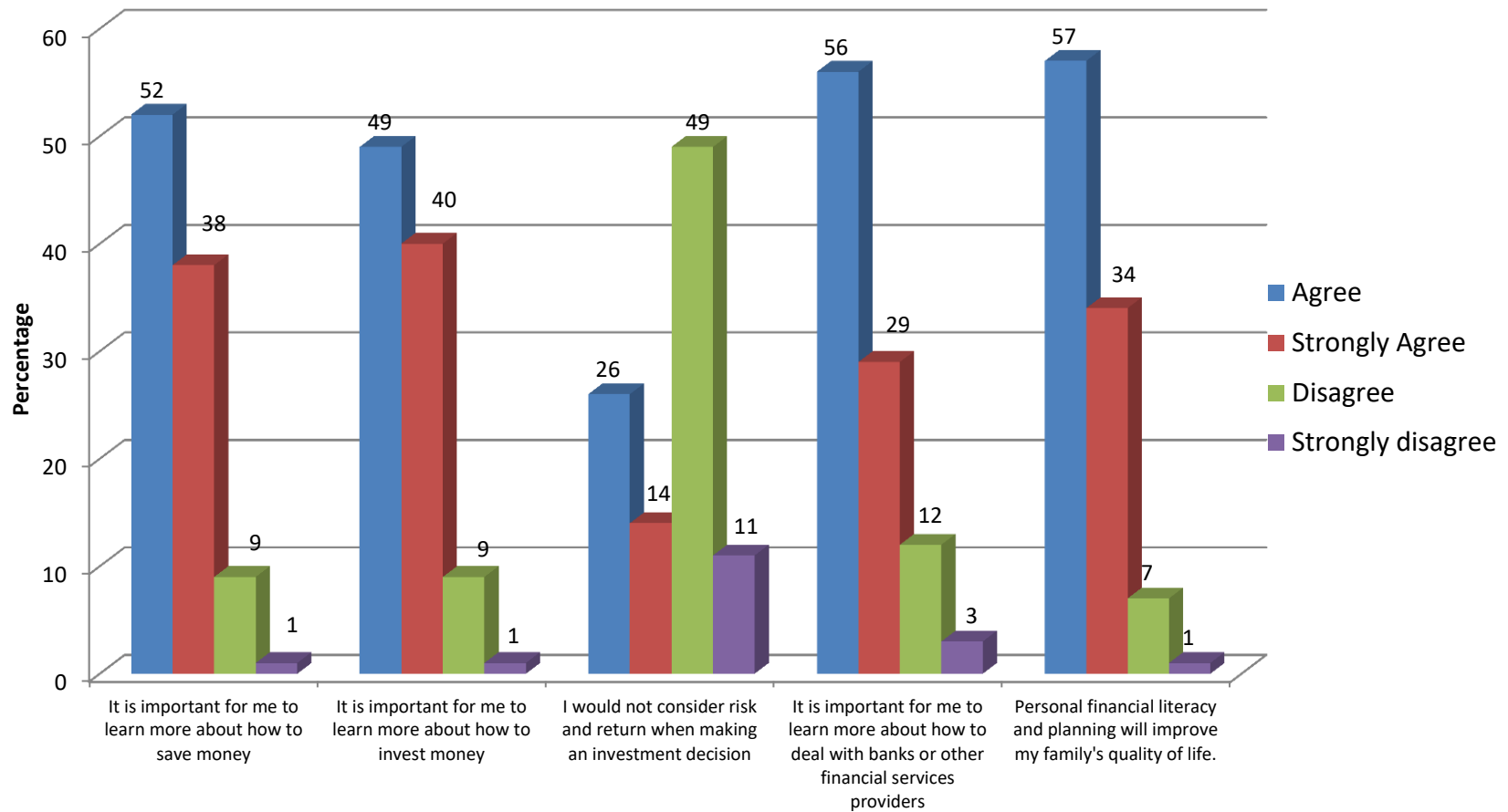
learn more about how to deal with banks or other financial services providers and 91% feel that personal financial literacy and planning will improve my family's quality of life.

Women teaching faculty are less confident about investing. They are highly confident in their ability to protect their money, including choosing appropriate insurance and investing. But they are less confidence about risk and return when making investment decisions.

60% would not consider both risk and return when choosing an investment. There is considerable lack of confidence in investing. Protecting money means protecting people, their assets and income for security - but there's more to protecting money than buying insurance. It is important to understand the risks of an investment decision, spreading risk by not putting all your eggs in one basket, and being wary of scams. If an investment opportunity seems too good to be true, it probably is. (Paul) By having an understanding of the risks of an investment decision, protect money by investing in many different ways rather than focusing on one investment alone.

In order to understand risk and return associated with these products, a minimum level of financial literacy is a must. Financially literate individuals can make effective use of financial products and services and will not get cheated by people selling financial products not suited for them. Financial literacy aids in improving the quality of financial services and contribute to economic growth and development of a country. (Puneet Bhushan et al., 2013)

Chart - 5
Financial Knowledge



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Table No. 9**Financial Capability**

Particulars	Agree	Strongly Agree	Disagree	Strongly disagree
	Values in Percentage			
It is important for me to learn more about how to manage debt	58	25	-8	25
It is important for me to learn more about how to deal with credit cards	54	24	18	4
There is no better way of saving money than paying off debt early	46	25	25	4
I will not get into debt; if I can't afford it I won't buy it	50	26	22	2
I usually only pay the minimum amount owing on credit cards	48	15	30	7
I have investments, such as shares, bonds, managed funds, debentures, unit trusts	29	12	48	11
I have the ability and understanding to deal with banks or other financial services providers	61	17	18	4
I have the ability and understanding to plan for my long-term financial future	64	20	13	3
I have the ability and understanding to ensure enough money for my	55	24	19	2

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retirement				
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Description :

The above table throws light on financial capability of women teaching in educational institutions.

83% of the women agree that it is important for them to learn more about how to manage debt.

78% of the women feel that it is important for them to learn more about how to deal with credit cards

71% of the women assert that there is no better way of saving money than paying off debt early.

76% of them express the view that they will not get into debt and that if they can't afford they won't buy.

63% of the women agree that they pay the only pay the minimum amount owing on credit cards.

59% of the women do not have investments, such as shares, bonds, managed funds, debentures, unit trusts.

78% of the women affirm that they have the ability and understanding to deal with banks or other financial services providers.

84% of the women agree that they have the ability and understanding to plan for my long-term financial future.

79% of the women feel that they have the ability and understanding to ensure enough money for their retirement.

Many of the women seem financially capable as expressed in their statements that there is no better way of saving money than paying of debt early and will not offer to buy if they can't afford and take a firm stand not to get into debt. They assert that they have the ability and understanding to deal with banks and other financial services providers, to plan for long term financial future and to ensure enough money for their requirement.

On the contrary they do not have much investment such as shares, bonds, managed funds, debentures and unit trust. They are not focused much on savings. Not knowing the consequences, they pay only the minimum amount owing on credit cards. The majority of the women feel that it is important for them to learn more about how to manage debt and how to deal with credit cards. Such points throw light on fact that though they exhibit some financial capability there are many areas were they need to gain financial knowledge to become financially capable.

The women teaching faculty exhibit their financial capability to some extent. 71% of the them assert that there is no better way of saving money than paying off debt early, 76% of them express the view that they will not get into debt and that if they can't afford they won't buy, 59% of them have investments, such as shares, bonds, mutual funds, debentures and unit trusts. 78% say they have the ability to deal with financial service providers, 84% women are confident in their ability to plan for their long-term financial future, 79% say they can ensure they have enough money for retirement. 83% of them feel it is important to learn more about how to manage debt. 78% of them want to learn more about how to deal with credit cards.

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84% of the women teaching faculty assert that they have the ability and understanding to plan for their long-term financial future and 79 % of them say they have the ability and understanding to ensure enough money for their retirement. Overall the evidence relating to improvements in terms of money management and planning ahead is stronger than improvements in the other financial capability domains. (FSA 2008)

63% of the women say they only make the minimum repayment on their credit card. Women who pay the minimum amount owing on credit cards, that they cannot think of ways to reduce their spending. It implies that such people cannot seriously plan for investments. A big reason many people long for more money is that, in a normal month, they typically spend most, all, or more than they bring in. They hold their money loosely, spending without a plan as though the world ends tomorrow. They say why not go out to dinner again tonight? Cash is short, but there's always master card.

Mottola (2013) found that those with low financial literacy were more likely to engage in costly credit card behaviour. (Lusardi 2014) Moreover, both self-assessed and actual literacy is found to have an effect on credit card behaviour over the life cycle (Allgood and Walstad 2013)

Financial counselors estimate that we spend 30 percent more when using credit cards than when we use cash. Misuse of consumer credit robs your future to pay for your past. It should be noted that credit cards can be effective and convenient tools, and loans can be an essential part of achieving longer term goals such as buying a home, but their costs, including repayments and fees and charges, should be understood and affordable. (Paul 2008)

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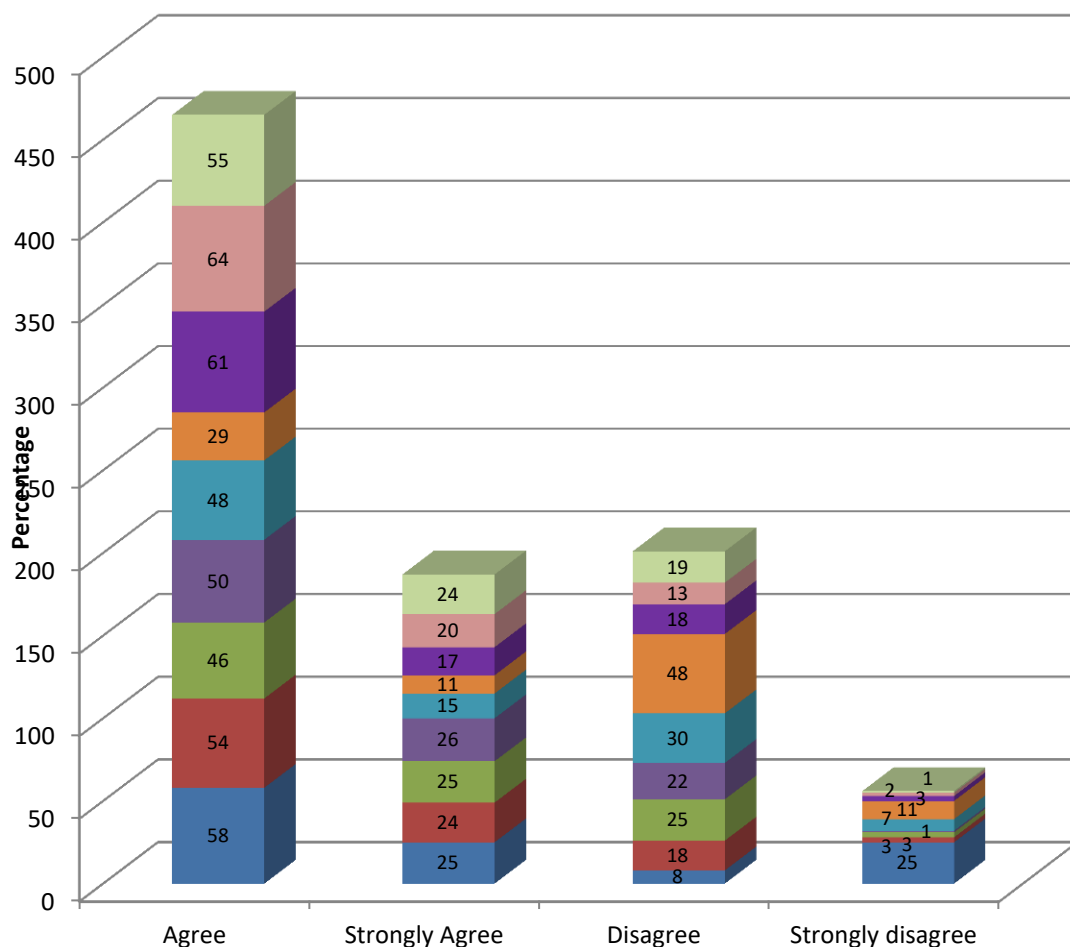
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Chart - 6 Financial Capability



- I have the ability and understanding to ensure enough money for my retirement
- I have the ability and understanding to plan for my long-term financial future
- I have the ability and understanding to deal with banks or other financial services providers
- I have investments, such as shares, bonds, managed funds, debentures, unit trusts
- I usually only pay the minimum amount owing on credit cards
- I will not get into debt; if I can't afford it I won't buy it
- There is no better way of saving money than paying off debt early
- It is important for me to learn more about how to deal with credit cards
- It is important for me to learn more about how to manage debt

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Table No. 10

Financial Awareness

Particulars	Agree	Strongly Agree	Disagree	Strongly disagree
	Values in Percentage			
Financial planning is only important for those who have a lot of money	30	13	44	13
It is important for me to learn more about how to plan for my long-term financial future	61	28	10	1
Retirement is too far away for me to think about it	38	14	45	3
I rarely or never read financial statements	36	11	45	8
I stay informed on financial planning developments by reading newspapers and magazines / Media / Internet.	52	14	30	4

Description :

The above table highlights the extent to which educated women teaching faculty are financial aware.

57% of the women agree that financial planning is only important for those who have a lot of money.

89% of the women feel that it is important for them to learn more about how to plan for their long-term financial future.

52% of the women agree with the statement that retirement is too far away for them to think about it.

53% of them rarely or never read financial statements.

66% of the women stay informed on financial planning developments by reading newspapers and magazines / Media / Internet.

66 percent of the women stay informed on financial planning developments by reading newspapers and magazines / Media / Internet. The majority of the women do not know the importance of financial planning for they feel it is meant for those who have lot of money. The very fact that they say it is important for them to learn more about how to plan for their long-term financial future reveals that they are not financially aware of the major factors influencing financial literacy. Stating that retirement is too far away for them to think about and rarely or never reading financial statements reiterates the view that their financial awareness is on a low ebb.

There is an exhibition of lack of financial awareness. 57% of the women agree that financial planning is only important for those who have a lot of money,

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52% of the women agree with the statement that retirement is too far away for them to think about it, 53% of them rarely or never read financial statements, 66% of the women stay informed on financial planning developments by reading newspapers and magazines / Media / Internet. 89% of the women feel the importance to learn more about how to plan for their long-term financial future, which is a positive feature.

Of all financial goals, the most important for women surveyed is having enough money to maintain their lifestyle throughout retirement. (Lori 2015) 52% of the women teaching faculty say that retirement is too far away for them to think about. Top long-term goals relate to retirement, health care and debt. Women's top long-term financial goals include having enough money to maintain their lifestyle in retirement and not becoming a financial burden to their loved ones. A third major goal, having enough money to pay for health care costs, goes hand-in-hand with the first two. (Lori 2015) Women must have accumulated more funds before retirement to cover living expenses over a longer time. Otherwise, they could become a burden for their families. (OECD 2008)

57% of the women agree that financial planning is not only important for those who have a lot of money, while 52% agree that retirement is too far away to think about. Such attitudes relate to planning and retirement. Having limited control over money and money management within the house holds, women teaching faculty assert that financial planning is something meant for rich people who have extra money. The wrong view that prevails is that poor people need not plan as they don't have extra money.

66% of the women stay informed on financial planning developments by reading newspapers and magazines / Media / Internet. Exposed to radio and television and the internet and their barrage of programming in which we're given

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subtle messages about what people do or should consume, they cannot help but be influenced by the power of marketing. They tend to monitor these financial categories in General newspapers, Financial / business pages in newspapers, Financial magazines (Forbes, The Economist, Les Affaires), Current event magazines (Maclean's, Actualité, Times, Newsweek), Radio and television business and financial programming, Internet (email, web, newsfeeds, etc.), Financial advisor (OECD 2010)

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Chart - 7
Financial Awareness

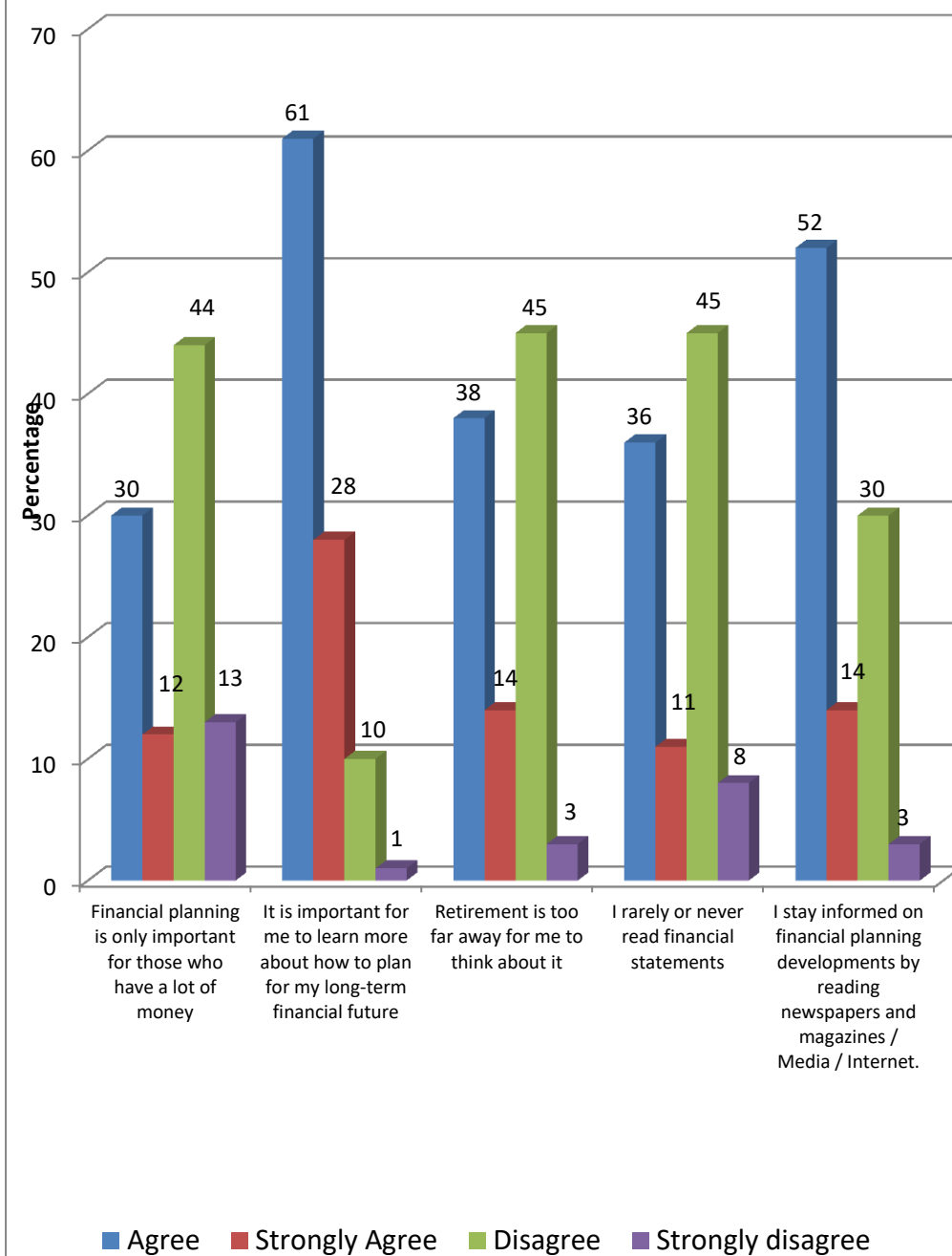


Table No. 11**Financial Goals**

Particulars	Agree	Strongly Agree	Disagree	Strongly disagree
	Values in Percentage			
It is important for me to learn more about how to choose appropriate insurance	60	23	14	3
I believe in taking out insurance to be prepared for the unexpected	56	20	20	4
It is important for me to learn more about how to recognize a scam or investment scheme that seems to good to be true	59	22	16	3
I check only the balance on financial statements	43	15	37	5
I have concrete financial goals toward which I am working	59	19	20	2
Training opportunities concerning money management and investing must be made available for everybody	57	25	16	2
More resources and information are needed for women concerning money management and investing	57	32	10	1
I would be interested in attending informational workshops on money management and investing	57	15	24	4
I set long term financial goals and strive to achieve them.	60	19	18	3

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I have insurance, home and contents insurance, car insurance, life insurance etc.	51	19	27	3
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Description :

The above table reflects the level of financial goals of women teaching faculty in educational institutions.

83% of the women say that it is important for them to learn more about how to choose appropriate insurance.

76% of the women believe in taking out insurance to be prepared for the unexpected.

81% of the women affirm that it is important for them to learn more about how to recognize a scam or investment scheme that seems too good to be true.

58% of the women check only the balance on financial statements.

78% of the women feel that they have concrete financial goals toward which they are working.

82% of the women think that training opportunities concerning money management and investing must be made available for everybody.

89% of them agree that more resources and information are needed for women concerning money management and investing.

72% of them are interested in attending informational workshops on money management and investing.

79% agree that they have set long term financial goals and strive to achieve them.

70% of the women have insurance, home and contents insurance, car insurance, life insurance etc.

Many of the women agree that they have set long term financial goals to achieve them and also work towards which they are working, and have insurance, home and contents insurance, car insurance, life insurance etc. They check only the balance of the financial statements and believe in taking out insurance to be prepared for the unexpected.

The majority of the women feel that it is important for them to learn more about how to choose appropriate insurance, it is important for them to learn more about how to recognize a scam or investment scheme that seems to good to be true. They desire to have training opportunities concerning money management and investing must be made available for everybody and have more resources and information are needed for women concerning money management and investing. One cannot miss the point that they are interested in attending informational workshops on money management and investing.

Financial goals is one of the important financial literacy variables for which women teaching faculty have scored high 76% of the women believe in taking out insurance to be prepared for the unexpected, 78% of them feel that they have concrete financial goals toward which they are working, 79% agree that they have set long term financial goals and strive to achieve them. 70% of them have insurance, home and contents insurance, car insurance, life insurance.

It is a salutary feature that the women want to learn more. 83% of the women that it is important for them to learn more about how to choose appropriate insurance, 81% of the women affirm that it is important for them to learn more about how to recognize a scam or investment scheme that seems to good to be true, 82% of the women think that training opportunities concerning money management and

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investing must be made available for everybody, 89% of them agree that more resources and information are needed for women concerning money management and investing, 72% of the them are interested in attending informational workshops on money management and investing. One of the negative features is that 58% of the women check only the balance on financial statements.

Chart - 8 Financial Goals

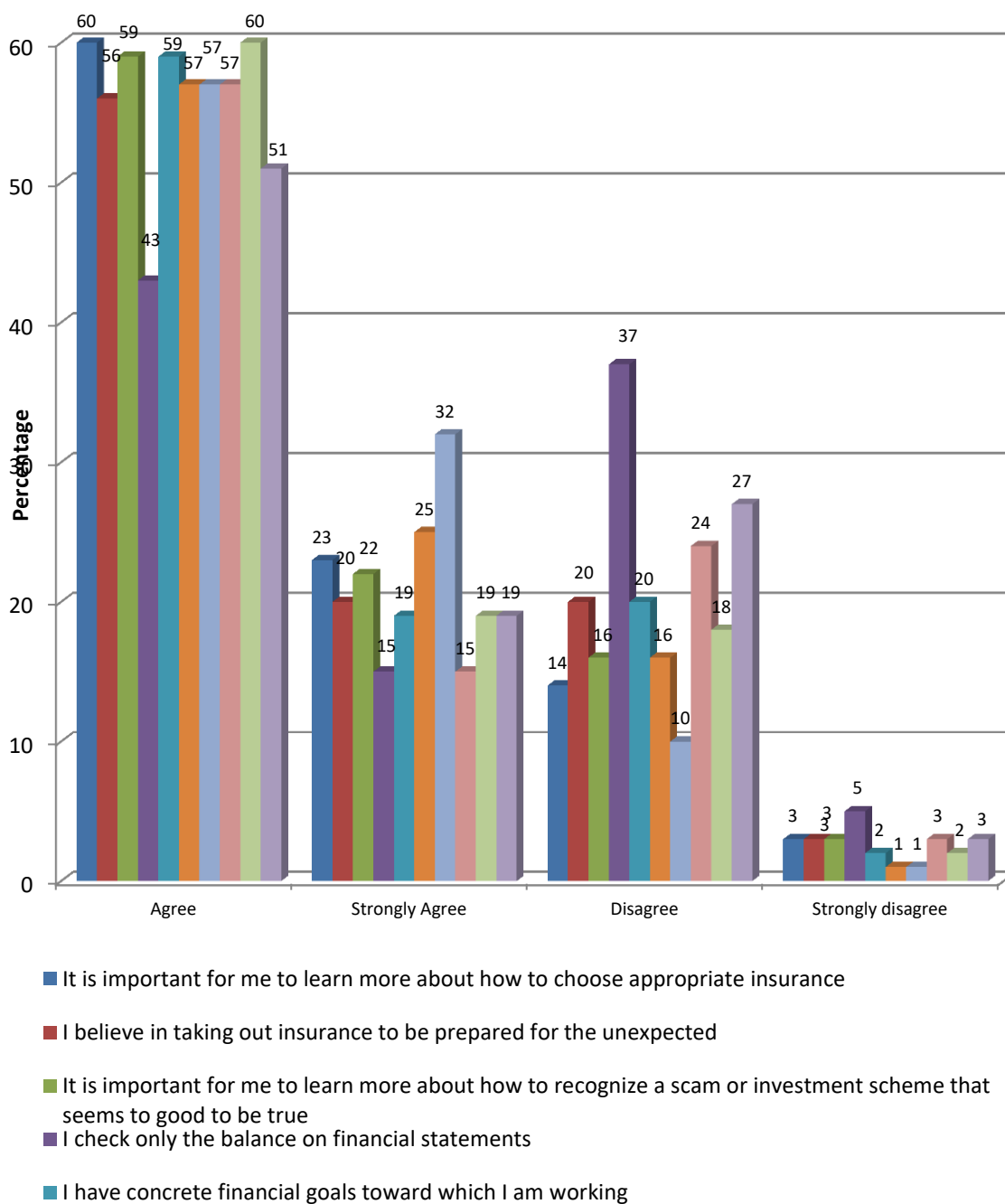


Table No. 12

Financial Decision

Particulars	Agree	Strongly Agree	Disagree	Strongly disagree
	Values in Percentage			
I spend a lot of time thinking about financial information before I make a financial decision	50	23	23	4
I regularly seek out financial information and advice	48	17	30	5
I understand information I receive concerning financial products	61	17	19	3
I am confident in making financial and investment decisions	59	20	19	2
Before making my decision I consider several [products / loans / policies/accounts] from different companies	53	22	21	4
Before I buy something I carefully consider whether I can afford it	56	33	9	2

Description :

The above table throws lights on the level of financial decisions of the teaching faculty in the educational institutions.

73 % of the respondents spend a lot of time thinking about financial information before they make a financial decision.

65% of the women regularly seek out financial information and advice.

78% of the women understand information they receive concerning financial products.

79% of the women are confident in making financial and investment decisions.

75% are of the women before making decision consider several [products / loans / policies/accounts] from different companies.

89% of them assert that before they buy something they carefully consider whether they can afford it.

The majority of the respondents spend a lot of time thinking about financial information before they make a financial decision, regularly seek out financial information and advice, understand information they receive concerning financial products, are confident in making financial and investment decisions, before making decision consider several [products / loans / policies/accounts] from different companies and assert that before they buy something they carefully consider whether they can afford it.

The score is high for financial decision 73 % of the respondents spend a lot of time thinking about financial information before they make a financial decision,

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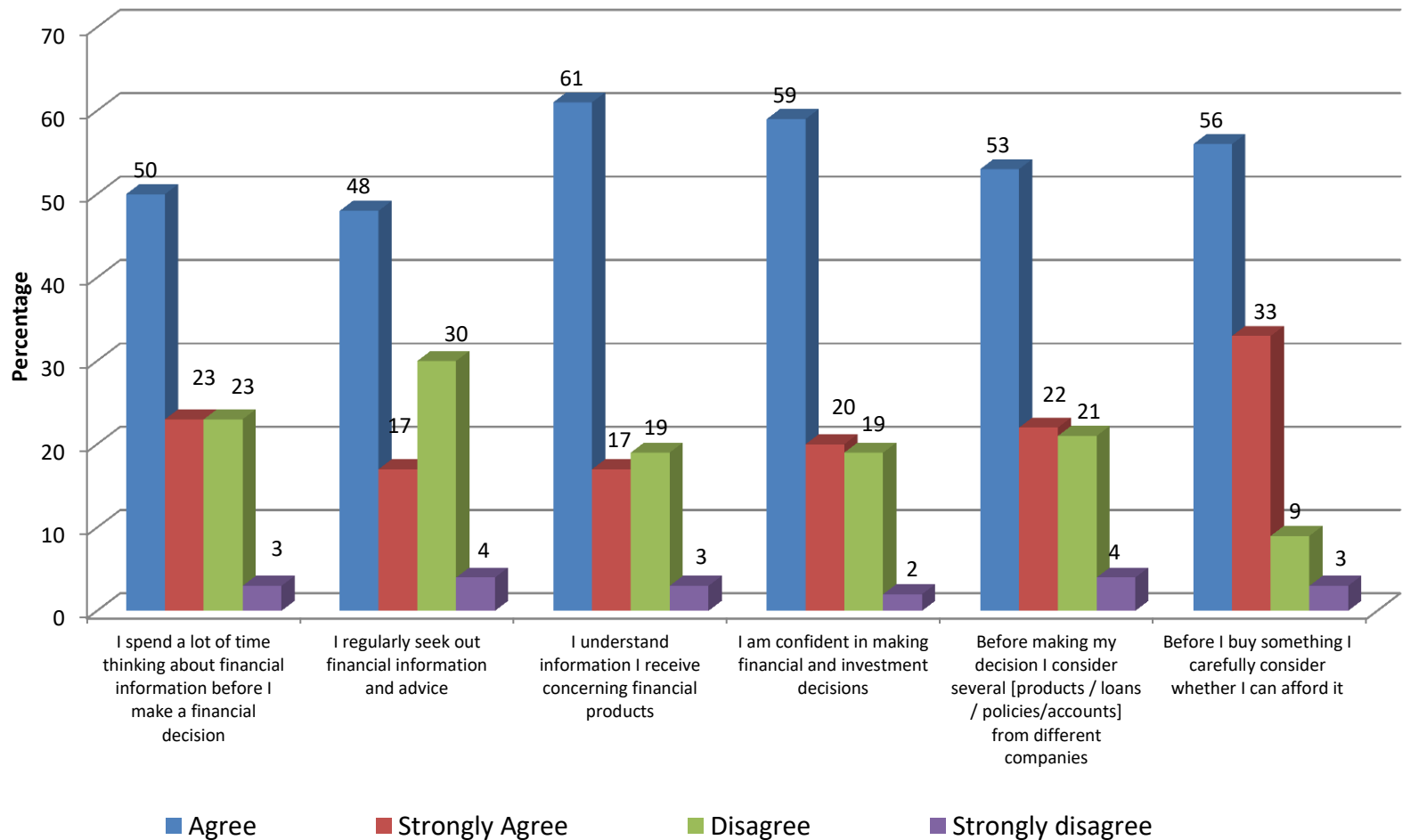
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65% of them regularly seek out financial information and advice, 78% of them understand information they receive concerning financial products, 79% of them are confident in making financial and investment decisions, 75% are of them before making decision consider several [products / loans / policies/accounts] from different companies and 89% of the them assert that before they buy something they carefully consider whether they can afford it.

The report of the research work concurs with the views of Puneet Bhushan that women find it difficult to take decisions regarding personal finance issues confidently and often make mistakes. (2013)

Chart - 9
Financial Decision



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Table No. 13

I feel much influenced

Particulars	Percentage
by unsolicited information sent through the post	4
by Information picked up in a branch	8
by product specific information found on the internet	14
by Information from sales staff of the firm providing the products	10
by general advice of friends	27
by general advice of relatives	23
by media coverage (newspaper articles / television / radio programmes/internet/advertisements.	24
by my own previous experience	36

Description :

The above table highlights some of the features that influence the women teaching faculty of educational institutions.

4% are influenced by unsolicited information sent through the post

8% are influenced by Information picked up in a branch

14% are influenced by product specific information found on the internet

10% are influenced by Information from sales staff of the firm providing the products

27% are influenced by general advice of friends

23% are influenced by general advice of relatives

24% are influenced by media coverage (newspaper articles / television / radio programmes/internet/advertisements.

36% are influenced by their own previous experience.

To a certain extent the women are careful, not to be influenced much by influenced by unsolicited information sent through the post, information picked up in a branch, product specific information found on the internet, information from sales staff of the firm providing the products. Many of them are guided by the general advice of friends, relatives and media. But the majority of them are influenced by their own previous experience.

The score is high for financial decision 73 % of the respondents spend a lot of time thinking about financial information before they make a financial decision, 65% of them regularly seek out financial information and advice, 78% of them

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understand information they receive concerning financial products, 79% of them are confident in making financial and investment decisions, 75% are of them before making decision consider several [products / loans / policies/accounts] from different companies and 89% of the them assert that before they buy something they carefully consider whether they can afford it.

In the words of Jennifer Robson, many of us get our financial information and advice informally – from friends, family, neighbours or the media. There is a large and sophisticated industry of financial professionals available to give financial information and advice. (Jennifer Robson 201

The findings suggest that most individuals cite personal experience as the most important source of their financial learning (Hilgert et al. 2003) (Justine 2013). Women's relationship with money is often driven by personal life experiences. (Klatt 2009) The overarching finding is that women's relationship with money is driven by personal life experience. (Wire)

Chart - 10
I Feel Much Influenced

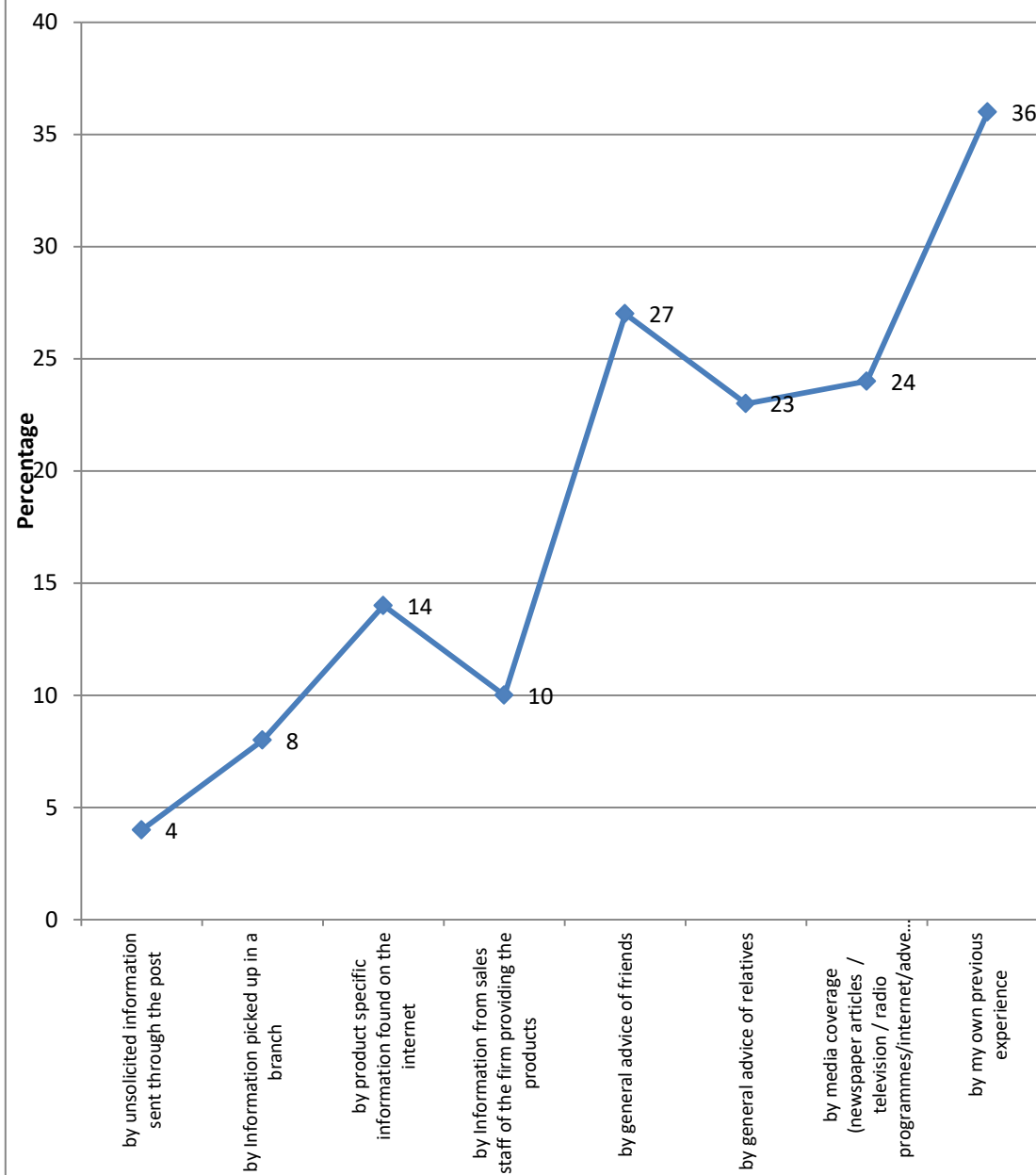


Table No. 14

When I need money

Particulars	Percentage
I draw money out of savings or transfer savings into current account	45
I cut back on spending, spend less, do without it	33
I sell something that I own	8
I work overtime, earn extra money	21
I borrow food or money from family or friends	7
I borrow from employer/salary advance	7
I pawn something that I own	10
I take a loan from my savings and loans clubs	16
I take money out of a flexible mortgage account	8
I apply for loan/withdrawal on pension fund	9
I use authorized, arranged overdraft or line of credit	3
I use credit card for a cash advance or to pay bills/buy food	8
I take out a personal loan from a financial service provider including bank, credit union or microfinance	10
I take out a payday loan	2
I take out a loan from an informal provider / moneylender	1
I use un authorized overdraft	1
I pay my bills or miss payments	2

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Description :

The above table throws lights on the pattern financial decision and behavior of the women teaching faculty in educational institutions.

45% of the women draw money out of savings or transfer savings into current account.

33% of them cut back on spending, spend less or do without it.

8% of the women sell something that they own.

21% of the respondents work overtime and earn extra money.

7% of the women borrow food or money from family or friends.

7% of the women borrow from employer/salary advance.

10% of the women pawn something that they own.

16% of the women take a loan from my savings and loans clubs.

8% of the women take money out of a flexible mortgage account.

9% of the women apply for loan/withdrawal on pension fund.

3% of the women use authorized, arranged overdraft or line of credit.

8% of the women use credit card for a cash advance or to pay bills/buy food.

10% of the women take out a personal loan from a financial service provider including bank, credit union or microfinance.

2% of the women take out a payday loan.

1% of the women take out a loan from an informal provider / moneylender.

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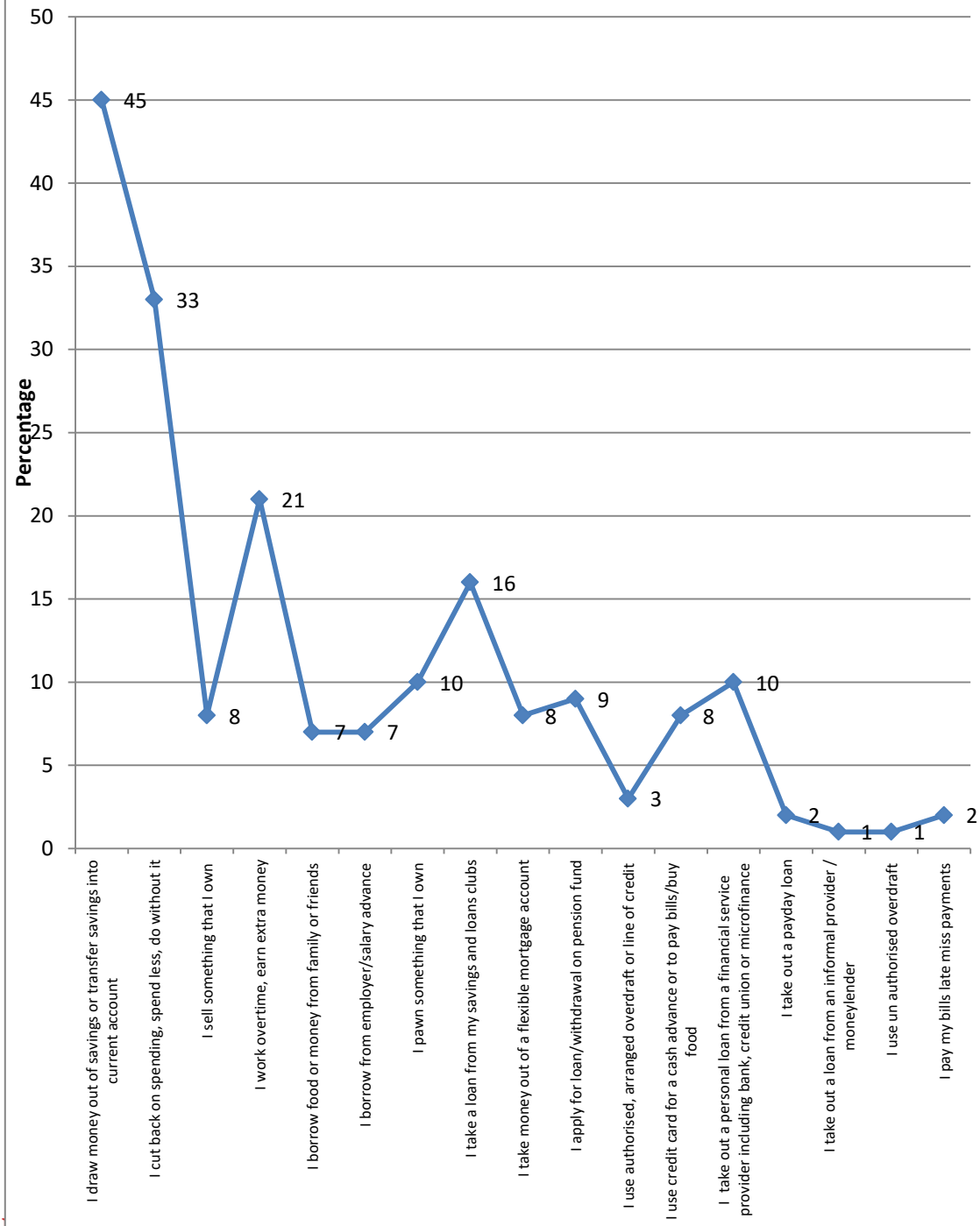
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1% of the women use unauthorized overdraft.

2% of the respondents pay their bills or miss payments.

Some of the women when they need money, do not sell something their own, borrow food or money from family or friends, borrow from employer or get salary advance, take money out of a flexible mortgage account, apply for loan/ withdrawal on pension fund, and use, authorized, arranged overdraft or line of credit, use credit card for a cash advance or to pay bills/buy food, take out a payday loan, take out a loan from an informal provider / moneylender, use unauthorized overdraft, pay their bills late or miss payments. Some of them pawn something that they own, take a loan from their savings and loans clubs and take out a personal loan from a financial service provider including bank, credit union or microfinance. But many of them as per data cut back on spending spend less or do without it or work overtime and earn extra money. The majority of the women draws money out of savings or transfer savings into current account. But they are only 45%.

Chart - 11
When I Need Money



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Table No. 15

In repaying loans

Particulars	Percentage
I pay minimum amount required in repaying my loans,	53
I pay more than minimum	31
I tend to fall behind on loan repayments	10
I usually only pay the minimum amount owing on credit cards	11
I do not feel comfortable with my level of debt	16
I do not regularly pay the balance owing on my credit card when it is due	3

Description :

The above table reflects the loan repaying pattern of the women teaching faculty in educational institutions.

53% of the women pay minimum amount required in repaying their loans.

31% of the women pay more than minimum.

10% of the women tend to fall behind on loan repayments.

11% of the women usually pay the minimum amount owing on credit cards.

16% of the women do not feel comfortable with their level of debt.

3% of the women do not regularly pay the balance owing on their credit card when it is due.

Some of women do not regularly pay the balance owing on their credit card when it is due, do not feel comfortable with their level of debt, usually only pay the minimum amount owing on credit cards and tend to fall behind on loan repayments. While many of them pay more than minimum, the majority of the women pay minimum amount required repaying their loans.

Chart - 12
In Repaying Loans

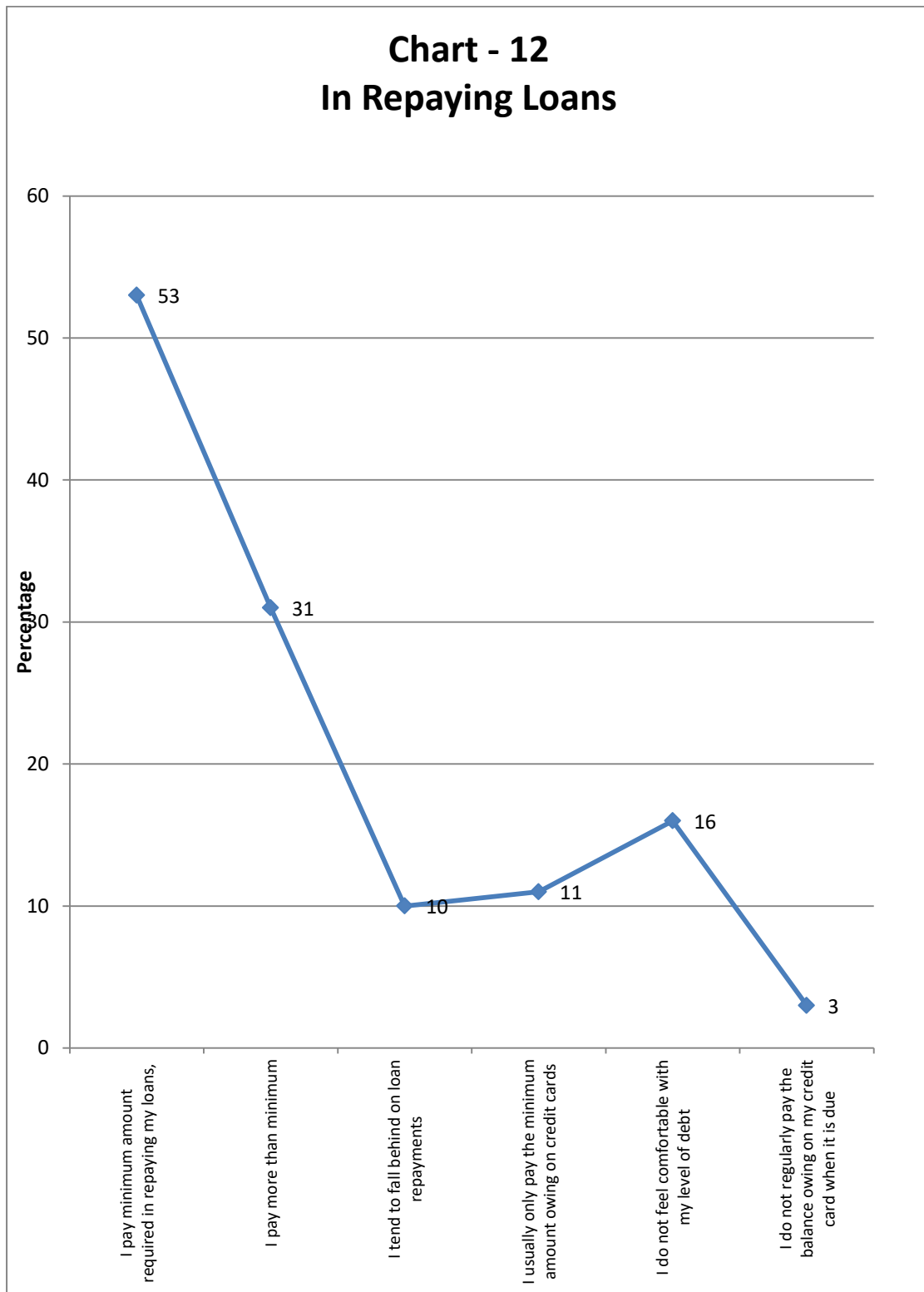


Table – 16
Base table for Research methods-data collection

Demographic variables	Categories	No. of respondents	Percent
Experience	Less than 2 years	113	26
	2-10 years	225	52
	Above 10 years	97	22
Income	< 25,000	187	43
	25 - 50,000	150	35
	>50,000	98	22
Age	< 35 years	281	64
	35 – 45 years	103	23
	>45 years	51	12
Birth Order	First born	208	48
	Second born	227	52
Place of birth	Rural	212	49
	Urban	223	51
Place of resi.	Rural	158	36
	Urban	277	64
Marital	Single	128	30
	Married	307	70
Spouse emp.	Yes	271	62
	No	36	8
	Total	307	70
No. of child	Unmarried	128	30
	1	154	35
	2	116	27
	3	6	1
	NA	159	37
Total		435	100

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The demographic variables that are included are experience, income, age, birth order, place of birth, place of residence and marital status. For experience there are three categories. Women teaching faculty with less than two years (26%), two to ten years (52%) and above ten years (22%). There are three groups for accessing the category of income below Rs. 25,000 (43%), Rs. 25,000 – Rs. 50,000 (35%) and above Rs. 50,000/- (22%) per month. Age was also divided into three groups, below 35 years (64%), 35 – 45 years (24%) and above 45 years (12%).

In the birth order the first born (48%) and the second born (52%) were taken into consideration. The place of birth was divided categories, rural (48%) and urban (52%). The place of residence was also categories under rural (36%) and urban (64%). With regards to marital status, there are two categories, single (29%) and married (71%). A positive yes (62%) and a negative no (8%) were used for the employment status of the spouses. The unmarried were 30%.

Women teaching faculty with more than 10 years teaching experience have scored more in financial attitudes and behaviour, financial skills, financial knowledge, financial capability, financial awareness. Whereas in financial goals and financial decision women teaching faculty with less than 2 years experience score the highest when compare to 2 to 10 experience and above 10 year experience.

Women teaching faculty drawing a salary of more than Rs. 50,000/- have scored more in financial attitudes and behaviour, financial skills, financial knowledge, financial capability and financial goals. Women earning less than Rs. 25,000/- prove more efficient in their financial decision.

As for the findings women with an income below Rs. 25,000/- are more efficient in their financial goals and financial decisions. (2011) More than one study has now confirmed that people with low incomes and low wealth often have

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strengths in financial literacy well above those of people with more resources (Atkinson, 2007; MacKay, 2011; Robson, forthcoming). (Jennifer Robson 2012). This also proves the view of Monique that financial diaries studies, as presented in Portfolios of the Poor (Collins et al, 2009) or in Cash-In, Cash out: Financial Transactions and Access to Finance in Malawi (Stuart et al, 2011), have demonstrated that most poor people are good financial managers in familiar environments where a majority of financial transactions occur either informally or involve money stored at home. However, their existing knowledge and competencies are not applicable to an ever changing financial landscape. (2011)

The following views Jennifer Robson 2012 agree with the findings. While it is tempting to think that greater financial security should be an outcome of higher financial literacy, people's financial resources are, in fact, not a good indicator of how well they manage their personal finances. On the contrary, more than one study has now confirmed that people with low incomes and low wealth often have strengths in financial literacy well above those of people with more resources (Atkinson, 2007; MacKay, 2011; Robson, forthcoming). (Jennifer Robson 2012) The consumer needs to know when and how to use appropriate financial services to save, borrow, invest and mitigate risk.

Evaluating financial attitudes and behaviour, financial skills, financial capability and financial awareness women teaching faculty above 40 years of age score the highest. Women with age between 35 to 45 years score more than the other two groups in the financial knowledge. Women teaching faculty below the age of 35 years score more than other two groups in financial goals and financial decision.

According to Jennifer Robson, age might have much to do with financial habits. Financial literacy is highest for those who are more than 50 years of age followed by those who fall in the age group of below 35 years. Level of financial literacy is lowest for those who are in age between 35 – 45. The results of ANOVA show that difference in respondent's financial literacy level based on age is statistically significant.

The place of birth do make different in financial attitudes and behaviour, financial awareness and financial goals, women who were born in the urban areas have scored more than the people who were born in the rural area with regards to financial skills, financial knowledge, financial capability, financial decision. Women born in the rural areas score more than the other groups.

The place of residence of the women teaching faculty have influenced them. Women residing in the urban areas have scored more in financial attitudes and behaviour and financial awareness. Women residing in the rural areas score more in financial skills, financial knowledge, financial capability, financial goals and financial decision.

The home environment plays a role in financial literacy. (Klatt 2009) place of birth, place of residence do have an impact on financial literacy of the women teaching faculty. Research indicates that financial inclusion varies by geographical location. This variable may also be necessary to ensure that the sample is representative of the population. (OECD 2010)

There is association between women born in urban and rural areas and women residing rural and urban areas. It can be concluded that financial literacy is influenced by the place of birth and the place of residence. Puneet Bhushan et al., are of the view Geographic region does not affect the level of financial literacy

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significantly.(2013). But according to the present research it is found that there is a difference in the level of financial literacy variables of women who are born or residing in urban and rural areas.

The findings indicate that women in most areas, married know more the unmarried. But unmarried women have scored more for financial goals and financial decisions. The marital status to a great extent has influenced the women teaching faculty. The married women have score more in financial attitudes and behaviour, financial skills, financial knowledge, financial awareness and financial decision. Women who are single have scored more in financial capability and financial goals. The employment status of the spouses and the number of children do influence financial literacy and its variables of individuals.

The following tables and charts highlight the findings.

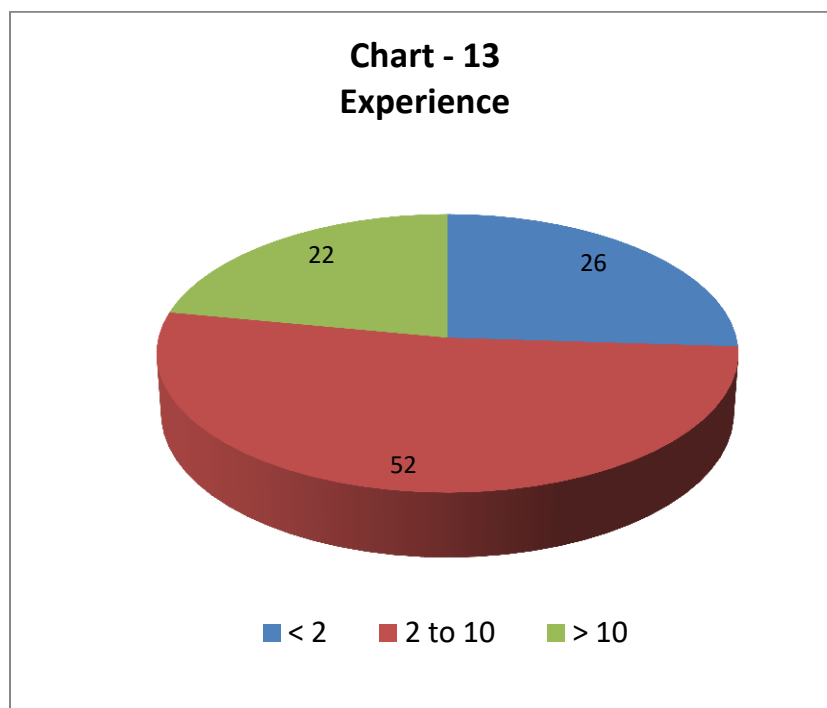
Table No. 17

Experience

Experience in Years	No. of Respondents	Percentage
Less than 2	113	26
2 to 10	275	52
More than 10	97	22
Total	435	100

Description :

As reflected in the above table taking the teaching experience of the women faculty into consideration. 26% of the respondents have less than two years teaching experience while 52% of the women have experience between two to ten years, whereas 22% of them have more than ten years experience.



**Table 4-1(a)
Experience**

		N	Mean	Std. Deviation	Std. Error
Financial Attitudes and behaviour	Less than 2 years	113	-.2045	.44483	.04185
	2-10	225	-.1462	.43761	.02917
	Above 10 years	97	.0619	.58421	.05932
	Total	435	-.1149	.48475	.02324
Financial Skills	Less than 2 years	113	.3861	.49652	.04671
	2-10	225	.4956	.47611	.03174
	Above 10 years	97	.6482	.44719	.04541
	Total	435	.5011	.48286	.02315
Financial Knowledge	Less than 2 years	113	-.4549	.49371	.04644
	2-10	225	-.4480	.48716	.03248
	Above 10 years	97	-.2124	.55288	.05614
	Total	435	-.3972	.51269	.02458

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Financial Capability	Less than 2 years	113	.1111	.41812	.03933
	2-10	224	.1786	.36233	.02421
	Above 10 years	97	.2990	.43902	.04458
	Total	435	.1879	.39989	.01920
Financial Awareness	Less than 2 years	113	-.2124	.64988	.06114
	2-10	225	-.1138	.58694	.03913
	Above 10 years	97	.0144	.57825	.05871
	Total	435	-.1108	.60577	.02904
Financial Goals	Less than 2 years	113	.7080	.43715	.04112
	2-10	225	.6551	.44399	.02960
	Above 10 years	97	.6639	.58170	.05906
	Total	435	.6708	.47582	.02281
Financial Decision	Less than 2 years	113	.7301	.72077	.06780
	2-10	225	.7259	.65100	.04340
	Above 10 years	97	.7079	.73952	.07509
	Total	435	.7230	.68836	.03300

Table 4 - 1(b)

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Financial Attitudes and behaviour	Between Groups	4.158	2	2.079	9.182	.000
	Within Groups	97.823	432	.226		
	Total	101.981	434			
Financial Skills	Between Groups	3.601	2	1.801	7.971	.000
	Within Groups	97.586	432	.226		
	Total	101.187	434			
Financial Knowledge	Between Groups	4.270	2	2.135	8.400	.000
	Within Groups	109.807	432	.254		

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	Total	114.077	434			
Financial Capability	Between Groups	1.882	2	.941	6.022	.003
	Within Groups	67.360	431	.156		
	Total	69.242	433			
Financial Awareness	Between Groups	2.689	2	1.345	3.710	.025
	Within Groups	156.570	432	.362		
	Total	159.259	434			
Financial Goals	Between Groups	.216	2	.108	.476	.622
	Within Groups	98.043	432	.227		
	Total	98.259	434			
Financial Decision	Between Groups	.030	2	.015	.031	.969
	Within Groups	205.618	432	.476		
	Total	205.648	434			

Experience

Figure : 1

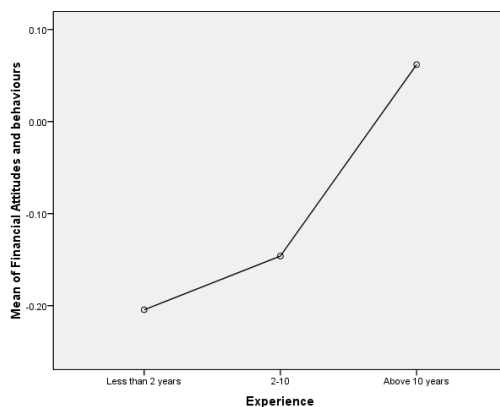


Figure : 3

Figure : 2

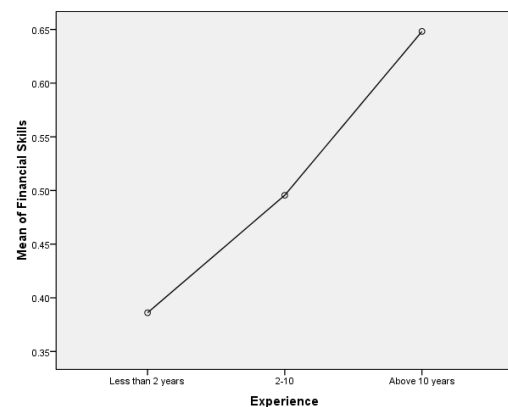


Figure : 4

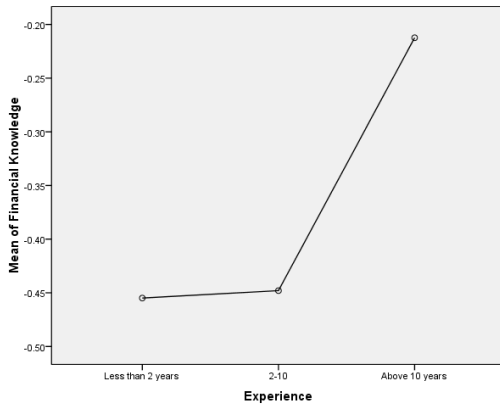


Figure : 5

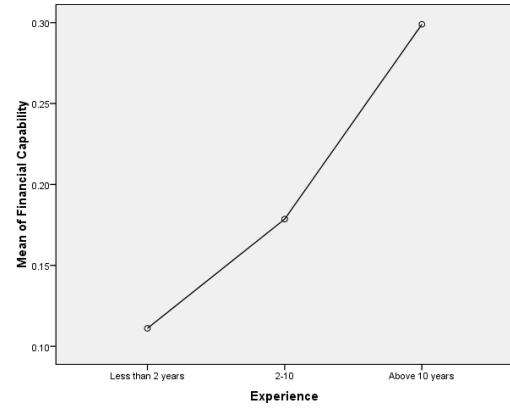


Figure : 6

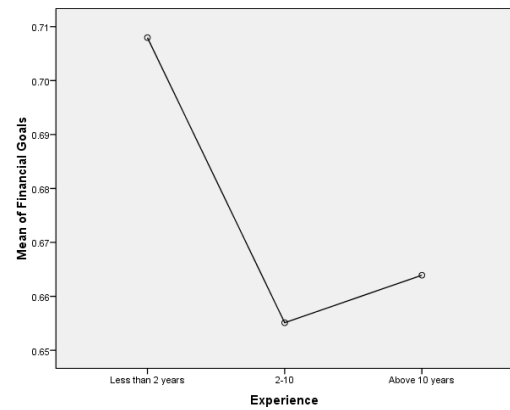
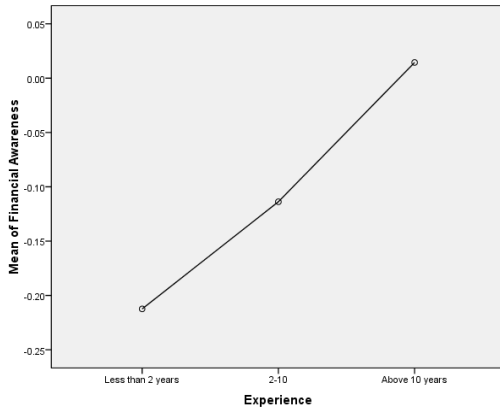
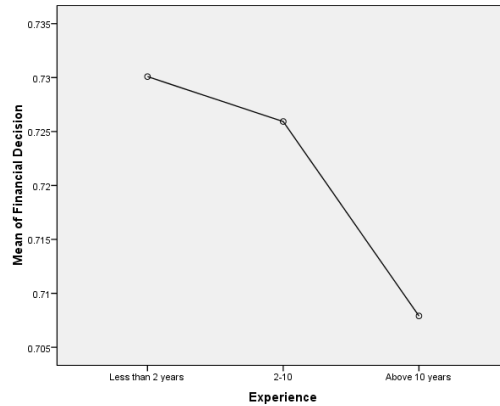


Figure : 7



Null hypothesis: There is no significant difference between the well experienced group and the less experienced group in the average score of financial literacy parameters.

Table – 4.1 (a), it is understood that people with less than 2 years of experience have low level of financial attitudes and behavior when compared to people with more than 10 years experience. In the overall study the score is of negative value (ie. - 0.1149). The fresher are comparatively weak in this aspect of financial literacy, financial attitudes behaviour. This is evidenced in the chart (Figure - 1)

Table- 4.1 (b), H01 since sig. values are less than 0.05 the null hypothesis is rejected for financial attitude and behaviour. There is a significant difference between the well experienced group and the less experienced group in their average score of financial attitude and behaviour.

Table – 4.1 (a), it is understood that people with less than 2 years of experience have low level of financial skills when compared to people with more than 10 years experience. In the overall study the score is of positive value (ie. 0.5011). The

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fresher's are comparatively weak in this aspect of financial literacy, financial skills as seen in the chart (Figure - 2).

Table 4.1 (b) H02 Since significant values are less than 0.05 the null hypothesis is rejected for financial skills. There is a significant difference between the experienced group and the less experienced in their average score of financial skills.

Table – 4.1 (a), it is shown that people with less than 2 years of experience have low level of financial knowledge as well as who have 2 to 10 years experience. There is not much of difference between them. Women with more than 10 years experience have better financial knowledge. In the overall study the score is negative value (ie. -0.3972). This is reflected in the chart (Figure - 3).

Table – 4.1(b) H03, since significant values are less than 0.05 the null hypothesis is rejected for Financial Knowledge there is a significant difference between the women teaching faculty with more than 10 years experience than women teaching faculty with lesser years of experience.

Table – 4.1 (a), it can be seen that women with less than 2 years of experience have low level of financial capability when compared to people with more than 10 years experience. In the overall study the score is positive value (ie. -0.1879). The chart (Figure - 4) highlights this point.

Table – 4.1(b) H04, since significant values are less than 0.05 the null hypothesis is rejected for Financial Capability. Women teaching faculty with more than 10 years experience are financially more capable than the women with lesser years of experience in their average score of financial capability.

Table – 4.1 (a), it is understood that people with less than 2 years of experience have low level of financial awareness when compared to people with more than 10 years

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experience. In the overall study the score is negative value (ie. -0.1108). The fresher's are comparatively weak in this aspect of financial literacy, financial awareness. The chart (Figure - 5) brings out the fact.

Table– 4.1(b) H05, significant values are less than 0.05 the null hypothesis is rejected for Financial Awareness in Financial awareness there is a significant difference between the women teaching faculty above the age of 45 when compared to the lesser age groups in their average score of financial awareness.

Table – 4.1 (a), it is reflected in the chart (Figure - 6) that people with less than 2 years of experience have a higher level of financial goals when compared to women with more than 10 years experience. In the overall study the score is positive value (ie. 0.6708).

Table– 4.1(b) H06, since significant. values are less than 0.05 the null hypothesis is rejected for Financial Goals. The efficiency in financial goals among the women teaching faculty below 35 score the highest and there is a significant difference with the other age groups in their average score of financial awareness in their average score of financial goals.

Table – 4.1 (a), The chart (Figure - 7) highlights the points that women with less than 2 years of experience have a highest level of efficiency for financial decisions when compared to women with more than 10 years experience. In the overall study the score is positive value (ie. 0.7230).

Table– 4.1(b) H07, since significant. values are less than 0.05 the null hypothesis is rejected for Financial Decision. There is a significant difference ability for proper financial decision between the women teaching faculty with less than 2 years than

the women of the other experience groups as reflected in the average of score of financial decision.

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With regards to experience women teaching faculty about 10 years of experience have better scores in financial attitude and behaviour (0.0619) financial skills (0.6482) financial knowledge (-0.2124) financial capability (0.299) and financial awareness (0.0144) than women who have 2 – 10 years experience and below 2 years experience. In the score of financial goals (0.708) and financial decisions (0.7301) women with less than 2 years experience score than highest.

Chart - 13 (a)

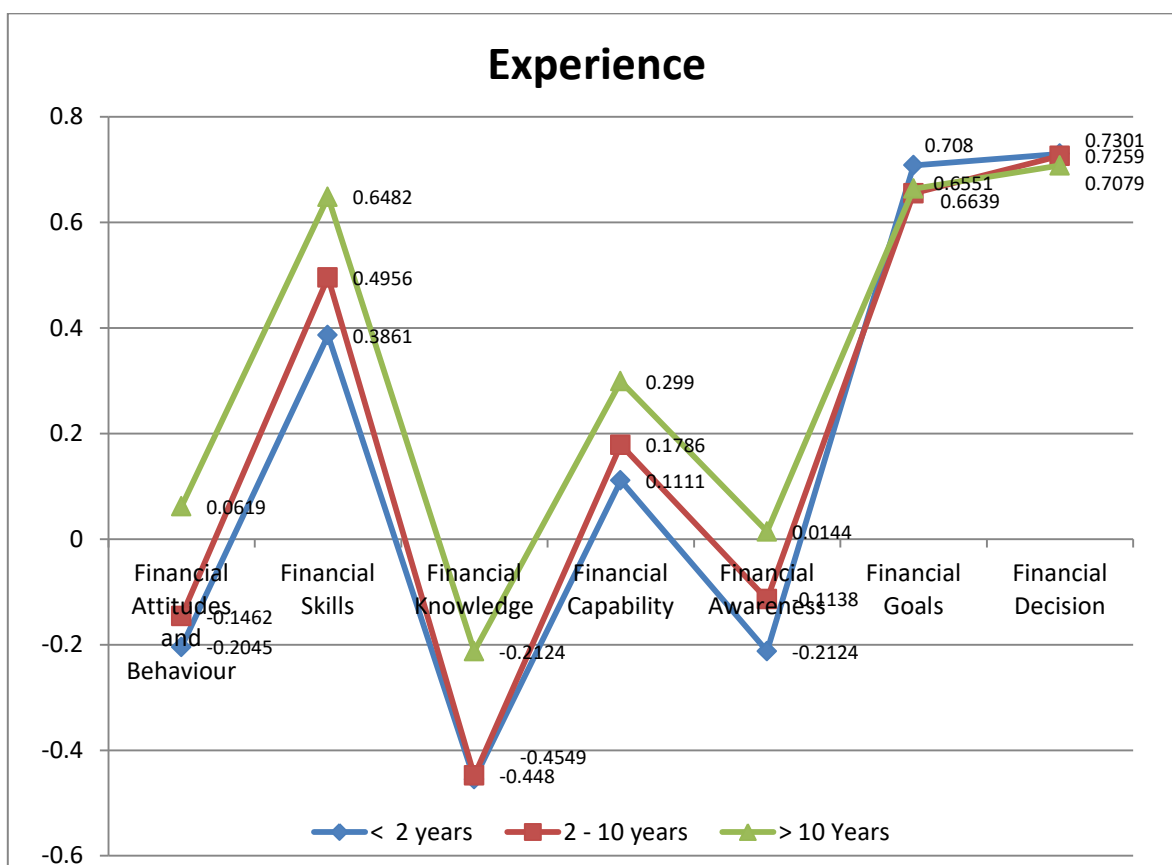


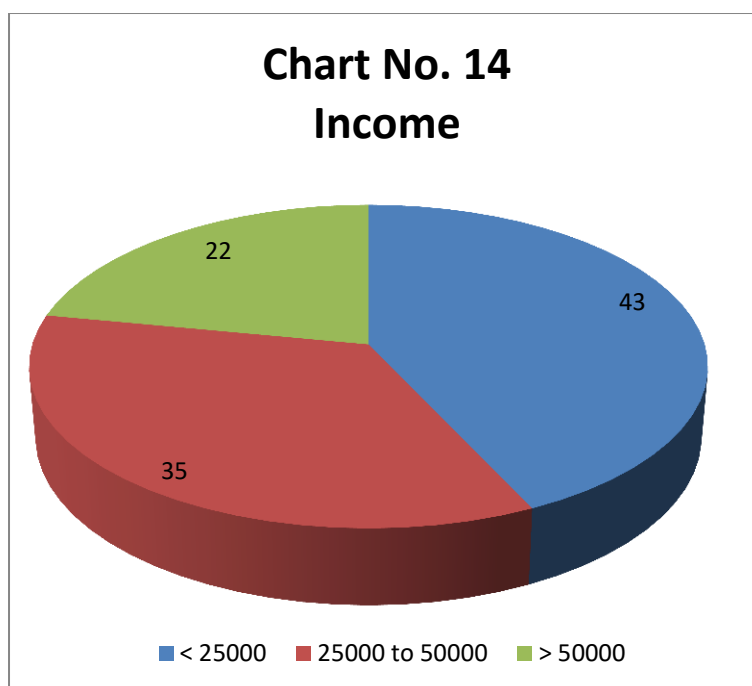
Table No. 18

Income

Income in Rs.	No. of Respondents	Percentage
Less than 25,000	187	43
25,000 to 50,000	150	35
More than 50,000	98	22
Total	435	100

Description :

The above table reflects income status of the respondents. The majority of the respondents are earning less than Twenty five thousand rupees. Many of them earn more than fifty thousand rupees. Some of them earn between twenty five thousand to fifty thousand rupees.



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Table 4 - 2 (a)

Income

		N	Mean	Std. Deviation	Std. Error
Financial Attitudes and behaviours	< 25,000	187	-.1343	.45323	.03314
	25,000 - 50,000	150	-.2000	.46235	.03775
	>50,000	98	.0522	.53756	.05430
	Total	435	-.1149	.48475	.02324
Financial Skills	< 25,000	187	.4599	.46777	.03421
	25,000 - 50,000	150	.4608	.48166	.03933
	>50,000	98	.6416	.49143	.04964
	Total	435	.5011	.48286	.02315
Financial Knowledge	< 25,000	187	-.4545	.48794	.03568
	25,000 - 50,000	150	-.3933	.48462	.03957
	>50,000	98	-.2939	.58448	.05904
	Total	435	-.3972	.51269	.02458
Financial Capability	< 25,000	187	.1476	.38637	.02833
	25,000 - 50,000	150	.1748	.38519	.03145
	>50,000	98	.2846	.43403	.04384
	Total	435	.1879	.39989	.01920
Financial Awareness	< 25,000	187	-.1765	.59810	.04374
	25,000 - 50,000	150	-.0840	.63087	.05151
	>50,000	98	-.0265	.57267	.05785
	Total	435	-.1108	.60577	.02904
Financial Goals	< 25,000	187	.6433	.46454	.03397
	25,000 - 50,000	150	.6640	.50131	.04093
	>50,000	98	.7337	.45565	.04603
	Total	435	.6708	.47582	.02281
Financial Decision	< 25,000	187	.7745	.73127	.05348
	25,000 - 50,000	150	.6722	.68253	.05573
	>50,000	98	.7024	.60791	.06141
	Total	435	.7230	.68836	.03300

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Table 4 - 2 (b)**ANOVA**

		Sum of Squares	df	Mean Square	F	Sig.
Financial Attitudes and behaviours	Between Groups	3.891	2	1.946	8.569	.000
	Within Groups	98.090	432	.227		
	Total	101.981	434			
Financial Skills	Between Groups	2.495	2	1.247	5.460	.005
	Within Groups	98.692	432	.228		
	Total	101.187	434			
Financial Knowledge	Between Groups	1.663	2	.832	3.196	.042
	Within Groups	112.413	432	.260		
	Total	114.077	434			
Financial Capability	Between Groups	1.245	2	.622	3.944	.020
	Within Groups	67.998	431	.158		
	Total	69.242	433			
Financial Awareness	Between Groups	1.610	2	.805	2.206	.111
	Within Groups	157.649	432	.365		
	Total	159.259	434			
Financial Goals	Between Groups	.536	2	.268	1.184	.307
	Within Groups	97.724	432	.226		
	Total	98.259	434			
Financial Decision	Between Groups	.925	2	.462	.976	.378
	Within Groups	204.723	432	.474		
	Total	205.648	434			

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Income

Figure : 8

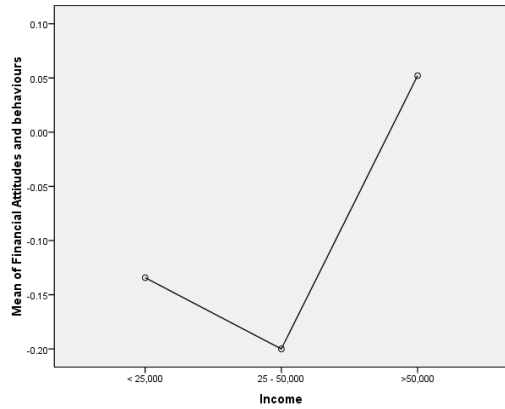


Figure : 9

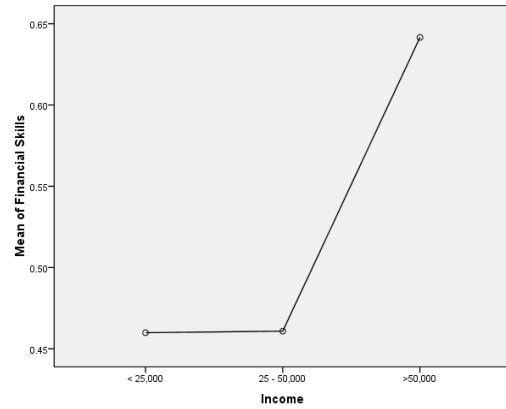


Figure : 10

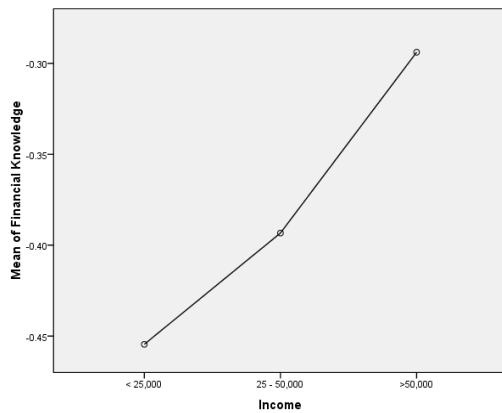


Figure : 11

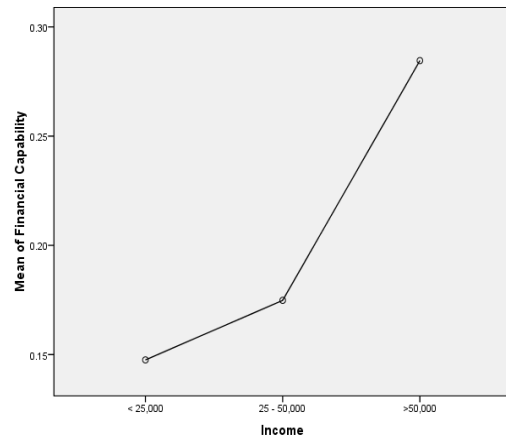


Figure : 12

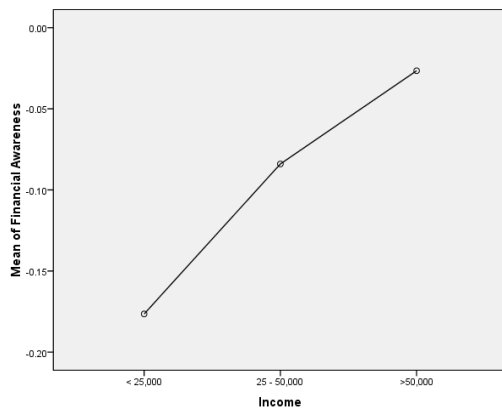
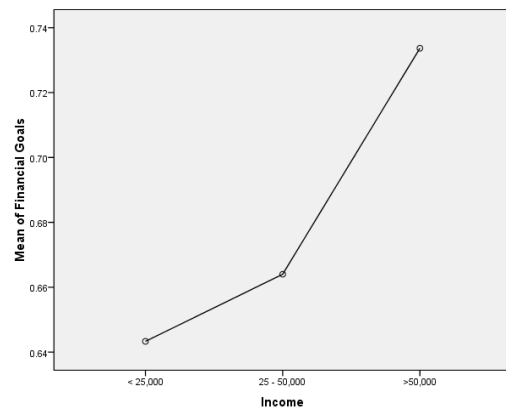


Figure : 13



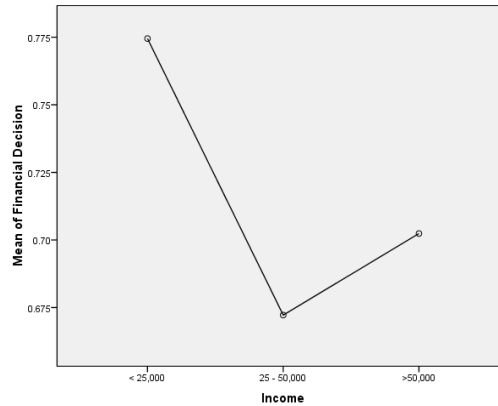
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Figure : 14



Null hypothesis: There is no significant difference between women teaching faculty with higher income than the lesser income groups in the average score of financial literacy parameters.

Table – 4.2 (a), It is understood that women with income of between 25,000 to 50,000 have low level of financial attitudes and behaviour when compare to women with income of more than Rs. 50,000 per month. This is evidenced in the chart (Figure - 8). In the overall study the score is of negative value (ie. -0.1149).

Table– 4.2(b) H01, since significant values are less than 0.05 the null hypothesis is rejected for Financial Attitudes and behaviour. There is a significant difference financial attitude and behaviour between women teaching faculty having income more than Rs. 50,000 per month and the other lesser income groups in their average score of financial attitude and behaviour.

Table – 4.2 (a), it is understood that women with more than Rs. 50,000 income per month exhibit greater financial skills as per the survey. This is evidenced in the chart (Figure - 9). In the study is the score is of negative value (i.e -0.1149).

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Table– 4.2(b) H02, since significant. values are less than 0.05 the null hypothesis is rejected for Financial Skills. There is a significant difference in the Financial Skills of women teaching faculty with more than Rs. 50,000 than the two other income groups namely below Rs. 25, 000 and between Rs. 25, 000 to 50,000/- in their average score of financial skills.

Table – 4.2 (a), the study reflects that women faculty with more than Rs. 50,000 income have more financial knowledge than others. Women teaching faculty with less than 25,000 rupees exhibit least financial knowledge as reflected in the chart (Figure - 10). The study of the score is of positive value (i.e. 0.5011).

Table– 4.2(b) H03, since significant. values are less than 0.05 the null hypothesis is rejected for Financial Knowledge. The women teaching faculty with more than Rs. 50000 income have better financial knowledge than the lesser income groups. The difference is significant in their average score of financial knowledge.

Table – 4.2 (a), as reflected in the chart (Figure - 11) women teaching faculty with monthly income of more than Rs. 50,000 appears to be financially more capable. Women with income of less than Rs. 25,000/- are the least financially capable. The study of the score is of negative value (i.e. -0.3972).

Table– 4.2(b) H04, since significant values are less than 0.05 the null hypothesis is rejected for Financial Capability. The financial capability of women teaching faculty with above Rs. 50,000/- income is significantly better than the other income groups in their average score of financial capability.

Table – 4.2 (a), as evidenced in the chart (Figure - 12) and above mentioned table, financial awareness among women teaching faculty with more than the Rs. 50,000/-

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as monthly income, is more than the other income groups between Rs. 25,000 - 50,000, and below 25,000. The study of the score is of negative value (i.e.-0.1108).

Table– 4.2(b) H05, since significant values are less than 0.05 the null hypothesis is rejected for Financial Awareness. The financial awareness of women teaching faculty with income above Rs. 50,000 per month is better than lesser income groups. The different is significant in their average score of financial awareness

From Table – 4.2 (a), it is understood that women teaching faculty with more than Rs. 50,000 monthly income exhibit more competence with financial goals rather than the other two groups. The study of the score is of positive value (i.e. 0.6708). This is evidenced in the chart (Figure - 13).

Table– 4.2(b) H06, since significant values are less than 0.05 the null hypothesis is rejected for Financial Goals. The women teaching faculty with income above Rs. 50,000/- per month has significantly better financial goals than the lesser income groups in their average score of financial goals.

Table – 4.2 (a), as reflected in the table and the chart (Figure - 14) women teaching faculty with less than Rs. 25,000/- income are more efficient in their financial decisions when compare to the other two other groups. Rs. 25,000 – 50,000 income group are least efficient in their financial decisions. The study of the score is of positive value (i.e. 0.7320).

Table– 4.2(b) H07, since significant values are less than 0.05 the null hypothesis is rejected for Financial Decision. There is a significant difference in the efficiency of financial goals of women teaching faculty whose income is less than Rs. 25,000/- than other financial groups in their average score of financial decision.

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Considering income women teaching faculty with an income of more than Rs. 50,000 score more than the other two groups of income namely Rs. 25,000 – 50,000 and below Rs. 25,000. In financial attitude and behaviour (0.0522), financial skills (0.6416) financial knowledge (-0.2939) financial capability (0.2846), financial awareness (0.0265) and financial goals (0.7337) women with income of more than Rs. 50,000 score higher than the other 2 groups. Women teaching faculty who have an income of less than Rs. 25,000 score higher in financial decisions (0.7745) than the other 2 groups.

Chart - 14 (a)

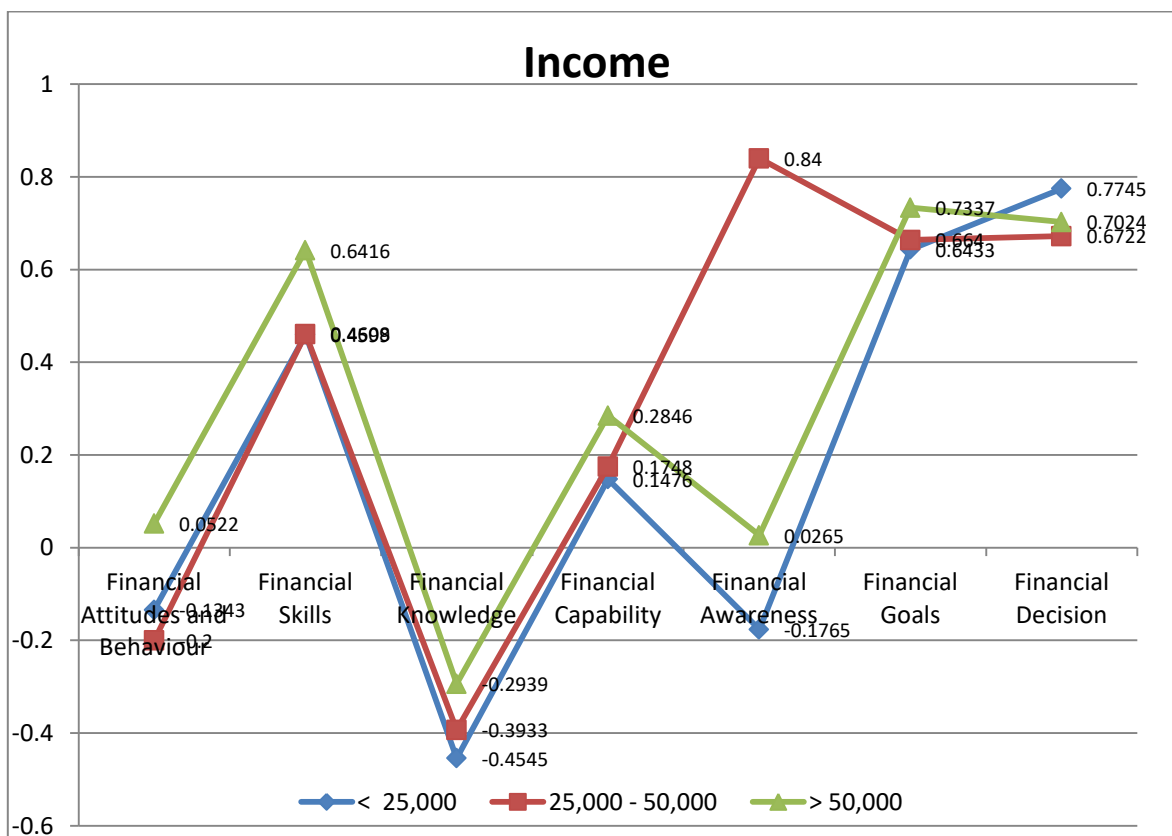


Table No. 19

Age

Age in years	No. of Respondents	Percentage
Less than 35	281	64
35 to 45	103	24
More than 45	51	12
Total	435	100

Description :

As represented in the above table it is a salutary feature that 64% of the women teaching faculty are less than 35 years. 23% of them are between the age of thirty five to forty five. Only 12% of the women are more than forty five years.

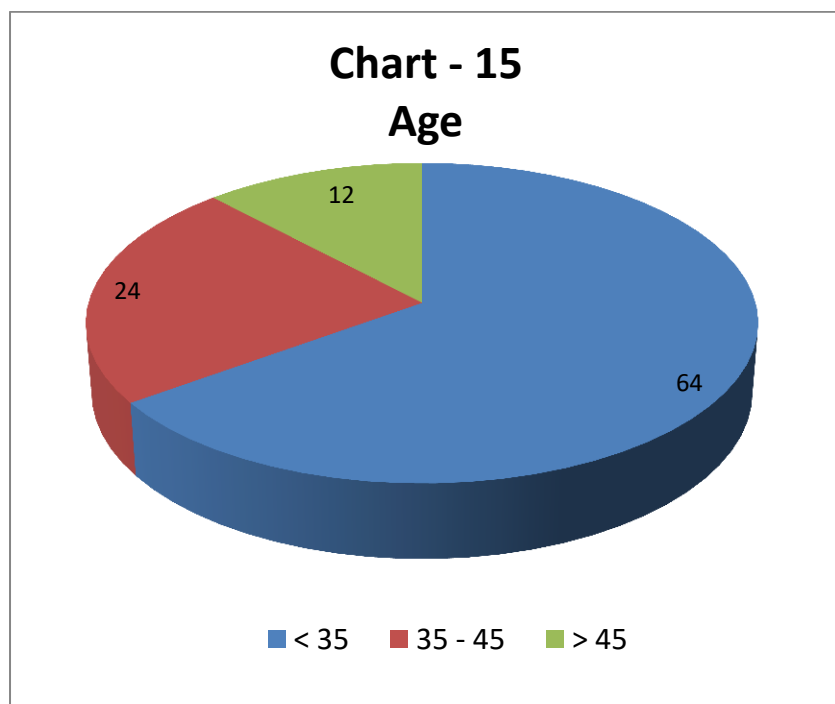


Table 4 - 3 (a)

Age

		N	Mean	Std. Deviation	Std. Error
Financial Attitudes and behaviours	< 35	281	-.1522	.45714	.02727
	35 - 45	103	-.0777	.51080	.05033
	>45	51	.0153	.55601	.07786
	Total	435	-.1149	.48475	.02324
Financial Skills	< 35	281	.4551	.48312	.02882
	35 - 45	103	.5680	.48056	.04735
	>45	51	.6201	.45823	.06417
	Total	435	.5011	.48286	.02315
Financial Knowledge	< 35	281	-.4555	.48614	.02900
	35 - 45	103	-.2893	.55287	.05448
	>45	51	-.2941	.52968	.07417
	Total	435	-.3972	.51269	.02458

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Financial Capability	< 35	280	.1583	.39401	.02355
	35 - 45	103	.1953	.38189	.03763
	>45	51	.3355	.44025	.06165
	Total	435	.1879	.39989	.01920
Financial Awareness	< 35	281	-.1473	.60645	.03618
	35 - 45	103	-.0816	.59438	.05857
	>45	51	.0314	.61237	.08575
	Total	435	-.1108	.60577	.02904
Financial Goals	< 35	281	.6993	.43793	.02612
	35 - 45	103	.6039	.52411	.05164
	>45	51	.6490	.56263	.07878
	Total	435	.6708	.47582	.02281
Financial Decision	< 35	281	.7811	.67718	.04040
	35 - 45	103	.5825	.68475	.06747
	>45	51	.6863	.72621	.10169
	Total	435	.7230	.68836	.03300

Table 4 - 3 (b)

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Financial Attitudes and behaviours	Between Groups	1.398	2	.699	3.003	.051
	Within Groups	100.583	432	.233		
	Total	101.981	434			
Financial Skills	Between Groups	1.778	2	.889	3.863	.022
	Within Groups	99.409	432	.230		
	Total	101.187	434			
Financial Knowledge	Between Groups	2.696	2	1.348	5.229	.006
	Within Groups	111.380	432	.258		

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	Total	114.077	434			
Financial Capability	Between Groups	1.362	2	.681	4.323	.014
	Within Groups	67.881	431	.157		
	Total	69.242	433			
Financial Awareness	Between Groups	1.494	2	.747	2.045	.131
	Within Groups	157.765	432	.365		
	Total	159.259	434			
Financial Goals	Between Groups	.713	2	.357	1.580	.207
	Within Groups	97.546	432	.226		
	Total	98.259	434			
Financial Decision	Between Groups	3.051	2	1.526	3.253	.040
	Within Groups	202.597	432	.469		
	Total	205.648	434			

Age

Figure : 15

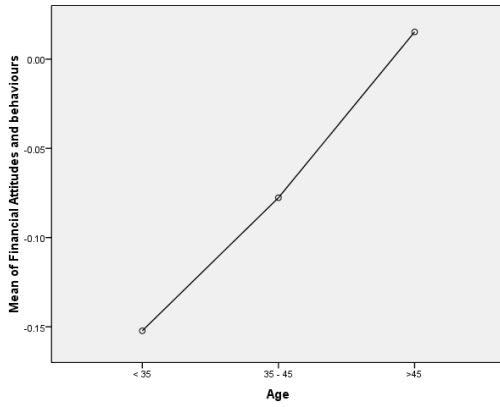


Figure : 16

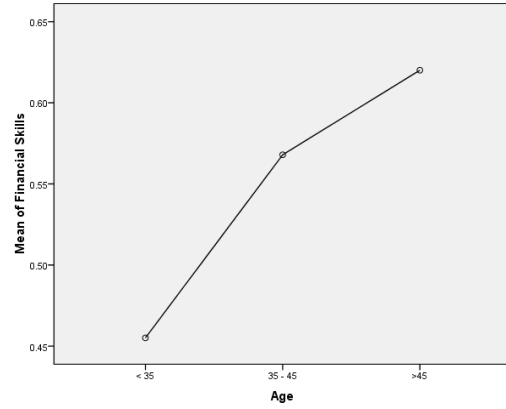


Figure : 17

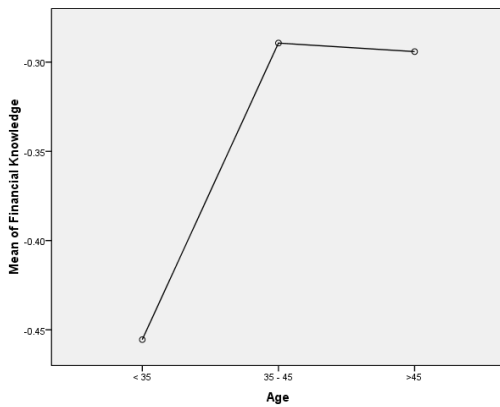


Figure : 18

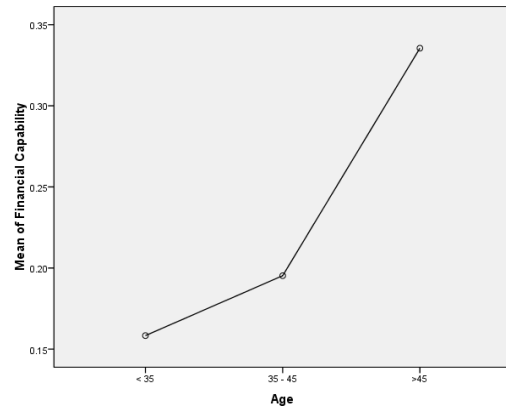


Figure : 19

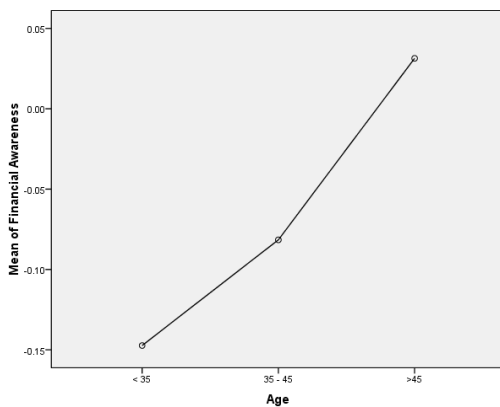


Figure : 20

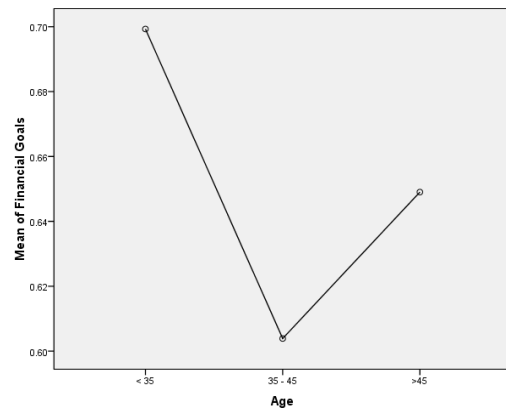
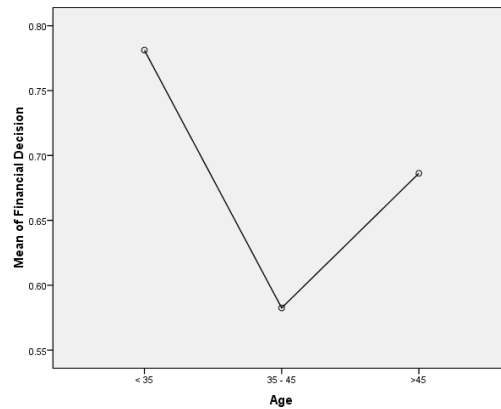


Figure : 21



Null hypothesis: There is no significant difference between women teaching faculty of age above 45 than the lesser age groups in the average score of financial literacy parameters.

Table – 4.3 (a) as reflected in the table as well the chart (Figure - 15), women teaching faculty above the age of 45 are better than the other two age groups of 35-45 and below 35 in their financial attitude and behaviour. The study is of the score is of negative value (i.e. -0.1149).

Table– 4.3(b) H01, since significant values are less than 0.05 the null hypothesis is rejected for Financial Attitude and behavior. There is a significant difference between the financial attitude and behavior of women teaching faculty above the age of 45 when compared to the women who are below 35 and between 35-45 in their average score of Financial Attitudes and behavior.

Table – 4.3 (a) it can be seen in the table as well as the chart (Figure - 16), the women teaching faculty above the age of 45 have better financial skills than the other two age groups. The study of the score is of positive value (i.e. 0.5011).

Table– 4.3(b) H02, since significant values are less than 0.05 the null hypothesis is rejected for Financial Skills. There is a significant difference between the women

teaching faculty above the age of 45 when compared to the lesser age groups in financial skills in their average score of financial skills.

Table – 4.3 (a) compared to the age group of women below 35, the age group between 35 to 45, and above 45 have better financial knowledge. This is reflected in the chart below (Figure - 17). The study of the score is of negative value (i.e. - 0.3972).

Table– 4.3(b) H03, since significant values are less than 0.05 the null hypothesis is rejected for Financial Knowledge. The financial knowledge of women teaching faculty between the ages 35-45 is significantly different from those below 35. Women above 45 are close to the 35-45 age groups, through less in their financial knowledge in their average score of financial knowledge.

Table – 4.3 (a) it is understood that women teaching faculty above the age of 45 are more financially capable that the other two groups. The study of the score is of positive value (i.e. 0.1879). This is reflected in the chart (Figure - 18).

Table– 4.3(b) H04, since significant values are less than 0.05 the null hypothesis is rejected for Financial Capability. There is a significant difference between the women teaching faculty above 45 when compared to the other women of lesser age groups (In financial capability) in their average score of financial capability.

Table– 4.3(b) H05, since significant values are less than 0.05 the null hypothesis is rejected for Financial Awareness in Financial awareness there is a significant difference between the women teaching faculty above the age of 45 when compared to the lesser age groups in their average score of financial awareness.

Table – 4.3 (a) it is inferred that financial awareness of the women teaching faculty of above 45 years, is far above than the other two groups. The study of the score is of negative value. (i.e. -0.1108). The chart (Figure - 19) is self explanatory.

From Table– 4.3(b) H05, since significant values are less than 0.05 the null hypothesis is rejected for Financial Awareness in Financial awareness there is a significant difference between the women teaching faculty above the age of 45 when compared to the lesser age groups in their average score of financial awareness.

Table– 4.3(b) H06, since significant values are less than 0.05 the null hypothesis is rejected for Financial Goals. The efficiency in financial goals among the women teaching faculty below 35 score the highest and there is a significant difference with the other age groups in their average score of financial awareness in their average score of financial goals.

Table – 4.3 (a) it is seen that women teaching faculty of below the age of 35 are more efficient in their financial goals when compare to the other age groups are 35 to 45 and above 45. The score of the study is of positive value. (i.e. 0.6708). This is evidenced in the chart (Figure - 20).

Table– 4.3(b) H06, since significant values are less than 0.05 the null hypothesis is rejected for Financial Goals. The efficiency in financial goals among the women teaching faculty below 35 score the highest and there is a significant difference with the other age groups in their average score of financial awareness in their average score of financial goals.

Table – 4.3 (a) According to the table, in making financial decisions, women teaching faculty of below 35 years are more efficient in making financial decisions than other two age groups. As reflected in the chart (Figure - 21) the women

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between the age of 35-45 have got the least score. The study of the score is of positive value (i.e. -0.7230).

Table– 4.3(b) H07, since significant values are less than 0.05 the null hypothesis is rejected for Financial Decision. There is a significant difference between the age groups between the age 35 to 45 and above 45 when compared to women below 35 in the efficiency in financial decisions in their average score of financial decision.

As for as age is concerned, among the three groups below 35, between 35-45 and above 45 women above 45 score higher than the rest of groups in financial attitude and behaviour (0.153), financial skills (0.6201) financial knowledge (-0.2941) financial capability (0.3355) and financial awareness (0.0314). Women teaching faculty who a below 35 score more than the other 2 groups in financial goals (0.6993) and financial decisions. (0.7811).

Chart – 15 (a)

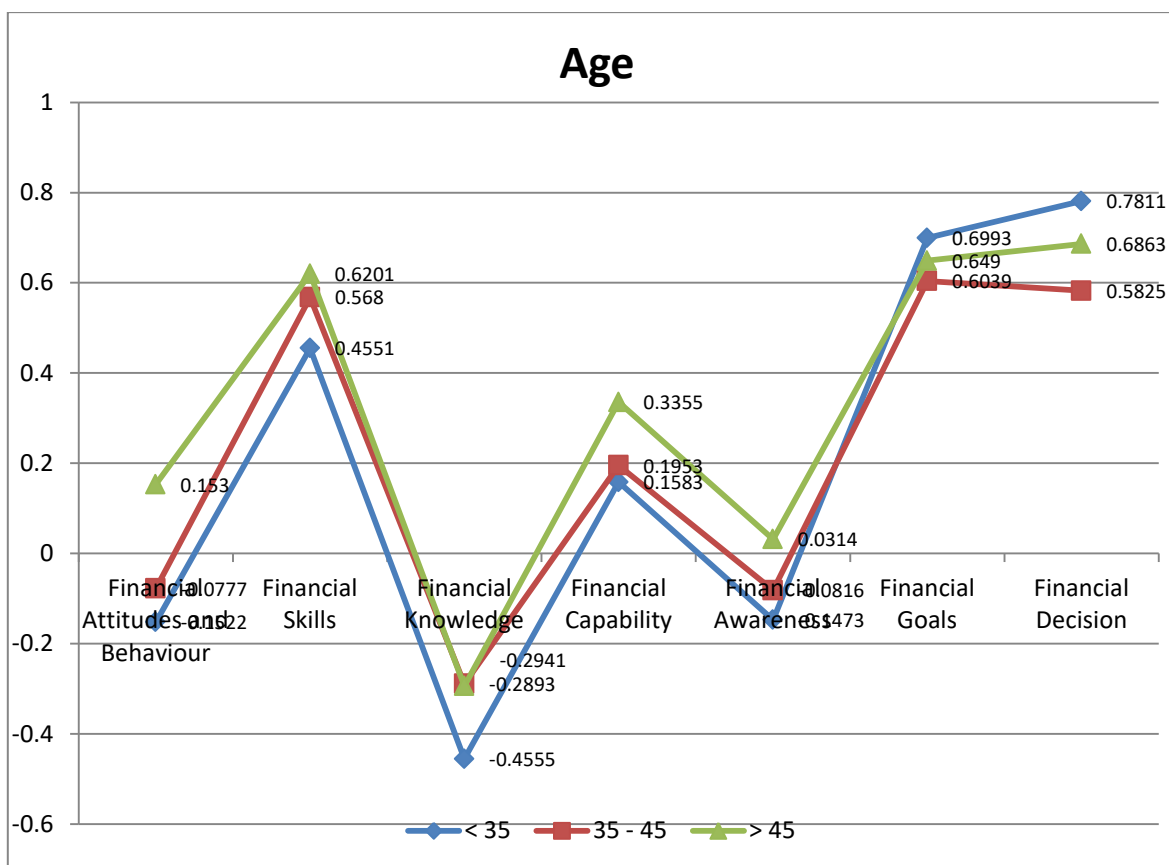


Table No. 20

Birth Order

Birth Order	No. of Respondents	Percentage
First Born	208	48
Latter Born	227	52
Total	435	100

Description :

In the above table among the respondents 48% of the women are first born and 52% are latter born.

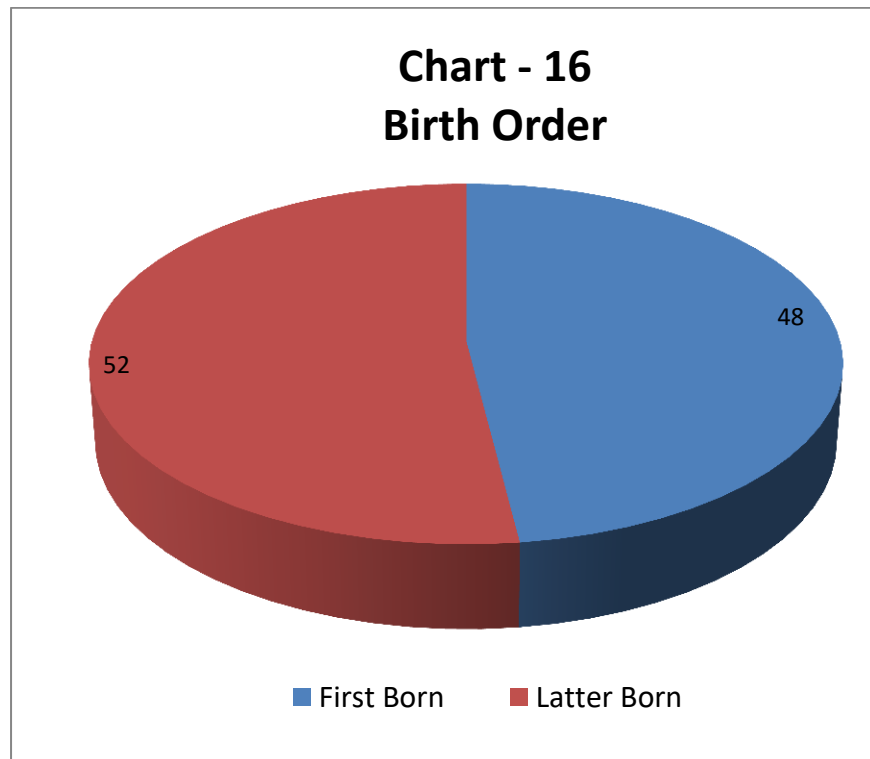


Table 4 - 4 (a)

Birth Order

		N	Mean	Std. Deviation	Std. Error
Financial Attitudes and behaviours	Rural	212	-.1599	.44891	.03083
	Urban	223	-.0722	.51389	.03441
	Total	435	-.1149	.48475	.02324
Financial Skills	Rural	212	.5342	.47291	.03248
	Urban	223	.4697	.49112	.03289
	Total	435	.5011	.48286	.02315
Financial Knowledge	Rural	212	-.4217	.47864	.03287
	Urban	223	-.3740	.54314	.03637

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	Total	435	-.3972	.51269	.02458
Financial Capability	Rural	212	.2065	.40009	.02748
	Urban	222	.1702	.39980	.02683
	Total	435	.1879	.39989	.01920
Financial Awareness	Rural	212	-.1245	.60547	.04158
	Urban	223	-.0978	.60712	.04066
	Total	435	-.1108	.60577	.02904
Financial Goals	Rural	212	.6528	.44758	.03074
	Urban	223	.6879	.50161	.03359
	Total	435	.6708	.47582	.02281
Financial Decision	Rural	212	.7673	.63103	.04334
	Urban	223	.6809	.73771	.04940
	Total	435	.7230	.68836	.03300

Table – 4.4 (b)

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Financial Attitudes and behaviours	Between Groups	.834	1	.834	3.571	.059
	Within Groups	101.147	433	.234		
	Total	101.981	434			
Financial Skills	Between Groups	.452	1	.452	1.941	.164
	Within Groups	100.735	433	.233		
	Total	101.187	434			
Financial Knowledge	Between Groups	.247	1	.247	.941	.333

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	Within Groups	113.829	433	.263		
	Total	114.077	434			
Financial Capability	Between Groups	.143	1	.143	.895	.345
	Within Groups	69.099	432	.160		
	Total	69.242	433			
Financial Awareness	Between Groups	.078	1	.078	.212	.646
	Within Groups	159.181	433	.368		
	Total	159.259	434			
Financial Goals	Between Groups	.134	1	.134	.590	.443
	Within Groups	98.126	433	.227		
	Total	98.259	434			
Financial Decision	Between Groups	.812	1	.812	1.716	.191
	Within Groups	204.836	433	.473		
	Total	205.648	434			

Birth Order

Figure : 22

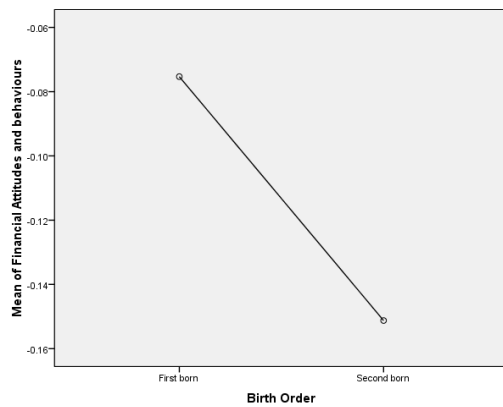


Figure : 24

Figure : 23

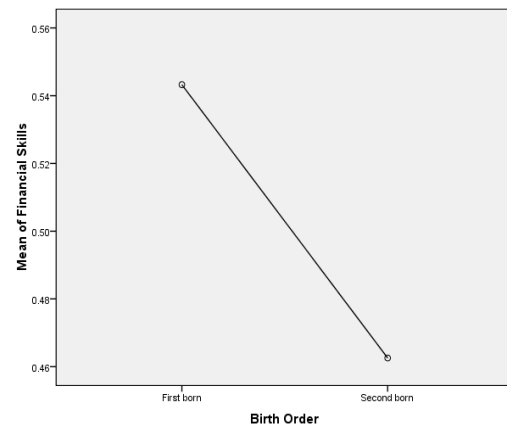


Figure : 25

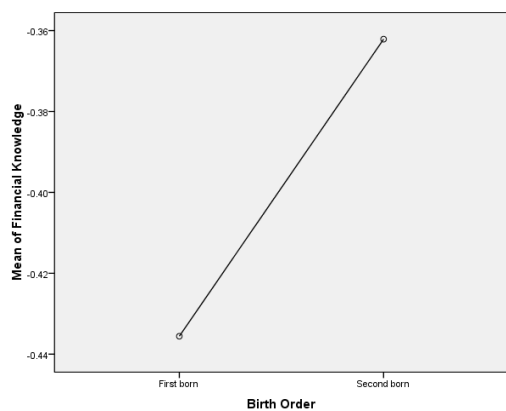


Figure : 26



Figure : 27

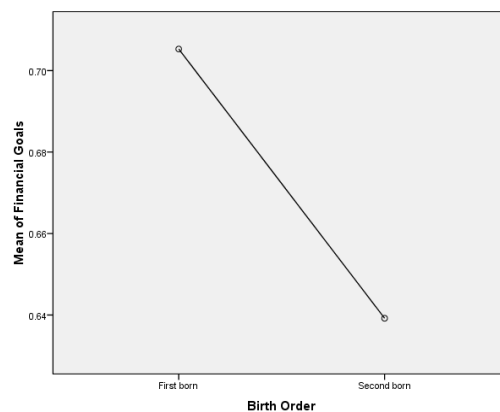
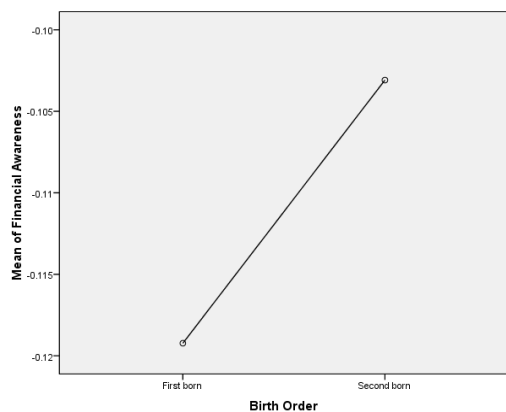
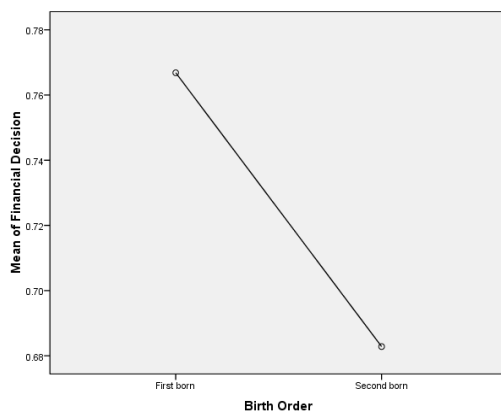


Figure : 28



Null hypothesis: There is no significant difference between the first born women teaching faculty and the second born in the average score of financial literacy parameters.

Table – 4.4 (a) As per the table the first born are better in their financial attitudes and behaviour than the second born. The study of the score is of negative value. (i.e. -0.1149). The chart (Figure - 22) throws light on the point.

Table– 4.4(b) H01, since significant values are less than 0.05 the null hypothesis is rejected for Financial Attitudes and behaviour. There is a significant difference between the first born and the second born women teaching faculty in their financial attitude and behavior in their average score of financial attitudes and behaviours.

Table – 4.4 (a) It is understood that the first born have better financial skills than the second born. In the study the score is of positive value (i.e. 0.5011). The chart (Figure - 23) throws light on this.

Table– 4.4(b) H02, since significant. values are less than 0.05 the null hypothesis is rejected for Financial Skills. The first born women teaching faculty make a significant difference in their financial skills when compared to the second born in their average score of financial skills.

Table – 4.4 (a) It is inferred that the second born have more financial knowledge than the first born. The study of the score of negative value (i.e. -0.3972) This is evidenced in the chart (Figure - 24).

Table– 4.4(b) H03, since significant values are less than 0.05 the null hypothesis is rejected for Financial Knowledge. The second born, women teaching faculty is

significantly better than the first in their financial knowledge in their average score of financial knowledge.

Table – 4.4 (a) The above table and the chart (Figure - 25) throw light on the fact that the first born are financially more capable. In the study the score is of negative value. (i.e. -0.1879)

Table– 4.4(b) H04, since significant values are less than 0.05 the null hypothesis is rejected for Financial Capability. There is a significant difference in the financial capability of the first born women teaching faculty are and second born women in their average score of financial capability.

It is seen in the table 4.4(a) that the second born are stronger in financial awareness than the first born. The study of this score is of negative value (i.e. -0.1108). The chart (Figure - 26) proves the point.

Table– 4.4(b) H05, since significant values are less than 0.05 the null hypothesis is rejected for Financial Awareness. There is a significant difference in the financial awareness of the second born and the first born women teaching faculty in their average score of financial awareness.

Table – 4.4 (a) It is reflected that, with regards to financial goals the second born are better than the first born. In the study the score is of positive value (i.e. 0.6708). The chart (Figure - 27) proves the point.

Table– 4.4(b) H06, since significant values are less than 0.05 the null hypothesis is rejected for Financial Goals. There is a significant difference in the financial awareness between the second born and the first born women teaching faculty in their average score of financial goals.

Table – 4.4 (a) As evidenced by the table and the chart (Figure - 28) the second born are more efficient in financial decision making. The study of the score is of positive value (i.e. 0.7230)

Table– 4.4(b) H07, since significant values are less than 0.05 the null hypothesis is rejected for Financial Decision in their financial decisions the first born are significantly different from the second born in their average score of financial decision.

With reference to the first born and the second born among the women teaching faculty, the first born score better values in financial skills (0.5433), financial capability (0.1944), financial goals (0.753) and financial decisions (0.7668). In financial attitude and behaviour (-0.1512), financial knowledge (-0.3621) and financial awareness (-0.1031) the second born have scored more.

Chart – 16 (a)

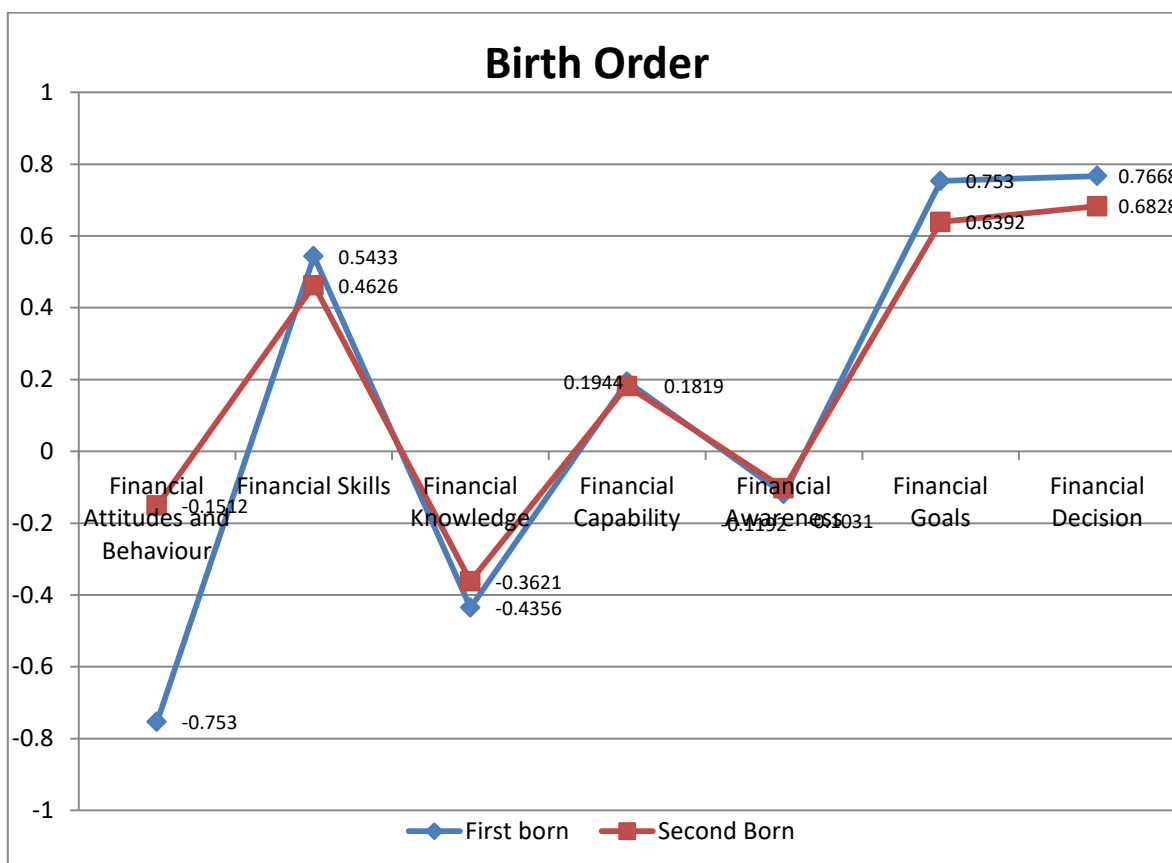


Table No. 21

Place of Birth

Place of Birth	No. of Respondents	Percentage
Rural	212	48
Urban	223	52
Total	435	100

Description :

In the above table 49% of the women teaching faculty were born in rural areas, while 51% of them were born the urban areas.

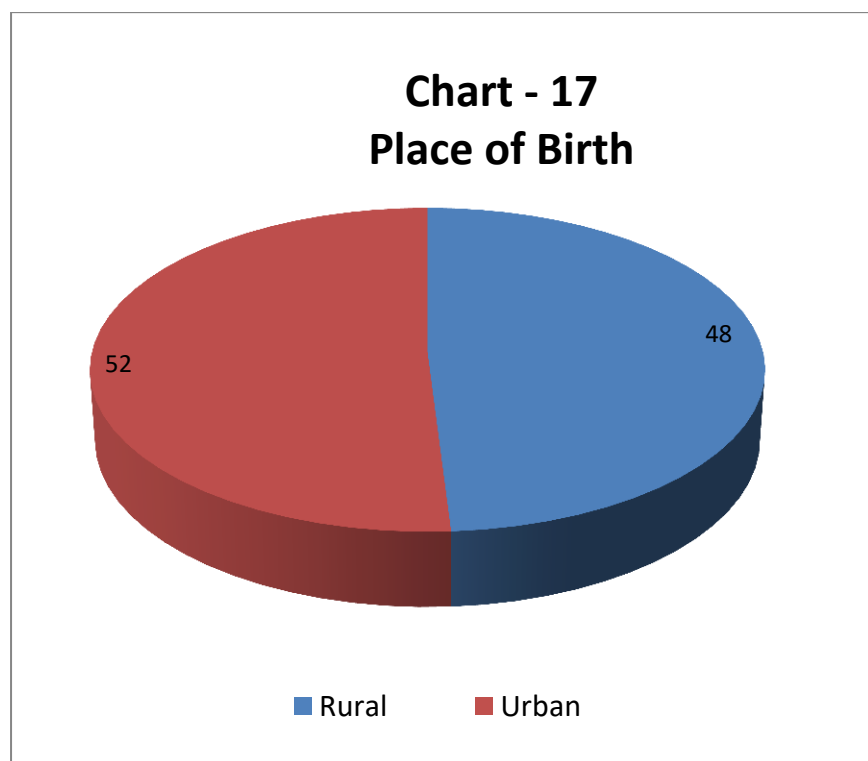


Table – 4.5 (a)**Place of Birth**

		N	Mean	Std. Deviation	Std. Error
Financial Attitudes and behaviours	Rural	158	-.1287	.43143	.03432
	Urban	277	-.1071	.51327	.03084
	Total	435	-.1149	.48475	.02324
Financial Skills	Rural	158	.5309	.46164	.03673
	Urban	277	.4842	.49457	.02972
	Total	435	.5011	.48286	.02315
Financial Knowledge	Rural	158	-.4772	.47281	.03762
	Urban	277	-.3516	.52953	.03182
	Total	435	-.3972	.51269	.02458
Financial Capability	Rural	159	.2011	.37416	.02977
	Urban	276	.1804	.41438	.02494
	Total	435	.1879	.39989	.01920
Financial Awareness	Rural	158	-.1519	.60840	.04840
	Urban	277	-.0874	.60411	.03630
	Total	435	-.1108	.60577	.02904
Financial Goals	Rural	158	.6772	.44961	.03577
	Urban	277	.6671	.49090	.02950
	Total	435	.6708	.47582	.02281
Financial Decision	Rural	158	.7890	.63748	.05071
	Urban	277	.6853	.71415	.04291

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Table – 4.5 (a)

Place of Birth

		N	Mean	Std. Deviation	Std. Error
Financial Attitudes and behaviours	Rural	158	-.1287	.43143	.03432
	Urban	277	-.1071	.51327	.03084
	Total	435	-.1149	.48475	.02324
Financial Skills	Rural	158	.5309	.46164	.03673
	Urban	277	.4842	.49457	.02972
	Total	435	.5011	.48286	.02315
Financial Knowledge	Rural	158	-.4772	.47281	.03762
	Urban	277	-.3516	.52953	.03182
	Total	435	-.3972	.51269	.02458
Financial Capability	Rural	159	.2011	.37416	.02977
	Urban	276	.1804	.41438	.02494
	Total	435	.1879	.39989	.01920
Financial Awareness	Rural	158	-.1519	.60840	.04840
	Urban	277	-.0874	.60411	.03630
	Total	435	-.1108	.60577	.02904
Financial Goals	Rural	158	.6772	.44961	.03577
	Urban	277	.6671	.49090	.02950
	Total	435	.6708	.47582	.02281
Financial Decision	Rural	158	.7890	.63748	.05071
	Urban	277	.6853	.71415	.04291
	Total	435	.7230	.68836	.03300

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Table – 4.5 (b)

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Financial Attitudes and behaviours	Between Groups	.047	1	.047	.199	.656
	Within Groups	101.934	433	.235		
	Total	101.981	434			
Financial Skills	Between Groups	.219	1	.219	.939	.333
	Within Groups	100.968	433	.233		
	Total	101.187	434			
Financial Knowledge	Between Groups	1.587	1	1.587	6.109	.014
	Within Groups	112.490	433	.260		
	Total	114.077	434			
Financial Capability	Between Groups	.043	1	.043	.271	.603
	Within Groups	69.199	432	.160		
	Total	69.242	433			
Financial Awareness	Between Groups	.419	1	.419	1.142	.286
	Within Groups	158.840	433	.367		
	Total	159.259	434			
Financial Goals	Between Groups	.010	1	.010	.045	.832
	Within Groups	98.249	433	.227		
	Total	98.259	434			
Financial Decision	Between Groups	1.082	1	1.082	2.291	.131
	Within Groups	204.566	433	.472		
	Total	205.648	434			

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Place of Birth

Figure : 29

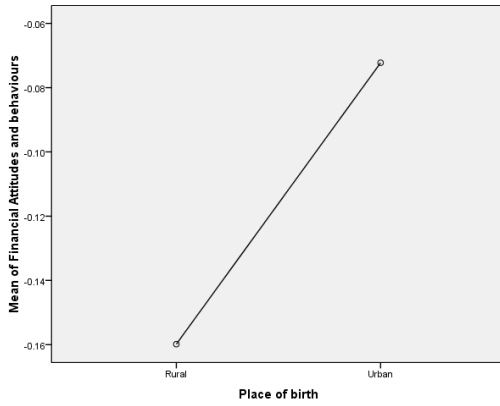


Figure : 30

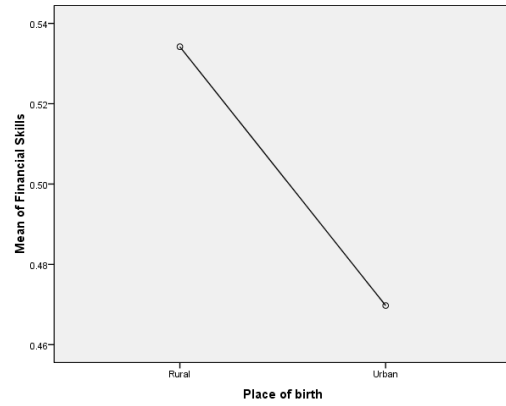


Figure : 31

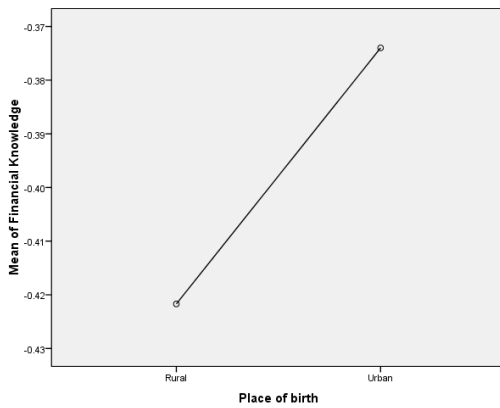


Figure : 32

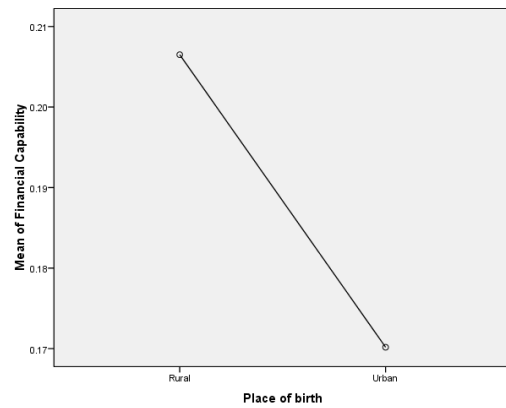


Figure : 33

Figure : 34

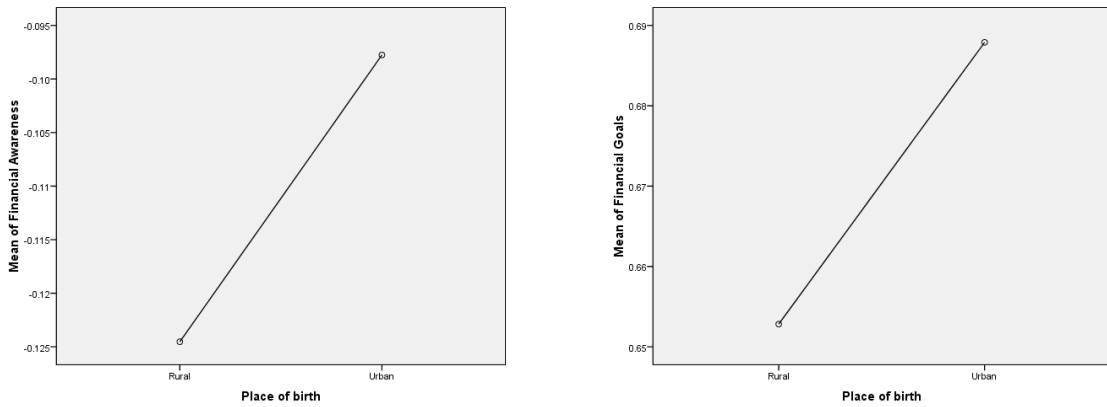
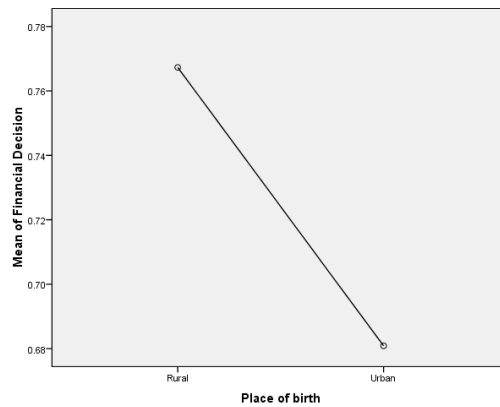


Figure : 35



Null hypothesis: There is no significant difference between women teaching faculty born in urban areas and the women of the rural areas in the average score of financial literacy parameters.

According to the table 4.5 (a) In their financial attitudes and behaviour the rural born have less value than the urban born. In the study the score is of negative value (i.e. -0.1149). This is reflected in the chart (Figure - 29).

Table– 4.5(b) H01, since significant values are less than 0.05 the null hypothesis is rejected for Financial Attitudes and behaviour in the financial attitude and behavior

the urban born are significantly better than the rural born women teaching faculty in their average score of financial attitude and behaviour.

Table 4.5 (a) with regards to Financial Skills the urban born are better than the rural born. In the study is the score is of positive value (i.e. 0.5011) this is evidenced in the chart (Figure - 30).

Table– 4.5(b) H02, since significant values are less than 0.05 the null hypothesis is rejected for Financial Skills in their financial skills the rural born women teaching faculty are significantly different from the urban born in their average score of financial skills in their average score of financial skills.

Table 4.5 (a) the urban born has better financial knowledge than the rural born. This is reflected in the table as well as the chart (Figure - 31). In the study the score is of negative value (i.e. -0.3972)

Table– 4.5(b) H03 since significant values is less than 0.05 the null hypothesis is rejected for Financial Knowledge. There is a significant difference in the financial knowledge of the urban born women teaching faculty and the rural born in their average score of financial knowledge.

The financial capability of the rural born is better than the urban born as reflected in the Table No. 4.5 (a) and the chart (Figure - 32). In the study the score is of positive value (i.e. 0.1879).

Table– 4.5(b) H04, since significant values are less than 0.05 the null hypothesis is rejected for Financial Capability in the financial capability. There is a significant difference between the rural born and the urban born in their average score of financial capability.

The financial awareness of the urban born is higher than the rural born. This is reflected in the table 4.5 (a) and in the chart (Figure - 33). The study of the score is of negative value (i.e. -0.1108).

Table– 4.5(b) H05, since significant values are less than 0.05 the null hypothesis is rejected for Financial Awareness in the financial awareness there is a significant difference between the urban born and the rural born women teaching faculty in their average score of financial awareness.

Table No. 4.5 (a) the financial goals of the urban born are greater than that of the rural born. This is evidenced in the chart (Figure - 34). In the study the score is of positive value (i.e. 0.6708)

Table– 4.5(b) H06, since significant values are less than 0.05 the null hypothesis is rejected for Financial Goals. There is a significant differences in the financial goals of the urban born and the rural born women teaching faculty in their average score of financial goals.

Table 4.5 (a) it is understood that the place of residence influences the financial decision of the women teaching faculty. The women living in the rural areas are better in making financial decisions than the women of the urban areas; this is reflected in the chart (Figure - 35). In the study the score is of positive of value (i.e. 0.7230)

Table– 4.5(b) H07, since significant values are less than 0.05 the null hypothesis is rejected for Financial Decision in the financial decision the rural born women teaching faculty are significantly difference born the urban born in their average score of financial decision.

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The difference in the place of birth, rural or urban do have an impact on the financial literacy variables. The urban born have better scores in financial skills (0.5342) and financial capability (0.2065) whereas the rural born have better scores in financial attitudes and behaviour (-0.0722), financial knowledge (-0.374), financial awareness (-0.0978), financial goals (0.6879) and financial decisions (0.6809).

Chart – 17 (a)

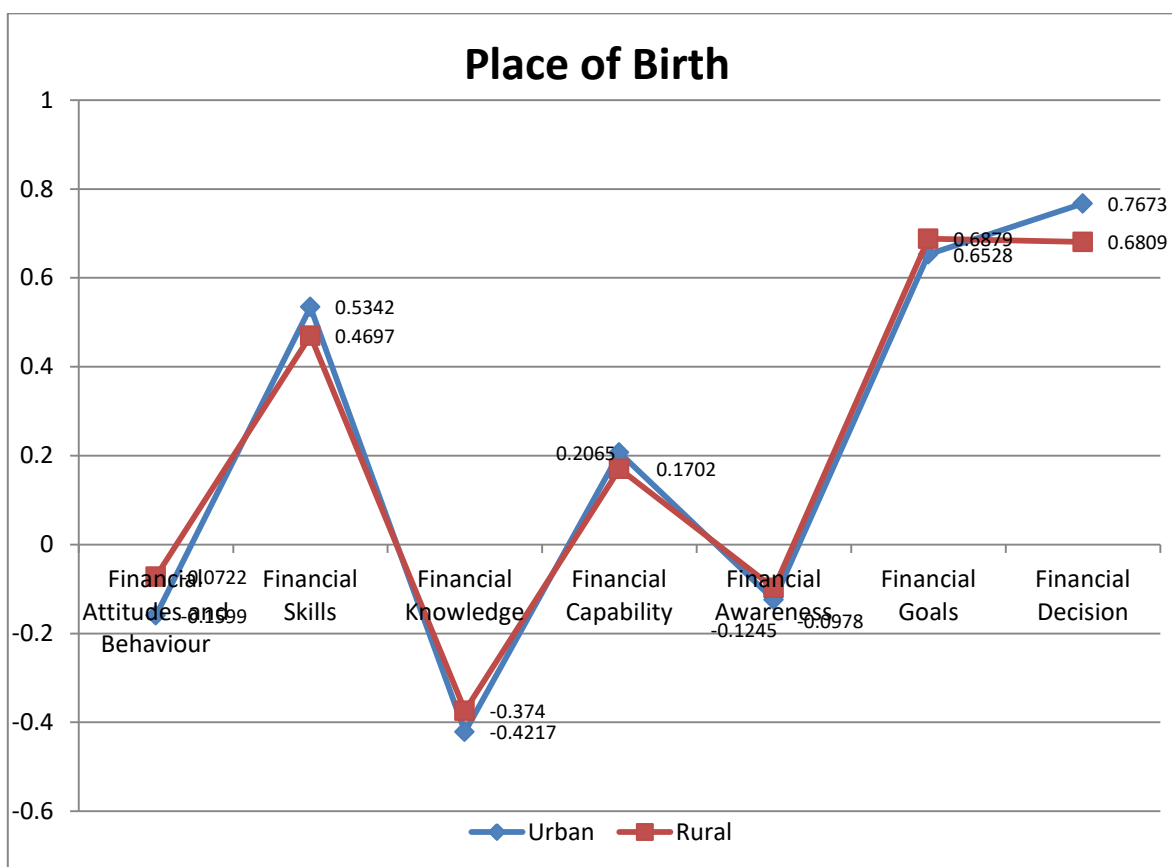


Table No. 22

Place of Residence

Place of Residence	No. of Respondents	Percentage
Rural	158	36
Urban	277	64
Total	435	100

Description :

As reflected in the above table 36% of the respondents live in rural areas. It is important to note that 64% of them live in urban areas where the cost of living is high.

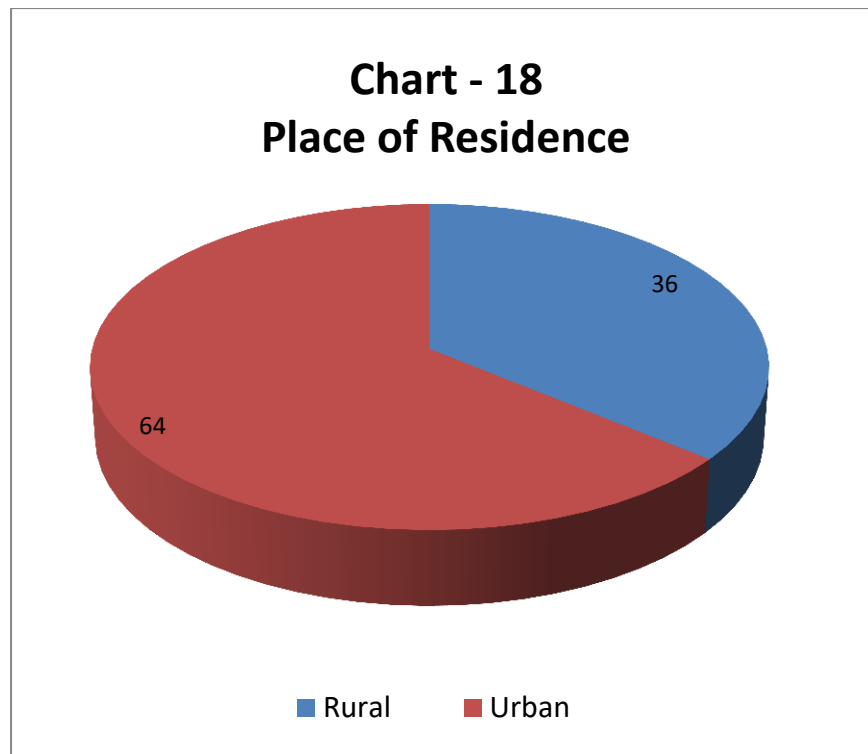


Table – 4.6 (a)**Place of Residence**

		N	Mean	Std. Deviation	Std. Error
Financial Attitudes and behaviours	Rural	158	-.1287	.43143	.03432
	Urban	277	-.1071	.51327	.03084
	Total	435	-.1149	.48475	.02324
Financial Skills	Rural	158	.5309	.46164	.03673
	Urban	277	.4842	.49457	.02972
	Total	435	.5011	.48286	.02315
Financial Knowledge	Rural	158	-.4772	.47281	.03762
	Urban	277	-.3516	.52953	.03182
	Total	435	-.3972	.51269	.02458
Financial Capability	Rural	158	.2011	.37416	.02977
	Urban	277	.1804	.41438	.02494
	Total	435	.1879	.39989	.01920
Financial Awareness	Rural	158	-.1519	.60840	.04840
	Urban	277	-.0874	.60411	.03630
	Total	435	-.1108	.60577	.02904
Financial Goals	Rural	158	.6772	.44961	.03577
	Urban	277	.6671	.49090	.02950
	Total	435	.6708	.47582	.02281
Financial Decision	Rural	158	.7890	.63748	.05071
	Urban	277	.6853	.71415	.04291
	Total	435	.7230	.68836	.03300

Table – 4.6 (b)**ANOVA**

		Sum of Squares	df	Mean Square	F	Sig.
Financial Attitudes and behaviours	Between Groups	.047	1	.047	.199	.656
	Within Groups	101.934	433	.235		
	Total	101.981	434			
Financial Skills	Between Groups	.219	1	.219	.939	.333
	Within Groups	100.968	433	.233		
	Total	101.187	434			
Financial Knowledge	Between Groups	1.587	1	1.587	6.109	.014
	Within Groups	112.490	433	.260		
	Total	114.077	434			
Financial Capability	Between Groups	.043	1	.043	.271	.603
	Within Groups	69.199	432	.160		
	Total	69.242	433			
Financial Awareness	Between Groups	.419	1	.419	1.142	.286
	Within Groups	158.840	433	.367		
	Total	159.259	434			
Financial Goals	Between Groups	.010	1	.010	.045	.832
	Within Groups	98.249	433	.227		
	Total	98.259	434			
Financial Decision	Between Groups	1.082	1	1.082	2.291	.131
	Within Groups	204.566	433	.472		
	Total	205.648	434			

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Place of Residence

Figure : 36

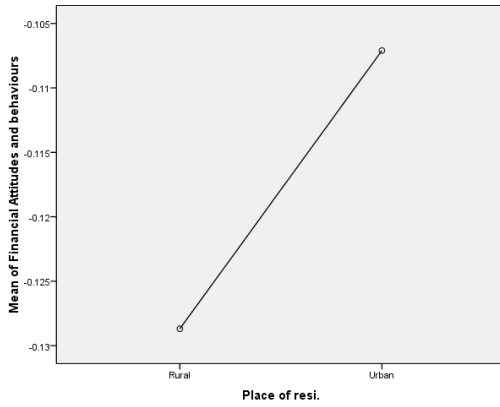


Figure : 37

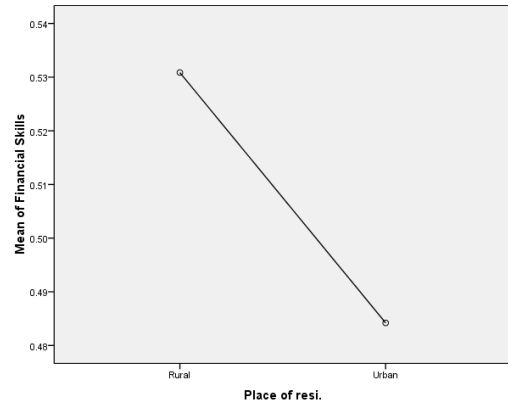


Figure : 38

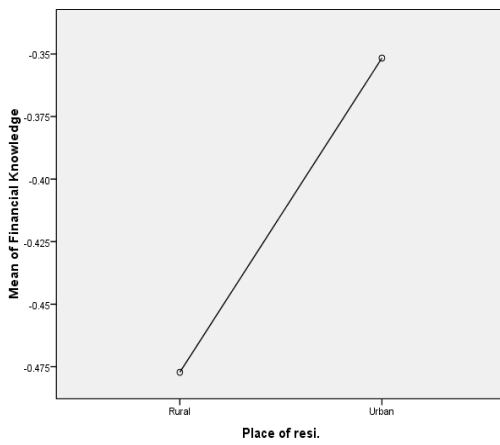


Figure : 39

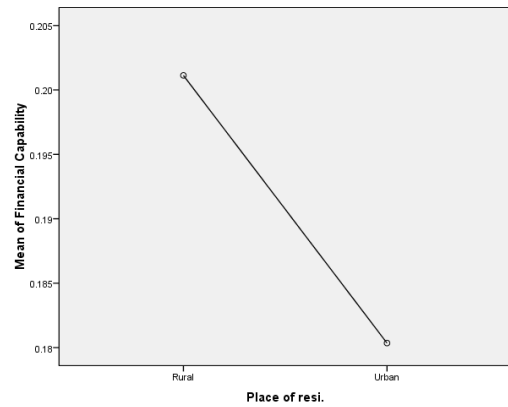


Figure : 40

Figure : 41

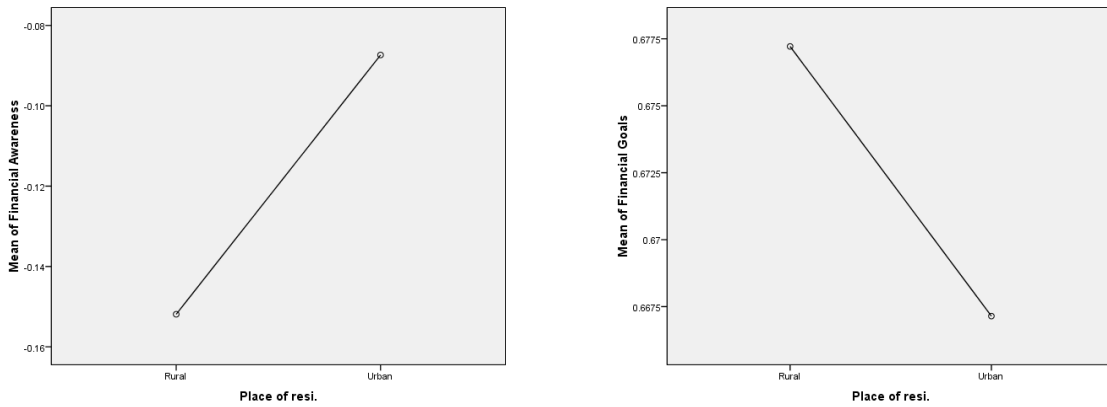
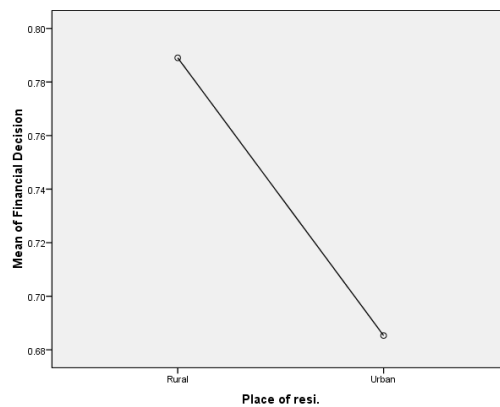


Figure : 42



Null hypothesis: There is no significant difference between women teaching faculty living in urban areas and the women residing in the rural areas in the average score of financial literacy parameters.

As reflected in the table 4.6 (a) the place of residence to a some extent has affected the financial attitude and behaviour of the women teaching faculty. The rural women reflect less value than the urban as reflected in the chart (Figure - 36). In the study the score is of negative value (i.e. -0.1149).

Table 4.6(b) H01, since significant values are less than 0.05 the null hypothesis is rejected for Financial Attitude and behaviour. The financial attitude and behavior of

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the women teaching faculty living in the urban area is significantly different from the women of their rural area in their average score of attitude and behaviour.

Table 4.6 (a) it is seen that women teaching faculty from the rural areas have better financial skills than the women living in the urban areas. The chart (Figure - 37) explains the point. In the study the score is of positive value (i.e. 0.5011)

Table 4.6(b) H02, since significant values are less than 0.05 the null hypothesis is rejected for Financial Skills. There is a significant difference in the financial skills living in the rural area and the women of the urban area in their average score of financial skills.

Table 4.6 (a) it is understood that the Financial Knowledge of the women teaching faculty of the urban areas is better than the women residing in rural areas. The chart (Figure - 38) proves the point. In the study the score is of negative value (i.e. -0.3972).

Table 4.6(b) H03, since significant values are less than 0.05 the null hypothesis is rejected for Financial Knowledge. The financial Knowledge of the women teaching faculty living in the urban area is significantly better than the women of the rural area in their average score of financial knowledge.

Table 4.6 (a) it is inferred that the financial capability of the women teaching faculty living in the rural areas is higher than the women living in the urban areas. This is evidenced in the chart (Figure - 39). In the study the score is of positive value (i.e. 0.1879).

Table 4.6(b) H04, since significant values are less than 0.05 the null hypothesis is rejected for Financial Capability. There is a significant difference between the

financial capability of the women living in the rural area and the urban area in their average score of financial capability.

Table 4.6 (a) it is understood that the place of residence affects the financial awareness of the women teaching faculty. The women residing in the urban area are more financially aware than the women living in the rural area in the study the score of negative value (i.e. -0.1108). This is reflected in the chart (Figure - 40).

Table 4.6(b) H05, since significant values are less than 0.05 the null hypothesis is rejected for Financial Awareness. There is a significant difference in the financial awareness of the women teaching faculty living in the urban area and the women of the rural area in their average score of financial awareness.

As reflected in the table 4.6 (a) the place of residence affects financial goals. The women teaching faculty residing in the rural areas have better scores for financial goals rather than the women of the urban area. The chart (Figure - 41) reflects the same. The study of score is of positive value. (i.e. 0.6708).

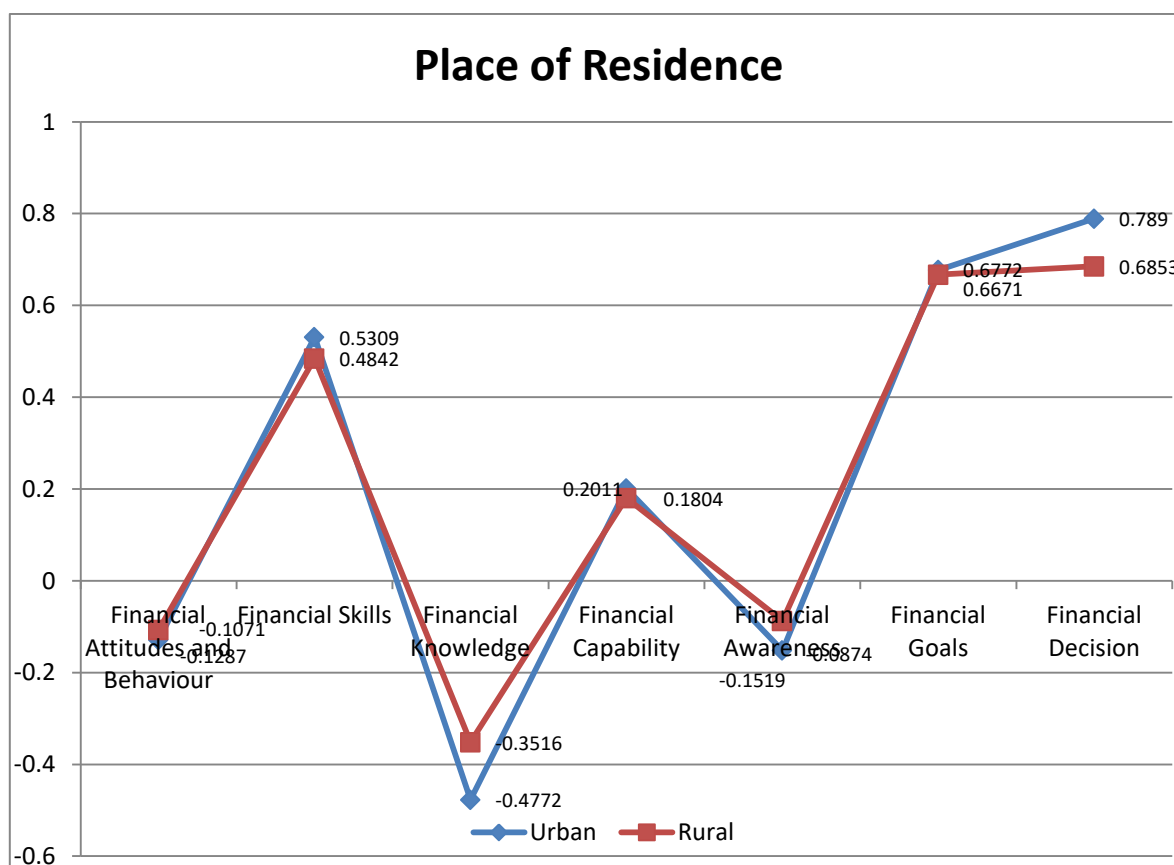
Table 4.6(b) H06, since significant values are less than 0.05 the null hypothesis is rejected for Financial Goals. There is a significant difference in the efficiency of financial goals between the women teaching faculty living in the rural and the urban areas in their average score of financial goals.

Table 4.6 (a) it is understood that the place of residence influences the financial decision of the women teaching faculty. The women living in the rural areas are better in making financial decisions than the women of the urban areas; this is reflected in the chart (Figure - 42). The study of the score is of positive of value (i.e. 0.7230).

Table 4.6(b) H07, since significant values are less than 0.05 the null hypothesis is rejected for financial decision. There is a significant difference in the financial decisions of the women teaching faculty living in the rural and the urban areas in their average score of financial decision.

The place of residence rural or urban of the women teaching faculty do influence financial literacy and its variables. Women residing in urban areas exhibit better financial attitude and behaviour (-0.1071) financial skills (0.5309), financial knowledge (-0.3516), financial capability (0.2011) and financial awareness (-0.0874). They have also scored better in financial goals (0.6772) and financial decisions (0.789). Women residing in rural areas have better scores in financial attitude and behaviour (-0.0941) and financial knowledge (-0.3674).

Chart – 18 (a)



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Table No. 23

Marital Status

Income in Rs.	No. of Respondents	Percentage
Single	128	29
Married	307	71
Total	435	100

Description :

The above table highlights the majority of the women are married and only 29% of the women are single.

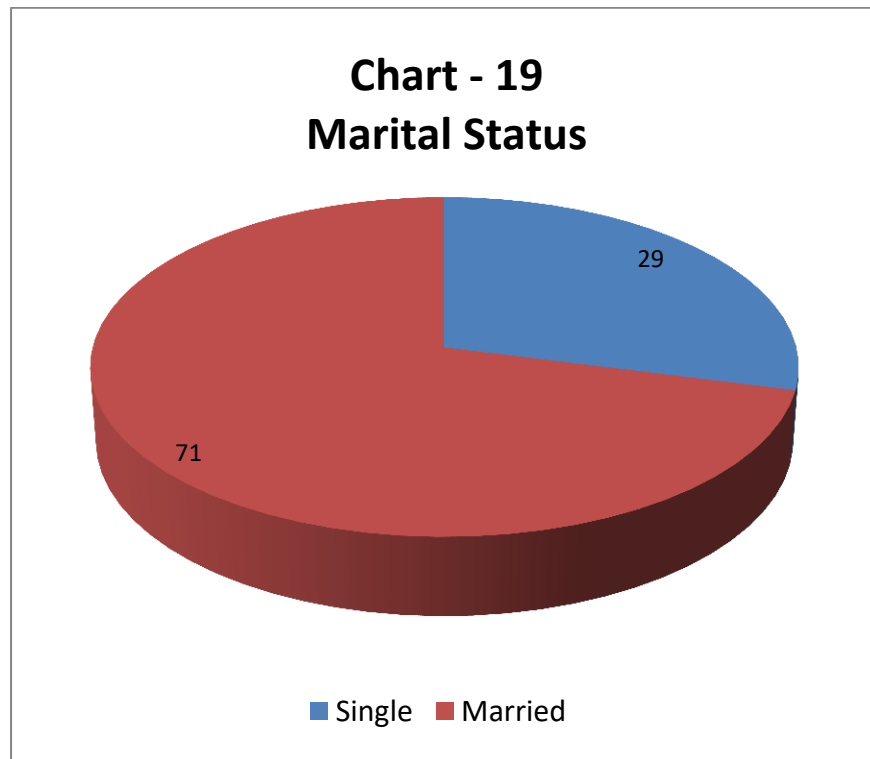


Table – 4.7 (a)

Marital Status

		N	Mean	Std. Deviation	Std. Error
Financial Attitudes and behaviours	Single	128	-.1649	.45268	.04001
	Married	307	-.0941	.49673	.02835
	Total	435	-.1149	.48475	.02324
Financial Skills	Single	128	.4365	.50319	.04448
	Married	307	.5281	.47235	.02696
	Total	435	.5011	.48286	.02315
Financial	Single	128	-.4687	.43864	.03877

Knowledge	Married	307	-.3674	.53844	.03073
	Total	435	-.3972	.51269	.02458
Financial Capability	Single	128	.1285	.43369	.03833
	Married	306	.2128	.38289	.02189
	Total	434	.1879	.39989	.01920
Financial Awareness	Single	128	-.1469	.67322	.05950
	Married	307	-.0958	.57583	.03286
	Total	435	-.1108	.60577	.02904
Financial Goals	Single	128	.7062	.42440	.03751
	Married	307	.6560	.49559	.02828
	Total	435	.6708	.47582	.02281
Financial Decision	Single	128	.6992	.74655	.06599
	Married	307	.7329	.66363	.03788
	Total	435	.7230	.68836	.03300

Table – 4.7 (b)

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Financial Attitudes and behaviours	Between Groups	.453	1	.453	1.933	.165
	Within Groups	101.528	433	.234		
	Total	101.981	434			
Financial Skills	Between Groups	.757	1	.757	3.266	.071
	Within Groups	100.429	433	.232		
	Total	101.187	434			
Financial Knowledge	Between Groups	.927	1	.927	3.549	.060
	Within Groups	113.149	433	.261		
	Total	114.077	434			
Financial Capability	Between Groups	.641	1	.641	4.040	.045
	Within Groups	68.601	432	.159		
	Total	69.242	433			
Financial Awareness	Between Groups	.236	1	.236	.643	.423
	Within Groups	159.023	433	.367		
	Total	159.259	434			
Financial Goals	Between Groups	.228	1	.228	1.006	.316
	Within Groups	98.031	433	.226		
	Total	98.259	434			
Financial Decision	Between Groups	.102	1	.102	.216	.642
	Within Groups	205.545	433	.475		
	Total	205.648	434			

Marital Status

Figure : 43

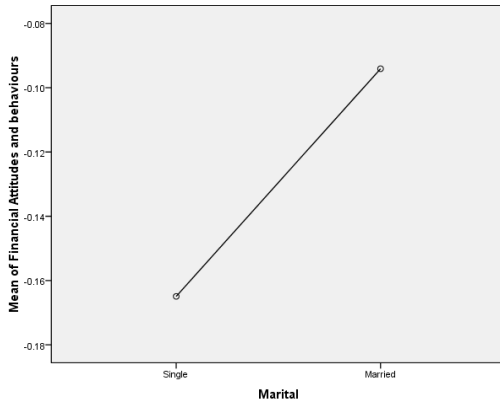


Figure : 44

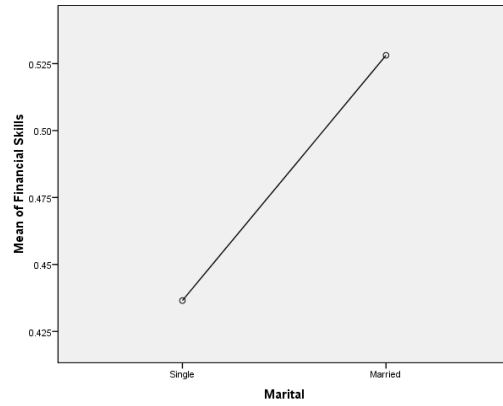


Figure : 45

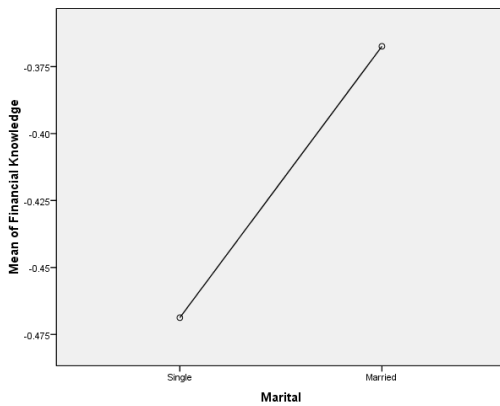


Figure : 46

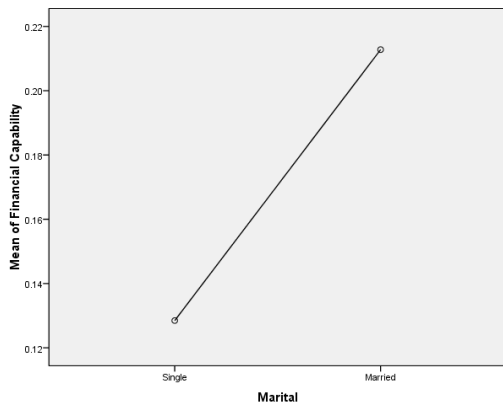


Figure : 47

Figure : 48

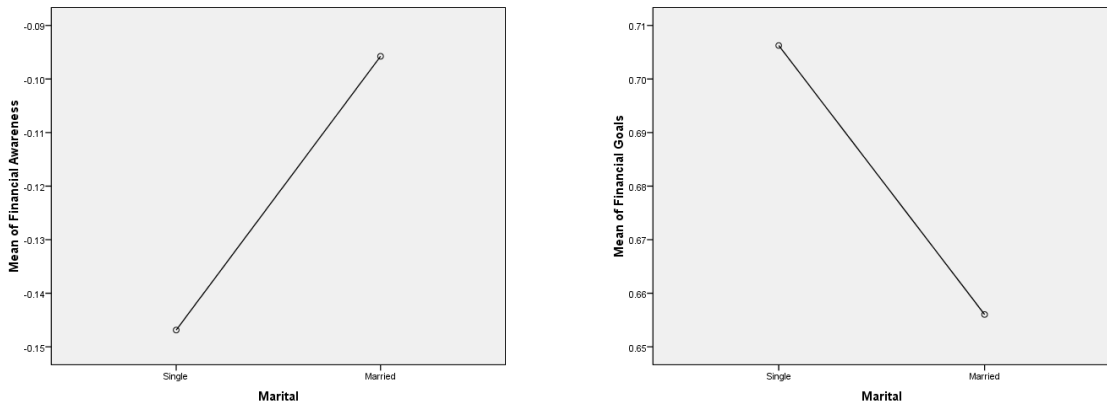
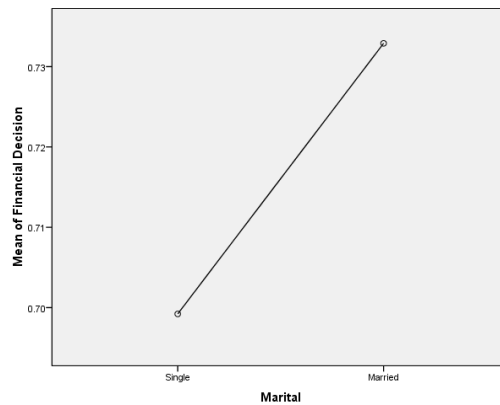


Figure : 49



Null hypothesis: There is no significant difference between the married women teaching faculty and the single women in the average score of financial literacy parameters.

It is understood from table 4.7 (a) that in the financial attitude and behaviour of the married women teaching faculty are better than the single women. The chart (Figure - 43) is self explanatory. In the study the score is of negative value (i.e. – 0.1149).

Table– 4.7(b) H01, since significant values are less than 0.05 the null hypothesis is rejected for Financial Attitude and behaviour. Married women teaching faculty are

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significantly better than the single women in the financial attitude and behavior in their average score of financial attitude and behaviour.

It is inferred from table 4.7(a) that the financial skills of the married women teaching faculty are better than the single women. The chart (Figure - 44) is an evidence. In the study the score is of positive value (i.e. 0.5011).

Table- 4.7 (b) H02, since significant values are less than 0.05 the null hypothesis is rejected for Financial Skills. Married women teaching faculty are significantly better in their financial skills when compared to this single women in their average score of financial skills.

Table 4.7(a) it is understood that married women teaching faculty have better financial knowledge than single women. This is evidenced in the chart (Figure - 45). In the study the score is of negative value (i.e. -0.3972).

Table- 4.7(b) H03, since significant values are less than 0.05 the null hypothesis is rejected for Financial Knowledge. Married women teaching faculty are significantly better in their financial knowledge rather than the single women in their average score of financial knowledge.

Table 4.7 (a) it is understood that the financial capability of married women teaching faculty are for better than the single women. The chart (Figure - 46) throws light on the same. In the study the score is of positive value. (i.e. 0.1879).

Table 4.7(b) H04, since significant values are less than 0.05 the null hypothesis is rejected for Financial Capability. There is a significant difference in the financial capability of the married women teaching faculty when compared to single women in their average score of financial capability.

From table 4.7 (a) it is understood that the financial awareness of married women teaching faculty is far higher than single women. The chart (Figure - 47) explains the same. In the study the score is of negative value. (i.e. -0.1108).

Table– 4.7(b) H05, since significant values are less than 0.05 the null hypothesis is rejected for Financial Awareness. The financial awareness of the married women faculty is significantly different from that of the single women in their average score of financial awareness.

Table 4.7(a) it is understood that the single women teaching faculty are stronger in their financial goals than the married women. The chart (Figure - 48) proves to be an evidence. In the study the score is of positive value (i.e. 0.6708).

Table– 4.7(b) H06, since significant values are less than 0.05 the null hypothesis is rejected for Financial Goals. The single women teaching faculty are significantly better than the married women in their financial goals in their average score of financial goals.

It is inferred from the table 4.7(a) that married women teaching faculty are more efficient in their financial decisions than the single women. In the study the score is of positive value (i.e. 0.7230). The chart (Figure - 49) highlights the view.

Table– 4.7(b) H07, since significant values are less than 0.05 the null hypothesis is rejected for Financial Decisions. There is a significant difference in the financial decisions of the married women teaching faculty when compared to the single women in their average score of financial decision.

The marital status on the women teaching faculty also affect the state of financial literacy and its variables. The married women have better scores in all the financial literacy variables namely financial attitude and behaviour (-0.0941), financial skills (0.5281), financial knowledge (-0.3674), financial capability (0.2128), financial awareness (-0.0958) except financial goals (0.7062), financial decisions (0.7329) for which the single women have better score.

Chart – 19 (a)

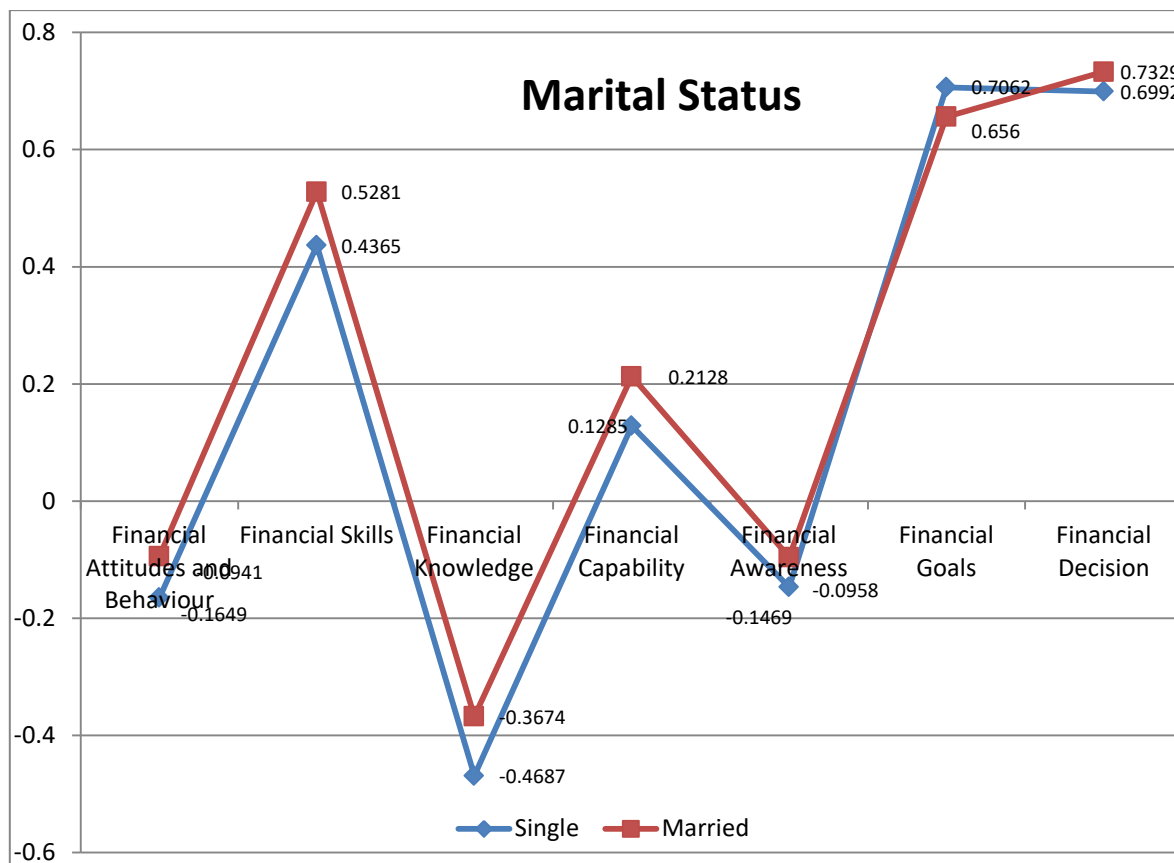


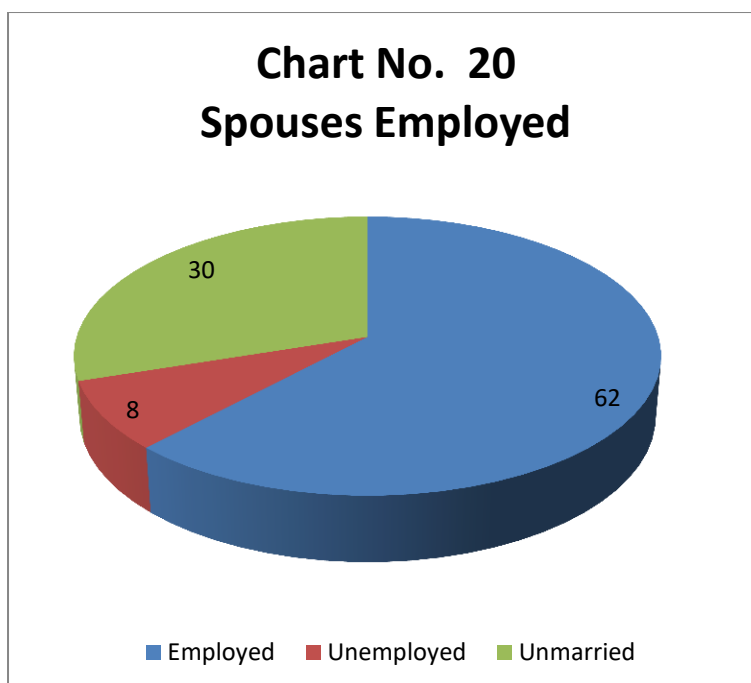
Table No. 24

Spouse Employed

Spouses	No. of Respondents	Percentage
Employed	271	62
Unemployed	36	8
Unmarried	128	30
Total	435	100

Description :

The above table throws light on the number of respondents. The spouses of 62% of the respondents are employed whereas 8% are unemployed. Out of 435 respondents 30 percent of the women teaching faculty are unmarried.



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Table – 4.8 (a)
Spouse Employed

		N	Mean	Std. Deviation	Std. Error
Financial Attitudes and behaviours	Yes	271	-.0968	.49397	.03001
	No	36	-.0741	.52386	.08731
	Total	307	-.0941	.49673	.02835
Financial Skills	Yes	271	.5447	.45658	.02774
	No	36	.4028	.56939	.09490
	Total	307	.5281	.47235	.02696
Financial Knowledge	Yes	271	-.3697	.54580	.03315
	No	36	-.3500	.48609	.08102
	Total	307	-.3674	.53844	.03073
Financial Capability	Yes	270	.2115	.38031	.02315
	No	36	.2222	.40717	.06786
	Total	306	.2128	.38289	.02189
Financial Awareness	Yes	271	-.0856	.57431	.03489
	No	36	-.1722	.58973	.09829
	Total	307	-.0958	.57583	.03286
Financial Goals	Yes	271	.6793	.47898	.02910
	No	36	.4806	.58448	.09741
	Total	307	.6560	.49559	.02828
Financial Decision	Yes	271	.7558	.66213	.04022
	No	36	.5602	.65846	.10974
	Total	307	.7329	.66363	.03788

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Table – 4.8 (b)

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Financial Attitudes and behaviours	Between Groups	.016	1	.016	.066	.797
	Within Groups	75.487	305	.247		
	Total	75.504	306			
Financial Skills	Between Groups	.640	1	.640	2.888	.090
	Within Groups	67.633	305	.222		
	Total	68.273	306			
Financial Knowledge	Between Groups	.012	1	.012	.043	.837
	Within Groups	88.702	305	.291		
	Total	88.714	306			
Financial Capability	Between Groups	.004	1	.004	.025	.875
	Within Groups	44.710	304	.147		
	Total	44.713	305			
Financial Awareness	Between Groups	.238	1	.238	.718	.397
	Within Groups	101.226	305	.332		
	Total	101.464	306			
Financial Goals	Between Groups	1.256	1	1.256	5.182	.024
	Within Groups	73.901	305	.242		
	Total	75.156	306			
Financial Decision	Between Groups	1.217	1	1.217	2.778	.097
	Within Groups	133.548	305	.438		

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Spouse Employed

Figure : 50

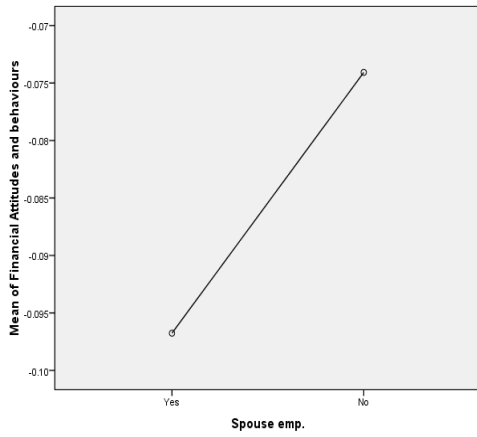


Figure : 51

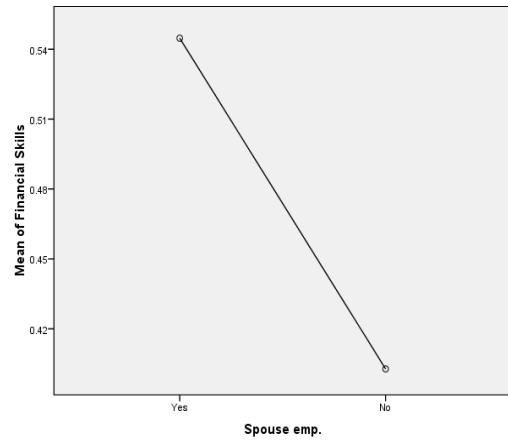


Figure : 52

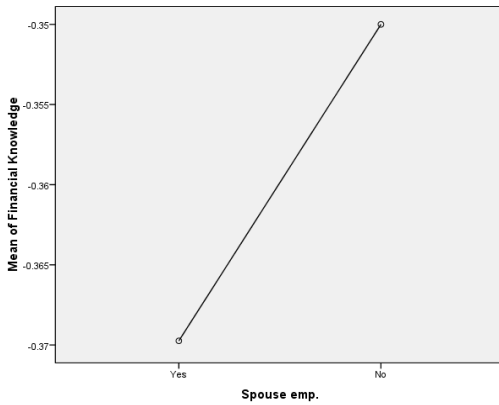


Figure : 53

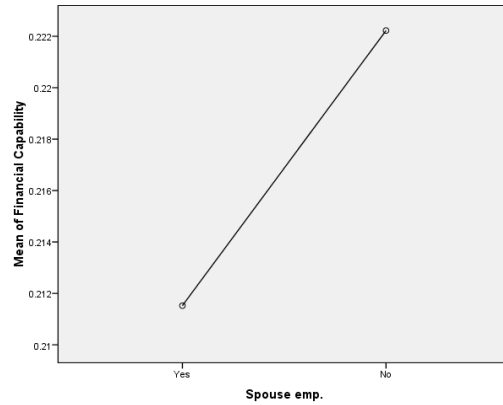


Figure : 54

Figure : 55

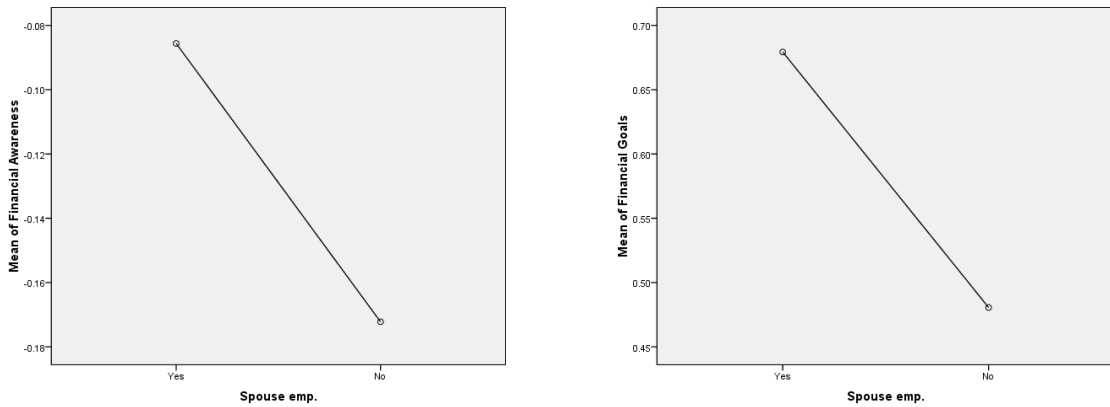
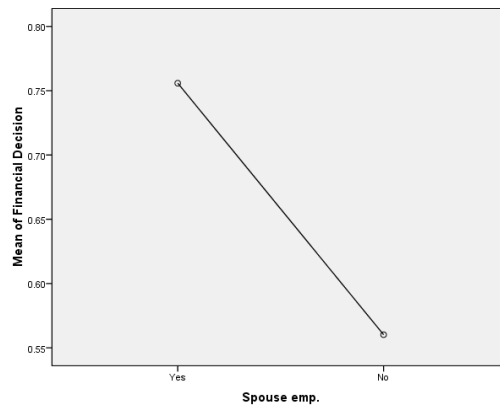


Figure : 56



Null hypothesis: There is no significant difference between women teaching faculty whose spouses are employed and those whose spouses are not employed in the average score of financial literacy parameters.

It is understood from table 4.8(a) that the financial attitude and behaviour of women teaching faculty whose spouses are not employed is better than the women whose spouses are employed. The chart (Figure - 50) proves the point. In the study the score of negative value (-0.0941).

Table- 4.8(b) H01, since significant values are less than 0.05 the null hypothesis is rejected for Financial Attitudes and behaviour in the financial attitude and behavior,

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women teaching faculty who have employed spouses are significantly better than those who have unemployed spouses in their average score of financial attitude and behaviour.

It is noted from table 4.8(a) that the women teaching faculty whose spouses are employed have better financial skills than the women whose spouses are not employed. The chart (Figure - 51) depicts this view. In the study the score is of positive value (i.e. 0.5281).

Table- 4.8(b) H02, since significant values are less than 0.05 the null hypothesis is rejected for Financial Skills. Women teaching faculty with employed spouses are significantly better than the other group in their average score of financial skills.

It is noted from table 4.8(a) that the women teaching faculty whose spouses are not employed have greater financial knowledge than the women whose spouses are employed. In the study the score is of negative value (i.e. -0.3674). The chart (Figure - 52) throws light on the same.

Table- 4.8(b) H03, since significant values are less than 0.05 the null hypothesis is rejected for Financial Knowledge. Women teaching faculty whose employed spouses are not employed have better financial knowledge in their average score of financial knowledge.

It is understood from table 4.8(a) that the women teaching faculty whose spouses are employed, are financially more capable than the women whose spouses are not employed. The chart (Figure - 53) explains this point. In the study the score is of positive value (i.e. 0.2128).

Table- 4.8(b) H04, since significant values are less than 0.05 the null hypothesis is rejected for Financial Capability. The financial capability of the women teaching

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faculty who have employed spouses are significantly more financial capable than those who have employed spouses in their average score of financial capability.

Table 4.8(a) it is understood that the financial awareness of women teaching faculty whose spouses are employed is greater than the women whose spouses are not employed. In the study the score is of negative value (i.e. -0.0958). The chart (Figure - 54) brings out the point.

Table– 4.8(b) H05, since significant values are less than 0.05 the null hypothesis is rejected for Financial Awareness. The financial awareness of the women teaching faculty whose spouses are employed are significantly better than the women with unemployed spouses in their average score of financial awareness.

Table 4.8(a) It is understood that the women teaching faculty whose spouses are employed, have efficient financial goals than the women whose spouses are not employed. This is reflected in the chart (Figure - 55). In the study the score is of positive value (i.e. 0.6560).

Table– 4.8(b) H06, since significant values are less than 0.05 the null hypothesis is rejected for Financial Goals. There is a significant difference in the financial goals of the women teaching faculty whose spouses are not employed when compared to the women whose spouses are employed in their average score of financial goals.

It is inferred from the table 4.8(a) that the women teaching faculty whose spouses are employed are better in their financial decisions than those whose spouses are not employed. In the study the score is of positive value (i.e. 0.7329). The chart (Figure - 56) is evidence.

Table– 4.8(b) H07, since significant values are less than 0.05 the null hypothesis is rejected for Financial Decision. There is a significant difference between in the

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financial decision of women whose spouses are employed did not who are not employed in their average score of financial decision.

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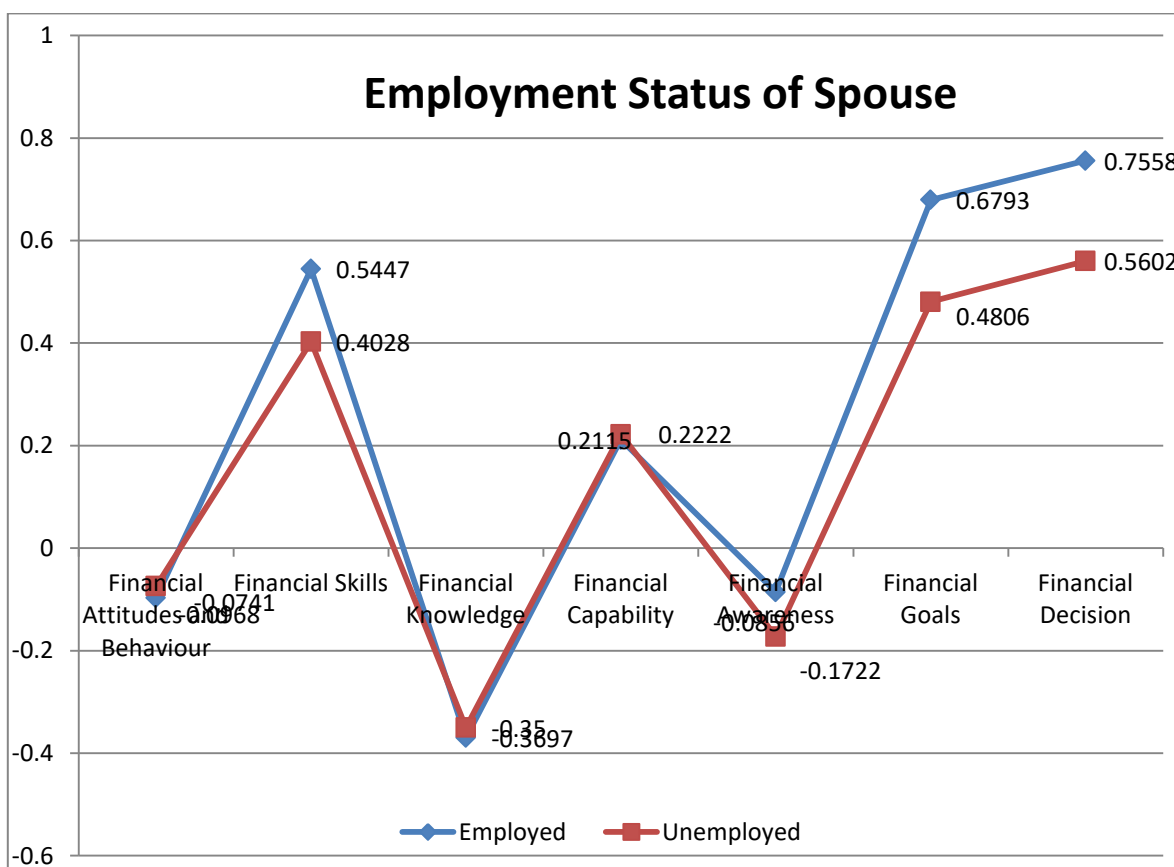
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Women teaching faculty whose spouses are employed are efficient financial; skills (0.5281), financial capability (0.2128), financial awareness (-0.0958) and financial decisions (0.7329) Whereas Women teaching faculty whose spouses are not employed score high in financial attitude and behaviour (-0.0941) and financial goals (0.6560).

Chart – 20 (a)



Chapter - 5

Findings, Suggestions and Conclusion

Financial Literacy to Financial Well-being; a study of the level of financial literacy of women teaching faculty in educational institutions in Coimbatore region is a research work when explores and measures the level of financial literacy of women teaching faculty and represents the voices of 435 women who participated in it. The strength of this study is that it is the reflection of women's voices, ideas and concerns. For women, emotion, money, and family are issues which are interwoven and cannot be separated.

Chapter I is the introduction which explains the title and focuses on the need for the study. The literature review explores financial literacy and its variables, and undertakes to develop financial literacy with the focus of women teaching faculty. While highlighting the research area it also defines financial literacy and its variables such as financial attitude and behaviour, financial skills, financial knowledge, financial capability, financial awareness, financial goals, financial decision and financial well-being. It further deals with the objectives, the scope for the research work, limitations, hypothesis and details of the chapters.

Chapter II is the literature review which underlines the significance and the importance of the present topic of study. It also explains financial literacy and its other variables and proves how they are interlinked and interdependent. It establishes the relation between the variables. It throws lights on the need for financial education and on financial literacy initiatives taken by the Government.

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Chapter III deals with the research methodology. It highlights the number of women working in educational institutions targeted and helped. The sampling frame, sampling unit, data collection method, questionnaire method, interview technique and focus groups are elaborately dealt with. It further focuses on the statistical tools, such as K.S. Test for instruments, Anova Test, Cross Tabulation and Percentage Analysis, Structural Equation Modeling, Correlation, Confirmatory Factor Analysis and Statistical Software. The Software used are SPSS and VPLS.

The Chapter IV deals with the analysis and interpretation of the research work. The present chapter recapitulates the findings of the earlier chapters and gives suggestions for future research work. It also proves the importance of the present research on financial literacy particularly among educated women which is a must for the benefit of future generations. It comprises of findings, suggestions and concluding remarks.

Findings

The findings of the financial literacy women teaching faculty report, makes a significant contribution about financial literacy and its variables such as financial attitudes and behaviors, financial skills, financial knowledge, financial capability, financial awareness, financial goals and financial decisions. The findings reflect the respondents' self-assessed ability, understanding, attitudes and behaviour in the management of money.

The analysis so far points to a number of key results. Among the women teaching faculty respondents out of 435 only 59 are totally literate. This is only 13.5%. This finding should draw the attention of policy makers, financial regulators, all financial organizations and Government sectors to take proper measures to redress the issue.

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The overall finding is that women teaching faculty have low financial knowledge. Correlations between all variables are significant; the level of financial knowledge is weaker when compared to all other financial literacy variables such as financial attitude and behaviour, financial skills, financial knowledge, financial capability, financial awareness, financial goals, financial decisions and financial well-being.

The findings of this study reveal that women teaching faculty do not have adequate knowledge about investments and other personal finance issues. Their knowledge is least in the areas of financial planning basics and retirement planning. Findings of surveys reflect that the level of financial knowledge in women is lower than men in almost all the countries.

Among 435 valid cases of women teaching faculty, women have scored highest in R6 financial goals and above 300 in R7 financial decision and R2 financial skills. They exhibit low score of R4 financial capability of 285 and lower than that score in R5 financial awareness 179, R1 financial attitude and behaviour 169. The lowest score is 59 for R3 financial knowledge. As per the dichotomy label, the count of R1 financial attitudes and behaviours is 169, R2 financial skills is 353, R3 financial knowledge is 59, R4 financial capability is 285, R5 financial awareness is 179, R6 financial goals is 386, and R7 financial decision is 354. Among the teaching faculty 386 score the highest in financial goals, 354 in financial decision, 353 in financial skills, 285 in financial capability, 179 in financial awareness, 169 in financial attitude and behaviour and 59 in financial knowledge.

The findings are also confirmed in the Mean score where the women teaching faculty have scored positively in financial skills, financial capability, financial goals and financial decision. They score negatively low in financial attitudes and

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behaviours and financial awareness and they have scored the least in financial knowledge. Among the women teaching faculty respondents out of 435 only 59 are totally literate. This is only 13.5%. This finding should draw the attention of policymakers, financial regulators, all financial organizations and Government sectors to take proper measures to redress the issue.

One of the findings is that the level of the relationship between financial attitude and behaviour and financial skills is fairly good. The increased level of financial skills further improves the state of financial capability. It clearly depicts that financial awareness strengthens financial knowledge. As per the chart the level of the financial knowledge of the women teaching faculty is considerably low. As a result it affects the financial capability of the women. The weakened level of financial capability further considerably affects the level of financial goals and financial decisions.

Examining the level of financial literacy of women teaching faculty, this study throws light on their lack of knowledge of financial issues. Financial knowledge influences key outcomes during the course of work life as well as the time of retirement. It is significant to note that financial literacy and its variables such as financial attitude and behaviour, financial skills, financial knowledge, financial capability, financial awareness, financial goals, financial decision and financial well-being, are interlinked and interdependent.

Some of the salutary features highlighting the efficiency of the women teaching faculty in financial skills, financial capability, financial goals and financial decisions, are as follows 68% of the women assert that they spend a lot of time thinking about financial information before they make a financial decision. 87% of

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the women have the ability and understanding to budget day-to-day finances while 87% of women are interested learning more about budgeting day-to-day finances.

77% of the women try to stay informed about money matters and finances. 85% of the women are easily able to keep track of their everyday spending. 87% of the women think about ways to reduce their spending. 60% of women disagree to the point that they are not easily able to keep track of their everyday spending. 54% of the women disagree to the point that they are struggling to make both ends meet financially. 89% of the women pay their bills on time. 79% of them keep a close personal watch on their financial affairs. 89% of them assert that before they buy something they carefully consider whether they can afford it. But 90% of the women are interested in learning more about saving and 89% are interested in learning more about investing money.

71% of the women assert that there is no better way of saving money than paying off debt early. 76% of them express the view that they will not get into debt and that if they can't afford they won't buy. But 83% of the women are interested in learning more about managing debt. 78% of the women affirm that they have the ability and understanding to deal with banks or other financial services providers. But 85% are interested to learn more about how to deal with banks or other financial services providers.

84% of the women agree that they have the ability and understanding to plan for my long-term financial future. But 89% of the women are interested to learning more about planning for the financial future. 79% of the women feel that they have the ability and understanding to ensure enough money for their retirement. But 72% are interested in learning more about planning for their long -term financial future.

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In budgeting and in investing money in planning for the long-term financial future and retirement and in making financial and investment decision, women teaching faculty assert that they have great ability. As per the findings,

87% of women say they have the ability to budget day-to-day finances.

78% say they have the ability to deal with financial service providers.

84% women are confident in their ability to plan for their long-term financial future.

79% say they can ensure they have enough money for retirement

76% of the women say they have the ability to choose appropriate insurance.

69% say they have the ability to invest money

79% of the women feel confident in making financial and investment decision.

What people think and feel about money issues impacts upon how receptive they are to learning about money. Overcoming and managing these attitudes is an important part of improving people's ability and willingness to engage with their money. Importance of learning more about money matters

87% are interested in learning more about budgeting day-to-day finances.

90% are interested in learning more about saving

89% are interested in learning more about investing money

85% are interested to learn more about how to deal with banks and other financial services providers.

91% feel that personal financial literacy and planning will improve their family's quality of life.

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83% are interested in learning more about managing debt.

78% are interested in learning more about dealing with credit cards

89% of women are interested in learning more about planning for their long-term financial future.

72% are interested in learning more about ensuring enough money for retirement.

83% are interested in learning more about how to choose appropriate insurance.

81% are interested to learn more about how to recognize a scam or investment scheme that seems too good to be true.

82% are interested to learn more money management and investing

72% are interested to learn more from informational workshops

The majority of the respondents have voiced their views on learning about money issues such as, dealing with credit cards, budgeting, managing debt, choosing appropriate insurance saving, dealing with financial service providers, investing, getting information about money ensuring enough money for retirement, understanding rights and responsibilities and planning for the financial future. Most of them are interested in learning more to invest and ensure enough money for retirement. If consumers do not realize that they need to be enlightened and need information, they will never seek it.

Recognition of the importance of learning is a positive outcome and an essential prerequisite for taking action. For these people, a lack of awareness is not the issue, but there may be attitudes at play which prevent the person from actually

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learning and taking action. In some people more than the lack of awareness it is the attitudes which prevent them from learning more and take action.

The above mentioned view is supported by surveys which prove that women are more confident in their ability to manage day to day finances. The level of ability and understanding when compared to the levels of recognition of importance of learning the gap indicates the difference in the confidence level in money management issues.

87% of women say they have the ability to budget day-to-day finances and 87% are interested in learning more about budgeting day-to-day finances.

69% say they have the ability to invest money but 89% are interested in learning more about investing money.

78% say they have the ability to deal with financial service providers but 85% are interested to learn more about how to deal with banks and other financial services providers.

84% women are confident in their ability to plan for their long-term financial future but 89% of women are interested in learning more about planning for their long-term financial future.

79% say they can ensure they have enough money for retirement but 72% are interested in learning more about ensuring enough money for retirement.

76% of the women say they have the ability to choose appropriate insurance. 83% are interested in learning more about how to choose appropriate insurance.

81% are interested to learn more about how to recognize a scam or investment scheme that seems too good to be true.

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79% of the women feel confident in making financial and investment decision but 82% are interested to learn more money management and investing decisions.

The women teaching faculty recognize the importance of learning more about the complex money management issues. Their confidence is lacking in planning for the financial future and dealing with money investing and ensuring enough money for retirement. This is an extremely positive and encouraging result and is consistent with the finding that women intend to make improvements in the way they manage their money. They are less interested in learning about everyday money management issues which is consistent with their higher levels of confidence in these areas.

Findings of the study suggest that overall financial literacy level of respondents is not very high. Financial literacy is particularly severe among women teaching faculty. Findings suggest that financial knowledge influence financial behaviour. The results show that behavioral characteristics matter. Commitment and Financial Planning are vital issues for healthy financial attitudes. Striking behavioural traits such as self-control, planning and patience affect the ability of women to manage their finances and stay out of financial trouble.

The current research proves that there is the relationship between personal, financial knowledge, financial satisfaction, and selected demographic variables in terms of best practice financial behaviour. It is significant to note that financial literacy supports positive behavioural changes. Improved financial literacy can lead to positive behaviour changes. One's changing of attitude toward saving and spending will lead one to building a better budget.

Ignorance and wrong attitudes are two common issues which are the cause for problems. Lack of teaching has resulted in ignorance. Our actions are the outcome of our thinking. The main problem is not money but the problem of attitude. More

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and more, experts are seeing that our economic decisions aren't based on logic, but on emotion and desire. When the focus is on individuals' behavioural traits, such as self-control, planning, and patience, they develop their ability to stay out of financial trouble. Emotions and money are inseparable. Emotion, Money and family are interlinked and cannot be separated. The logical outcome is that we are made up of attitudes and actions.

Another important finding is that there is a strong correlation between financial literacy and day to day financial management skills. To make informed and effective decisions regarding earning, spending, and the management of money, women need financial skills. Since the complexity of financial markets is increasing, women need to acquire financial knowledge, skills and confidence to effectively participate in economic activities and financial decision-making, both within and outside their households.

According to the report, women teaching faculty affirm that they have high levels of ability with their money, especially when it comes to everyday money management issues, such as budgeting, saving, dealing with credit and managing debt. But they are less confident when it comes to more complex money issues such as investing and planning for retirement.

79% of the women are confident in making financial and investment decisions. 60% of the women disagree to the point that they would not consider risk and return when making an investment decision. 69% say that they have the ability to invest money. But 59% of the women do not have investments, such as shares, bonds, managed funds, debentures, unit trusts. 89% are interested in learning more about investing money. 82% are interested to learn more about money management and investing. With everyday money management issues like budgeting, saving,

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dealing with credit and managing debt women express confidence in their ability with money. They are less confident with more matters such as complex issues like investing, understanding financial language and ensuring enough money for retirement.

The findings of this study reveal that women teaching faculty do not have adequate knowledge about investments and other personal financial issues. In the areas of financial planning basics and retirement planning their knowledge is least. Financial literacy affects many different financial outcomes such as savings, wealth, debt and retirement funds.

The study reveals that most of the personal financial problems are rooted in bad spending habits, bad saving habits, bad investing habits. Many of them desire to find freedom from debt and from anxiety over their financial future. Some of them feel that their monthly expenses consume just about everything. Sometimes they stagger with consumer debt which makes them feel that they would never get ahead. They need to regain control of their financial life.

Women teaching faculty generally profess high levels of confidence in their ability, and in their good money management. They are less confident about investing and highly confident in their ability to protect their money, including choosing appropriate insurance and investing. But they are less confident about risk and return when making investment decisions. Though the women express great confidence in their ability to plan for their long-term financial future, they are less confident in their ability to ensure enough money for retirement. Though retirement planning is very important, it is ignored much.

52% of the women agree that retirement is too far away to think about it. This is a critical state of affairs. Awareness about retirement planning has to be created

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since financial literacy is associated with greater retirement planning and greater retirement wealth accumulation (Iusardi 2014)

66% of the women stay informed on financial planning developments by reading newspapers and magazines / Media / Internet.. 65% of the women regularly seek out financial information and advice. 78% of the women understand information they receive concerning financial products. 75% are of the women before making decision consider several [products / loans / policies/accounts] from different companies. 72% of the women are interested in learning more from informational workshops 82% of the women are eager to have training opportunities money management and investing. 89% of them want more resources and information for effective money management and investing.

The findings reflect that some do not know where to look for advice, or cannot find the advice they are looking for, or get advice at a time that suits them, or do not understand the advice that they have been given. Sometimes there are so many advisers available that they know do whom to choose. They consult different people who give different answers. They sometimes do follow the advice they had been given and later regret it. Women have to get information and support that would help them to achieve financial security throughout their lives.

Most women do not understand how to prepare themselves for financial security. This is the key issue related to financial literacy which has access to financial information. Lack of understanding is due to the fact that many sources of financial information are complex and inaccessible to the average consumer. Lack of information and guidance regarding practices of savings and credit result in women taking wrong financial decisions. This is a hindrance for their empowerment. They

have to be enlightened on wise financial practices and right financial decision-making.

Fewer women respondents are making use of financial professionals who could help them achieve their financial goals and take responsibility for managing household wealth. For women, there are four money management issues such as planning for the financial future, investing, understanding financial language and ensuring enough money for retirement. The four issues are interconnected since financial language is integral to investing while investing is important for both planning for the financial future and ensuring enough money for retirement.

78% of the women feel that they have concrete financial goals toward which they are working. 79% agree that they have set long term financial goals and strive to achieve them. 76% of the women believe in taking out insurance to be prepared for the unexpected. 70% of the women have insurance, home and contents insurance, car insurance, life insurance etc. 73 % of the respondents spend a lot of time thinking about financial information before they make a financial decision. But 91 % feel that personal financial literacy and planning will improve their family's quality of life. 83% are interested in learning more about how to choose appropriate insurance.

The present research work proves that lack of knowledge and confidence impact a woman's ability to reach her financial goals. Women need to be educated about goal setting and personal action plans. They have to be empowered and made confident as consumers of financial services who offer the prospect of improved household savings performance.

Women teaching faculty are more confident of meeting short-term goals. They affirm they are more confident in their ability to manage day-to-day finances than

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they are in planning for and meeting long-term financial goals. Women's confidence in meeting long-term and retirement goals wavers. They do not understand the importance of their financial goals. Failure to manage personal finances can have serious long-term, negative social and societal consequences. (Vanessa 2005)

One of the biggest perceived impediments to reaching financial goals is not having enough income to meet all needs. (Lori 2015) Setting goals is the first step towards reaching them for immediate short-range and long-range goals for the future. Attitudes and skills influence people's inclination to plan. It is evidenced in the survey that individuals with a high inclination to plan, spend more time developing financial plans and save and accumulate more wealth. Pursuing financial goals with definite plans is beneficial.

The following findings reflect that women teaching faculty need financial literacy training. 75% of them agree that money is important to be happy in life. 71% of the women feel that dealing with money is stressful and overwhelming. 71% of the women thinking too much about their long-term financial future makes them feel uncomfortable. 69% of the women do not agree that dealing with money is boring. 55% of the women think that the money is just a means to buy things. 56% of the women agree that financially, they desire to live for today. 62% of them agree that money decisions create tension or arguments in their household.

The succeeding findings further reiterate women's need for financial education. 63% of the women agree that they pay the only pay the minimum amount owing on credit cards. 57% of the women agree that financial planning is only important for those who have a lot of money. 52% of the women agree with the statement that retirement is too far away for them to think about it. 53% of them rarely or never read financial statements. 58% of the women check only the balance

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on financial statements. 53% of the women pay minimum amount required in repaying their loans. 10% of the women tend to fall behind on loan repayments. 11% of them usually only pay the minimum due amount for credit cards. 3% of the women do not regularly pay the balance owing on their credit card when it is due.

As reflected in the findings, sometimes the women teaching faculty rarely or never read financial statements. They don't take insurance to be prepared for the unexpected and pay the minimum amount for credit cards. They believe that financial planning is meant for the rich and never keep track of everyday expenditure. They do not regularly do a budget for day to day expenses. Never contemplate on ways to reduce spending and go to the extent of believing that saving for retirement is too far away to think about, resulting in having problems in setting aside money for important purchases.

Though women teaching faculty affirm that they have the ability, they have to understand and recognize the importance of learning more about money management issues such as ensuring enough money for retirement, investing, planning for the financial future, dealing with financial service providers, getting information about money, choosing appropriate insurance, recognizing a scam, saving, managing debt, dealing with credit cards and budgeting.

It is significant to note that the women teaching faculty feel the necessity and importance for learning for about financial issues. 87% of them feel that it is important for them to learn more about how to budget day-to-day finances. 90% of the women feel that it is important for them to learn more about how to save money. 89% of them feels that it is important for them to learn more about how to invest money. 85% of the women assert that it is important for them to learn more about how to deal with banks or other financial services providers. 91% of the women feel

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that personal financial literacy and planning will improve their family's quality of life. 83% of the women agree that it is important for them to learn more about how to manage debt.

78% of the women feel that it is important for them to learn more about how to deal with credit cards 89% of the women feel that it is important for them to learn more about how to plan for their long-term financial future. 83% of the women feel that it is important for them to learn more about how to choose appropriate insurance. 81% of the women affirm that it is important for them to learn more about how to recognize a scam or investment scheme that seems too good to be true. 72% of the women think that training opportunities concerning money management and investing must be made available for everybody. 89% of them agree that more resources and information are needed for women concerning money management and investing.

The current research proves that there is the relationship between financial literacy and demographic factors such as experience, income, age, birth order, place of birth, place of residence, marital status and the employment state of the spouses. This is exemplified in the tables and charts.

Suggestions

Some suggestions are herewith given for increasing the level of financial literacy among the people in general and women teaching faculty in particular. It is absolutely necessary to make women teaching faculty increase their ability to make informed judgments and to take effective financial decisions concerning the use and management of money. Women have to plan for their financial future and have understanding of details of money management of money they could make in managing their money.

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Future research work should focus on increasing financial knowledge. This is a means of changing or improving financial management behavior which will enhance their skills and abilities to make more informed economic choices. The results of the research work suggest that policies to prevent people from getting into financial difficulties must take behaviour into account and whether policy can be oriented towards improving financial habits and mitigate the influence of behavioural characteristics on personal finances.

Financial literacy initiatives have to be taken to provide women with the knowledge and skills to make use of the increased opportunities and choices offered by more sophisticated financial markets by deconstructing the many myths women have about retirement. They have to be provided with broad and practical skill development programme in financial management. The low level of financial literacy of women has to be addressed.

All financial decisions have consequences and hence it is important to educate people to take financial decisions on their own and to understand the complications. Knowledge of the importance of making appropriate decisions regarding money and retirement is mandatory. Women should have access to financial services which are available to make informed financial choices. To achieve a greater level of financial security strategies have to be provided to equip women to navigate the maze of financial products and information available in the market.

Financial capability has to be targeted, such as planning ahead. The financial literacy level of the women teaching faculty has to improve, to develop innovative tools and resources and to help them create a clear path toward a more secure retirement. Women need to have a better understanding of financial issues will help

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to women exert control in an effective way. To achieve financial security they need to be empowered with the necessary knowledge and confidence.

It is important to gain knowledge about investments and about incurring debts which prevent saving and investing for future needs and dreams. Saving is important. Yet it's often the most commonly procrastinated, poorly managed part of our financial lives. Systematic savings provides a cushion for such emergencies. The key to successful saving is to start early, no matter how small the savings. Several initiatives have to be undertaken to foster saving and financial security by educating workers to improve their financial literacy and knowledge about pensions, automatically enrolling workers in pension plans, and simplifying workers' pension enrollment decisions.

Women have to be empowered and made confident since they are the consumers of financial services who offer the prospect of improved household savings performance. Plan should always include spending less than our income so that we can have an abundance from which we can save for the future. Financial literacy programmes will empower individuals and families to make sound financial decisions which are important tools for achieving financial responsibility in the wider national and global context.

Women consumers and investors have to become financially literate to improve their understanding of financial products and concepts. Through information, instruction and objective advice they will be able to develop skills and confidence to become more aware of financial risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their financial well-being. In work places financial education initiatives have to be increased.

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The Govt. should take measures to introduce project a means to enable data collection, research collaboration, policy coordination, development of international guidance and analytical work and information-sharing. Awareness has to be created about insurance, its various polices and their importance various policies. Financial education should be considered as important to promote financial literacy. It is the responsibility of every citizen to educate others regarding finance. As a responsible citizen of the nation it is everyone's duty to educate others, wherever needed.

Key to attaining this laudable goal is financial education (World Savings Bank Institute, 2010). Finally once again, it is reiterated that special focus should be on improving the level of financial knowledge by adopting every means and methods through as many targeted programmes as possible.

The targeted programmes should include mentorship providing one-on-one financial literacy training, in-depth course and training, individual coaching, helping people to open bank account, well organized pension awareness programmes, seminars, workshops and newspaper campaigns conducted by commercial banks, stock exchanges, mutual funds, training-the-trainer approach, training volunteers, disciplined savings program, opening of financial literacy centers and collaboration between financial educators and media specialists.

Conclusion

The undertaking of this is research work focusing on the level of financial literacy and its variables of women teaching faculty has been a rewarding experience. The research work has investigated women's relationship with money, and has discovered what would help them engage with financial matters and become active in planning their financial futures. Special mention is made to the point that

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the research work has generated interest and awareness to promote more responsible and prudent individual saving and borrowing behavior among the respondents.

As evidenced by the events surrounding the global crisis of 2008 “when people and institutions make grievous financial errors, poor financial decision-making can have substantial costs not only for individuals but also society at large”. (Annamaira 2011) A fear is that the rapid growth of consumer credit coupled with low levels of financial literacy and the shock of the global financial crisis is a dangerous mix that can lead to consumer over indebtedness and financial distress.

Angela is of the opinion that poor financial decision making may be a surprisingly widespread phenomenon. Second, such problems may build unnoticed for a long time before a crisis is reached. Third, the systemic effects and the costs of preserving stability may be sizable, as demonstrated by the ensuing financial market turmoil and subsequent interventions. (Angela 2009)

The report of the research work concurs with the views of Puneet Bhushan that women find it difficult to take decisions regarding personal finance issues confidently and often make mistakes. Financial decisions many times are not based on logic but on emotions and desire. Generally the problems are caused by overspending and not insufficient income. Sometimes more income makes the situation worse. Making sound financial decisions depends on the attitudes. Individuals’ financial behaviour determines the financial choices that individuals make in different contexts such as saving for retirement, using credit cards or looking for advice.

Be it planning ahead for expenditures, making a budget, using a budget to manage money, avoiding of unnecessary spending, having a savings plan, saving regularly, maintaining an emergency savings account, making a plan to reduce debt,

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avoiding excessive debt, borrowing with full understanding of terms and conditions, knowing about financial options, their terms and conditions and using bank services to support financial goals need proper financial decisions. Without increased financial literacy, people will be increasingly at risk of making poor financial decisions which leave them to confront financial hardship, including an insecure old age. (Annamaria 2011)

OECD remarks that in future research work should focus on increasing financial knowledge as a means of changing or improving financial literacy. The certainties of life, combined with the inevitable uncertainties, underscore the importance of building an accessible financial reserve. Both women and men need to be sufficiently financially literate to effectively participate in economic activities and to take appropriate financial decisions for themselves and their families, (2008)

The ability of consumers to make informed financial decisions is critical to developing sound personal finance. Learning about finance and money will certainly help everyone to take better financial decisions in life. (Sheetal 2013) This will contribute to increased saving rates, more efficient allocation of financial resources, and greater financial stability. Women feel no better prepared to make wise financial decisions today than they did a decade ago. In spite feeling more financially secure, few women feel better prepared to make smart financial decisions.

Financial literacy is important for several reasons. Financially literate consumers will be able to sail through tough financial times because of the fact that they might have accumulated savings, purchased insurance and diversified their investments. Financial inclusion encompasses access to timely and affordable help with financial choices and decisions. Financial products and services, though

increased in number, variety and complexity have become more available than ever before.

The key tool to reach this multidimensional goal is financial education. An important aspect of financial education programs should be to increase the awareness of the consumers of their need for financial information. The consumers will not seek financial information if they are not aware of the fact that they need it. Policymakers need to think about the best ways to reach these consumers to convince them that they need financial education.

Financial education is the nexus linking their interests in these common goals. (Monique 2011) Financial education which targets behavior change, if done well, will provide opportunities for people to acquire new knowledge and skills. However, financial capability will become most effective, if people have opportunities to apply what they have learned over time.

Improved financial knowledge and skill will empower women and enable them to make valuable contributions to society and thus have control of their future. Thus, financial literacy has significant relevance for financial inclusion and consumer protection. Without financial literacy, we cannot expect to make major headway in either financial inclusion or consumer protection.

This research aims at women teaching faculty developing their capacity, knowledge and confidence to set and achieve financial goals, to make informed financial decisions, and respond to changing financial circumstances and to enable them to acquire knowledge and to develop prudent and responsible financial behaviour with regards to financial products. It thus focuses on financial literacy as a potentially important determinant of women's well-being.

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In the long run if the teaching faculty becomes financially literate they will be able to educate the future generations. The strength and health of our economy will be determined by how well we educate our young people today. We must teach the value of the dollar even to high school students since in today's demanding financial environment at a young age consumers confront complicated financial decisions. Developing financial literacy skills can help young people and adults make those decisions with confidence.

The shared experiences of the women teaching faculty will be motivating force to encourage financial literacy among youth, empowering them to make informed and educated financial decisions for themselves and their families. It is the belief of the researcher that students can be exposed to instruction on managing their money through a personal finance class and increase their knowledge and skills to handle financial issues in their future.

It is hoped that this research work will be of interest not only to researchers and teachers, but also policymakers engaged in work on financial reforms and providers of financial advice and financial services. It is believed that findings of this study will certainly help policy makers and regulators to devise appropriate strategies in order to increase the level of financial literacy amongst the population.

It is positively anticipated that this present project will promote a strategic program model that will enhance awareness and uptake of financial information and services. It is anticipated that this research work will be one of the means to enable data collection, policy coordination, research collaboration, development of international guidance and analytical work and information-sharing.

Without financial literacy, we cannot expect to make major headway in either financial inclusion or consumer protection. With many drastic changes resulting in

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the twenty first century financial environment the understanding of finance and its impact on society financial literacy is essential for the economic and social security of women and their families. In short, unless steps are taken to improve levels of financial literacy, we are storing up trouble for the future.

Certainly the measures taken by the Government with all the targeted programmes will increase ability of women to capture the key aspects of financial literacy and its variables to learn more about finance and money to make informed judgments, regarding the use and management of money, to enhance peoples' skills and abilities to make more informed economic choices, to process economic information and make informed decisions about financial planning, wealth accumulation, debt and pensions.

The programmes should help individuals to make the best decisions regarding money and retirement, to make appropriate investment decisions, to identify the main factors that cause people to experience financial distress, to participate in economic activities and to take appropriate financial decisions for themselves and their families, to measure respondent's knowledge in the areas of finance building, savings and investments, borrowings, insurance, risk and return, to make effective financial decisions for the rest of their lives and to help women succeed with their money.

Financial literacy can empower consumers to effectively manage their household budgets, providing more opportunity to consume and save or invest. Financial education can help provide individuals with the financial knowledge necessary to create household budgets, initiate savings plans, manage debt, and make strategic investment decisions for their retirement or their children's education. Having these basic financial planning skills can help families to meet their near-term

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obligations and to maximize their longer-term financial well-being. –Federal Reserve Board Chairman Alan Greenspan (2002) (Lauren E. Willis 2008)

Individuals' financial well-being is incumbent on their actions. The way in which people behave will have a significant impact on their financial wellbeing. Decisions are ultimately made by individuals although influenced by external forces such as economic factors and policy structures adopted by government and private industry. Financial well-being contributes to the efficiency and prosperity of the individual and national economy.

Among the women teaching faculty respondents out of 435 only 59 are totally literate. This is only 13.5%. This finding should draw the attention of policy makers financial regulators, all financial organizations and Government sectors to take proper measures to redress the issue. It is absolutely necessary to increase the ability of women teaching faculty to make informed judgments and to take effective financial decisions concerning the use and management of money.

The need of the hour is to strengthen financial education initiatives in India and comprehensive research should be done on financial literacy in India. Basic financial literacy training will contribute to their financial and independent living success. Schemes should aim to improve the financial skills and knowledge of people

There is no such thing as being perfectly financially literate. All individuals have a need for ongoing learning on personal finance. There is also no pass-fail benchmark that separates financial literacy from illiteracy. Financial literacy improves the quality of financial services and contributes to the economic growth and development of our country. Thus the title financial literacy to financial well-being is justified.

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It is most befitting to conclude with the words of Lisa Xu who remarks that financial literacy is still a new and evolving field of study, theory and practice. Today's definitions and understandings reflect this dynamism and will almost certainly change and improve over time. Consequently, any definition we use today should be viewed as provisional, but no less useful because of that. (2012)

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Appendix I

NPar Tests

One-Sample Kolmogorov-Smirnov Test

		Financial Attitudes and behaviours	Financial Skills	Financial Knowledge	Financial Capability	Financial Awareness	Financial Goals	Financial Decision
N		14	14	14	14	14	14	14
Normal Parameters(a,b)	Mean	.5317	.7679	.7571	.7302	.1571	1.0786	.3452
	Std. Deviation	.58010	.53001	.62845	.26045	.67107	.35772	.98159
Most Extreme Differences	Absolute	.159	.108	.222	.261	.102	.191	.184
	Positive	.117	.085	.169	.128	.083	.191	.184
	Negative	-.159	-.108	-.222	-.261	-.102	-.147	-.129
Kolmogorov-Smirnov Z		.596	.404	.830	.976	.383	.715	.688
Asymp. Sig. (2-tailed)		.870	.997	.496	.297	.999	.686	.731

a Test distribution is Normal.

b Calculated from data.

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Appendix II

Financial literacy of Women in Educational Institutions.

QUESTIONNAIRE

Dear respondent, All your responses will be kept confidential and will be used only for educational purposes. Thank you for your cooperation.

Directions to section 1

This section contain statements about your profile. Next to each statement, give the appropriate answer.

1. Name : _____
2. Organisation Working for : _____
3. Discipline / Subject :

4. Experience in years : < 2 2 to 10 >10
5. Family monthly income : < 25,000 25,000 – 50,000 >50,000
6. Age : < 35 35 – 45 >45
7. Birth Order : First Born Latter Born
8. Place of Birth : Rural Urban
9. Place of Residence: Rural Urban
10. Marital Status : Single Married
11. If Married, spouse employed : Yes No
12. If Married, Number of children : 1 2 >2

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Directions to section 2

Please read each statement carefully and choose which one of the four possible responses best reflects you. Tick the option that represents how strongly you feel about the statement by using the following system :

	Agree	Strongly Agree	Disagree	Strongly disagree
Dealing with money is stressful and overwhelming	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Thinking too much about my long-term financial future makes me feel uncomfortable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dealing with money is boring	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Money is just a means to buy things	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Money is important to be happy in life	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financially, I like to live for today	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I spend a lot of time thinking about financial information before I make a financial decision	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I try to stay informed about money matters and finances	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Money decisions create tension or arguments in my household.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have the ability and understanding to budget day-to-day finances	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
It is important for me to learn more about how to budget day-to-day finances	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am easily able to keep track of my everyday spending	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I think about ways to reduce my spending	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am not easily able to keep track of my everyday spending	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am struggling to make both ends	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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meet financially.				
I pay my bills on time.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I keep a close personal watch on my financial affairs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Agree	Strongly Agree	Disagree	Strongly disagree
It is important for me to learn more about how to save money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
It is important for me to learn more about how to invest money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I would not consider risk and return when making an investment decision	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
It is important for me to learn more about how to deal with banks or other financial services providers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal financial literacy and planning will improve my family's quality of life.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
It is important for me to learn more about how to manage debt	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
It is important for me to learn more about how to deal with credit cards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
There is no better way of saving money than paying off debt early	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I will not get into debt; if I can't afford it I won't buy it	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I usually only pay the minimum amount owing on credit cards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have investments, such as shares, bonds, managed funds, debentures, unit trusts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have the ability and understanding to deal with banks or other financial services providers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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I have the ability and understanding to plan for my long-term financial future	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have the ability and understanding to ensure enough money for my retirement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Agree	Strongly Agree	Disagree	Strongly disagree
Financial planning is only important for those who have a lot of money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
It is important for me to learn more about how to plan for my long-term financial future	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Retirement is too far away for me to think about it	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I rarely or never read financial statements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I stay informed on financial planning developments by reading newspapers and magazines / Media / Internet.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
It is important for me to learn more about how to choose appropriate insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I believe in taking out insurance to be prepared for the unexpected	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
It is important for me to learn more about how to recognize a scam or investment scheme that seems to good to be true	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I check only the balance on financial statements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have concrete financial goals toward which I am working	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Training opportunities concerning	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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money management and investing must be made available for everybody				
More resources and information are needed for women concerning money management and investing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I would be interested in attending informational workshops on money management and investing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Agree	Strongly Agree	Disagree	Strongly disagree
I set long term financial goals and strive to achieve them.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have insurance, home and contents insurance, car insurance, life insurance etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I spend a lot of time thinking about financial information before I make a financial decision	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I regularly seek out financial information and advice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I understand information I receive concerning financial products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am confident in making financial and investment decisions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Before making my decision I consider several [products / loans / policies/accounts] from different companies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Before I buy something I carefully consider whether I can afford it	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel much influenced	<ol style="list-style-type: none"> 1. by unsolicited information sent through the post 2. by Information picked up in a branch 3. by product specific information found on the internet 			

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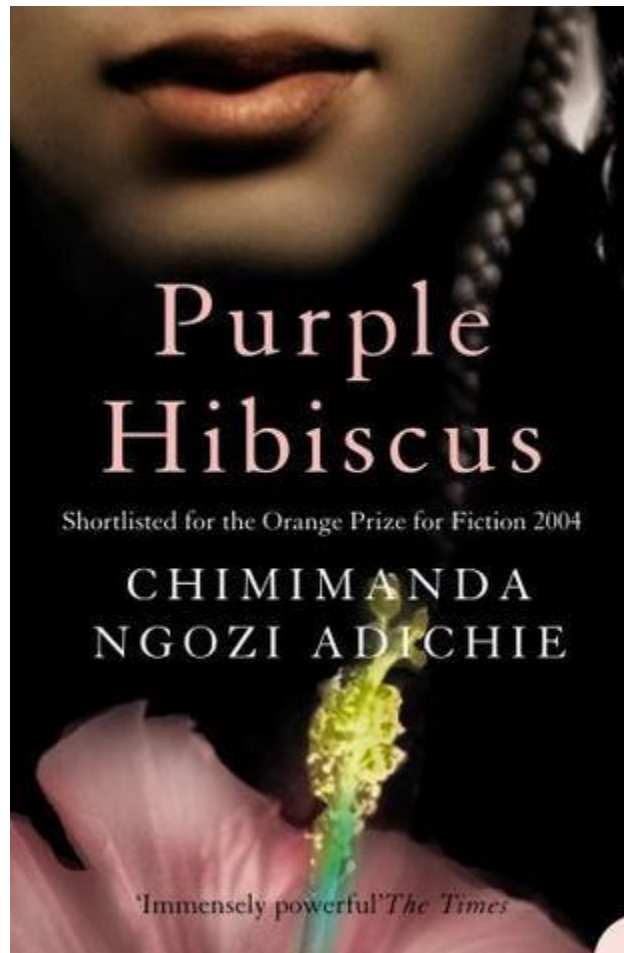
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	4.	by Information from sales staff of the firm providing the products
	5.	by general advice of friends
	6.	by general advice of relatives
	7.	by media coverage (newspaper articles / television / radio programmes/internet/advertisements.
	8.	by my own previous experience
When I need money	1.	I draw money out of savings or transfer savings into current account
	2.	I cut back on spending, spend less, do without it
	3.	I sell something that I own
	4.	I work overtime, earn extra money
	5.	I borrow food or money from family or friends
	6.	I borrow from employer/salary advance
	7.	I pawn something that I own
	8.	I take a loan from my savings and loans clubs
	9.	I take money out of a flexible mortgage account
	10.	I apply for loan/withdrawal on pension fund
	11.	I use authorised, arranged overdraft or line of credit
	12.	I use credit card for a cash advance or to pay bills/buy food
	13.	I take out a personal loan from a financial service provider including bank, credit union or microfinance
	14.	I take out a payday loan
	15.	I take out a loan from an informal provider / moneylender
	16.	I use un authorised overdraft
	17.	I pay my bills late miss payments

In repaying my loans,	1.	I pay minimum amount required in repaying my loans,
	2.	I pay more than minimum
	3.	I tend to fall behind on loan repayments
	4.	I usually only pay the minimum amount owing on credit cards
	5.	I do not feel comfortable with my level of debt
	6.	I do not regularly pay the balance owing on my credit card when it is due

**Ethnic Tensions and Political Turmoil: Postcolonial Reading of
Chimamanda Ngozi Adichie's *Purple Hibiscus***

**Partha Bhattcharjee
Priyanka Tripathi, Ph.D.**



Abstract

Chimamanda Ngozi Adichie, a Nigerian writer and social activist has achieved her fame throughout the world for depicting the social, cultural and political matters in her novels and short fiction. With her literature she has drawn the new generation of readers to the African Literature. To name a few of her novels and short fiction that got critical acclaim worldwide for are – *Purple Hibiscus* (2003), *Half of a Yellow Sun* (2006), *The Thing Around Your Neck* (2009).

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Purple Hibiscus

Purple Hibiscus typically explores the issues of ethnic tensions and political upheaval in Nigeria. The central character is Kambili Achike – the fifteen-year daughter in the house of the father figure Eugene. He is an orthodox Catholic figure in the Achike family. The text actually “de-mythifies” the concept of the father figure. Beatrice is her mother who is also under the torture of Eugene. Chukwuka Achike, named as “Jaja” by his family is Eugene’s brother and he is two years senior to Kambili. The development of the story is there when the two children came in touch with their Aunt Ifeoma. They have seen that Aunt Ifeoma, being a lecturer in The University of Nigeria, has raised her three children. She has also relocated them abroad for their better future. In this way Jaja and Kambili get their confidence to protest against whatever their father ordered. Adichie was showing here that the people in the household were doubly subjugated: first by the ‘authority of the family’ and second by ‘the governance’. Father Amadi is a young priest who is in touch with Aunty Ifeoma and her family. He has some idea of liberation. He is opposite to other white European priests in the country such as Eugene’s priest, Father Benedict who is orthodox about his religion. Adichie also presents another aspect here: on one hand she shows the readers the subdued female characters and on the other she shows the liberal minded woman like Aunt Ifeoma. Ultimately at the end, Papa is poisoned but Jaja takes the blame for his mother’s crime and spends almost three years in prison. The objective of this paper is to investigate how the political turmoil in Nigeria and the impact of religion have affected the Achike family in particular and Nigerian society in general.

Key words: Nigeria, Catholicism, Ethnic tensions, Authority, Governance.

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Chimamanda Ngozi Adichie

Courtesy: <http://chimamanda.com/about-chimamanda/>

Chimamanda Ngozi Adichie was born in Nigeria in 1977. She is the author of three novels, *Purple Hibiscus* (2003), *Half of a Yellow Sun* (2006), and *Americanah* (2013) and a collection of short stories, *The Thing around Your Neck* (2009). She has also achieved numerous awards and distinctions, including the Orange Broadband Prize for Fiction (2007) and a MacArthur Foundation Fellowship (2008). Not only is she famous for her notable works but also she has drawn her third generation readers of Africa with the depiction of the social, cultural and political matters in her novels and short fiction.

Purple Hibiscus

Purple Hibiscus is her debut novel where family, religion, politics and tolerance emerge as the central theme. The narrative revolves around Kambili Achike and her family. The objective of this paper is to investigate of how the political turmoil in Nigeria has affected its religion in general and the Achike family in particular. The ethnic tensions between the tribes – Igbo, Hausa/Fulani, and Yoruba – were to disrupt the unity of a nation and the post-Biafran War or the post Nigerian Civil War caused the political turmoil in Nigeria. The end of the Biafran War was not the end of the problem; however, post-war Nigeria also faced difficulties, varying from extreme violence between religious groups to government corruption and an unstable economy. Britain colonized Nigeria because they had interest in native slaves. But the Slave Trade Act in 1807 prohibited British subjects from participating in the slave trade. Nevertheless,

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the British continued their slave trading even after the prohibition. The situation was worse because the Nigerian communities, except the Northern one, joined hands with the Britishers in supplying the slaves. In this way British tried to make Nigeria a colony of their own. Ania Loomba also pointed out in her book *Colonialism/Postcolonialism* that "... within the colonies [South Africa and other African countries] pre-capitalist economic forms of exploitation such as plantation slavery persisted, indeed flourished and expanded for a long time" (129-130). So the colonizers had the interest in making Nigeria their colony.

Brief History of Nigeria and the Contemporary Politics

Chimamanda Ngozi Adichie's *Purple Hibiscus* can only be read in the backdrop of Nigerian history and politics as it is the focus of the main plot of the novel. To illustrate further, the setting of the novel is post 1990s or may be the late 1990s. The events taking place in the novel have been deeply affected by the Nigeria-Biafra (1967-1970) war. Nigeria became a British colony in 1861 and continued to be the same till they fought for their independence and finally achieved it in 1960. However, there was a particular section of Nigeria which was still passively dominated the British. This part was the northern part, not only was it economically underprivileged but also it had least literacy rate. Through Emirs (Amirs), who were possibly the head of the tribal communities, the British tried to govern Nigeria. Another tribal community, *Yoruba* were the ethnic group of south-western and the southern region of Nigeria. They helped the British in supplying the slaves during the 18th century. Another Nigerian community, *Igbo* was the main ethnic group particularly in south-eastern Nigeria. Their culture was mostly influenced by the Western culture and therefore segregation was not possible in one go. They were also not keen to regain their lost ethnic culture and were perhaps content with the British and Nigerian amalgamation even as their cultural identity marker. They were traditionally decentralised and therefore, most of the Igbo people were converted to Christians. As they directly supported the British people, they were also benefitted by them.

However, the northern territory was totally different: *Muslim Hausa* and *Fulani* were the predominant ethnic groups in Nigeria's northern region. They were controlled by the Islamic Laws and *Emirs* (Amirs) were the head of the communities. This part of Nigeria was

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underdeveloped in every sense of the term and therefore, the British colonizers tried to lure them with economic benefits provided they converted themselves as Christians. The proposition was not acceptable to the Muslim Hausa and Fulani people who wanted to retain their own culture and their own class.

Therefore, the basic motto of these two ethnic groups, Igbo and Yoruba, was to adopt a new culture and they did not want to retain their ethnic culture. The British took up the most susceptible form of colonizing and religion became a tool for the imposition of soft power.

In the western part of Nigeria, the churches and missionaries were rapidly spread out, and by 1966 – 1967, the Igbo people were mostly educated in the foreign education system and were closely associated with the Nigerian power-politics. The Biafran war was also causing the ethnic tension between the democratic minded tribe like Igbo and autocratic minded people like Hausa/Fulani, and Yoruba. So, there was clash of interest between the tribes resulting in the formation of two groups with individual interests in a nation. Education, politics, society, economics and to some extent *history*, also got politicized. Amidst these cultural differences and ethnic tensions, the booming production of oil only elevated the gap.

Achike Family and the Missionary People

Kambili Achike and Jaja are the pivotal characters of Chimamanda Adichie's *Purple Hibiscus*. They are siblings in the novel where Jaja is two years senior to Kambili. Eugene Achike and Beatrice are their parents. Beatrice (named as Mama throughout the novel) is tender woman, but Eugene on the contrary “de-mythifies” the concept of the father-figure. Generally, he is very torturous to his family members. The story evolves in the postcolonial Nigeria where religion, in this specific context, Christianity is taking a major role in the development of the relations amongst the family members. Ania Loomba writes, “Christianity became the prison through which the knowledge of the world was refracted” (105). Papa-Nnukwu, father of Eugene and his sister Ifeoma did not follow the foreign culture and religion. He is the person who believes in the indigenous traditional Igbo culture. He was against adopting the foreign religion and culture whereas his son Eugene was adhering to the European culture. This is the

root cause of the tension in the family. Auntie Ifeoma has not bound herself and her children in the web of religion. Eugene felt threatened by Papa-Nnukwu.

In the later part of the novel, Beatrice voiced against her own husband to protect her children. She even poisoned him. In *Purple Hibiscus*, Papa-Nnukwu (Kambili and Jaja's paternal grandfather) represented the indigenous culture specifically that of Igbo land. He was ethnically Igbo who followed the Igbo cultural traditions. But his son Eugene was the representative of colonialism and autocracy. So, his father's tradition was thwarted by him. Papa-Nnukwu was usurped by Eugene and relegated to having no authority. His father was literally representing a pure Igbo culture, but colonialism never left anything pure. So the ethnic tension is here between a son and his father. One believes in one's own culture and another one in acculturation. The concept of family with Achike's is slightly unusual. Eugene is the boss in the family and amidst his orders, the rest of the three people are just living. Eugene also beats his wife Beatrice and the children. Despite getting harsh treatment from their father, Kambili and Jaja were trying to establish their personal identities in a new world. So, this ethnic tension between the father and the rest of the family prevails throughout the novel. Papa-Nnukwu's death had a crucial role in allowing both Kambili and Jaja to approach adulthood with a greater understanding of themselves and a wider appreciation for familial and cultural context. The two important religious characters in the novel are Father Amadi and Father Benedict. Unlike Father Amadi who was trying to make Catholicism relevant to the contemporary Nigerian society, Father Benedict was trying to colonize the Nigerian indigenous people with the white men's politics. These people were bearing "The White Man's Burden"¹ and Eugene was the representative of them.

The Title – "Purple Hibiscus"

The title "Purple Hibiscus" is chosen with ample symbolic undertones. Generally, in subtropical and tropical countries, hibiscuses are basically red or may be sometimes white. Readers may doubt of a purple one. To Kambili and Jaja, purple hibiscuses in Aunt Ifeoma's

¹ Rudyard Kipling, "The White Man's Burden". http://www.kiplingsociety.co.uk/poems_burden.htm. accessed on 29 August 2016

house signified a sense of freedom. One may think that this kind of hibiscus possibly does not exist at all and therefore their thought of freedom from the oppression of their father was totally vague. Jaja builds up the courage slowly in the same rhythm as the purple hibiscus he planted took its time to grow. At the end of the novel, the color of the hibiscus changed. It has changed with the passage of time. The long sought freedom they wanted was finally achieved. The hibiscus finally bloomed. Jaja finally won over his father's domination. He was mature enough to be the perpetrator in his family. André Kaboré in the article "The Symbolic Use of Palm, Figurines and Hibiscus in Adichie's *Purple Hibiscus*" mentioned the relation between the blooming of hibiscus and Jaja

... Jaja gradually "blooming" as he moves from refusing to go to Communion on Palm Sunday, to closing his door to Papa by pushing his study desk against it the day after Palm Sunday and refusing to answer Papa's invitation to come to dinner, and finally to planning not to receive Communion the coming Easter Sunday. (36)

Colonial State Operation Vis-à-vis Religious Dominance

Probably while writing *Purple Hibiscus*, Adichie had in her mind the influence of Chinua Achebe on Nigeria. She starts her novel with the phrases from Achebe's *Things Fall Apart*. The opening lines are thus:

Things started to fall apart at home when my brother, Jaja, did not go to communion and Papa flung his heavy missal across the room and broke the figurines on the étagère. (*Purple Hibiscus*, 3)

Palm Sunday

The naming of the chapter is also significant: "Breaking Gods: Palm Sunday". Palm Sunday stands for Christian feast that falls on the Sunday just before the Easter. The feast commemorates Jesus' triumphal entry into Jerusalem, an event mentioned in each of the four canonical Gospels. The violent acts committed against the family by the father Eugene were representative of the patriarchal power. Eugene is not only an agent of patriarchy but he also bears the burden of British culture. In fact he just tortures his wife. While going to bed, Kambili saw that "Her brown face, flawless but for the recent jagged scar on her forehead, was

expressionless.” (15) This shows that there was an obvious evidence of domestic violence. Kambili thought of their vacation in their aunt’s house in Nsukka which is a town and Local Government Area in South-East Nigeria in Enugu State. Kambili liked that place. To quote from the text,

Nsukka started it all; Aunty Ifeoma’s little garden next to the verandah of her flat in Nsukka began to lift the silence. Jaja’s defiance seemed to me now like Aunty Ifeoma’s experimental purple hibiscus: rare, fragrant with the undertones of freedom, a different kind of freedom from the one the crowds waving green leaves chanted at Government Square after the coup. A freedom to be, to do. (16)

Kambili wanted the freedom from the typical colonial desperations as well as religious dominance of her father. She wanted to taste the freedom. She had realized the same kind of freedom in the blooming of purple hibiscus. Eugene’s strict adherence to the religion had some positive as well as negative effects on his family. Beatrice, his wife, had a few miscarriages but he had refused to take any another mistress or wife even though *propagating* is traditionally the most practised convention in Nigerian people.

Political Turmoil in Nigeria and the Effect of it on Family

The socio-political turmoil in Nigeria constantly destroyed the peace in Achike’s family. Eugene did not have a good relation with the other members in the family. Jaja and Kambili wanted to stay in Nsukka, but in Nsukka also, the government wanted to end the persistent democracy and there were agitations harboured in the university. Ifeoma had to face some agitations out there. The students’ mob was something she did not like at all. Obiora, Ifeoma’s second child, told that “The university’s equivalent of a head of a state...the university becomes a microcosm of the country.” (224) Soon unrest hits the university where Ifeoma taught as the students reacted to their inadequate conditions: “‘Students are rioting,’ Amaka said” (Adichie 228). Aunty Ifeoma told her daughter to “Turn of the security lights” (228). To quote from the text,

Amaka turned off the lights. The singing was clearer now, loud and resonant. There had to be a least five hundred people. “Sole administrator must go. He

doesn't wear pant oh! Head of State must go. He doesn't wear pant oh! Where is running water? Where is light? Where is petrol?" (228)

The situation in Nigeria had become dangerous and tumultuous. People cannot get fresh water, petrol, not even light. When Kambili went to the market, she saw a painful incident where the military force was inflicting violence upon the citizens. To describe,

Market women were shouting, and many had both hands placed on their heads, in the way that people do to show despair or shock. A woman lay in the dirt, wailing, tearing at her short Afro...Her wrapper had come undone and her white underwear showed...I saw the soldier raise a whip in the air...Another soldier was kicking down trays of fruits, squashing papayas with his boots and laughing. (44)

Adichie focuses on the pain and brutality of the common mass. Eugene's family was a well-to-do family. Eugene knew that the politicians in Nigeria were corrupt and that is why he wanted a new kind of Nigeria to emerge out of the old Nigeria. He and his editor, Ade Coker, run a newspaper named *Standard* and there they had mentioned "many stories about the cabinet ministers who slashed money in foreign bank accounts" (24). He had unique idea about Catholicism; Anthony Chennells has mentioned in the article "Inculturated Catholicisms in Chimamanda Adichie's *Purple Hibiscus*" that

The missionary tradition in which Eugene has been raised encouraged mimicry of all things European, because these possessed a particular power to invoke the true God. His parish church is built to a European design, and Kambili is accustomed to thinking 'that God's presence dwelled more in St Agnes [than in any other Nigerian church], the iridescent saints on the floor to- ceiling stained-glass windows stopped God from leaving'. God, however, is not tied to stained glass and altar steps that 'glowed like polished ice blocks' (28). (Chennells, 269)

Tension and political upheaval were growing day by day and Jaja and Kambili were in a situation where this was normal to see a live televised execution of three men. Beatrice was not

at all feeling easy at Father Benedict's sermon; but she had to go there for her husband's ordeal. Father Benedict enquired of her ashen look: in reply she just mentioned that ashen look was just for her allergies were bothering her but she was absolutely fine. She had to pretend that she was fine and strong. These two brother - sister were reared in such an environment that they were desensitized to the domestic violence as they calmly cleaned their mother's blood while she was beaten up.

"There's blood on the floor," Jaja said. "I'll get the brush from the bathroom."

We cleaned up the trickle of blood, which trailed away as if someone had carried a leaking jar of red watercolor all the way downstairs. Jaja scrubbed while I wiped. (33)

Ade Coker was arrested for the newspaper had some publication that was against the Head of State. But ultimately Eugene was capable of setting Ade free from the bondage. Eugene wanted to run his paper *Standard* underground to make his staffs safe. Kambili's grandfather Papa-Nnukwu was not allowed in their house as he was representing the indigenous people. He followed the traditions of the Igbo people. But Jaja and Kambili wanted to spend some time at their grandfather's house. But Eugene was very strict; he just allowed them to spend some fifteen minutes there. He thought that staying there for a long time may cause the degradation of their moral values. He offered them food, but they refused since they have been ordered to do so by their father. Since Papa-Nnukwu offered his food to his ancestors in a ritual each morning, Papa would not allow his Christian children to eat with their grandfather's food. Moreover, they have crossed that time limit. Papa did not hit them, rather he told to finish the food and he orders them go to bed to pray for forgiveness.

Like any other colonizing countries that treat the people under their colonial rule, Eugene assumed that the needs of his children were the same as his own. He never considered that their needs may be unique and uniquely suited to their own circumstances. Eugene's treating of the other family members was not good at all. The northern Nigerian people were also neglected by these so called western minded Nigerian people. So there was an ethnic tension growing in between them. Tension and political problems also attacked the liberated women like Aunt

Ifeoma, who is Professor in the University of Nigeria. She was a widow, but she maintained a life with freedom. She also reared her children in a manner that they have their own expression, decision and discretion. But the problem is that the life at the University in Nsukka, where she taught, was getting difficult. Teachers were not paid for nearly two months and therefore, some had migrated to America. The situation was not very good for these people in Nigeria. So, Ifeoma had to shift to America. Aunty Philipa, Ifeoma's friend, asked her to come to America so that she can come out of this socio-political turbulence and economic crisis. Also her son Obiora suggests her to migrate. He says, "And Mom will have her work recognized in America, without any nonsense politics," (224)

The visit to Nsukka marked Kambili's first experience with the idea of democratic rule—the idea that Kambili herself was capable of making her own decisions and carving out her own identity. In Eugene's place she had no choice; she was helpless and followed the ordeals. In Nsukka, Ifeoma's place is small, but it's filled with people and 'New Ideas'. Though Eugene's house had sprawling space, but "had too much empty space, too much wasted marble floor that gleamed from Sisi's polishing and housed nothing. [The] ceilings were too high. [The] furniture was lifeless" (*Purple Hibiscus* 192). Amaka, Ifeoma's daughter, was an adolescent girl who embodied what Nigeria could become if it should follow a democratic path. Amaka listened to both Western and traditional Nigerian music, and she freely expressed her opinions. Ifeoma allowed them to do whatever they wanted to. Ifeoma believed that a nation cannot be strong unless each member of the society fully embraces and uses his or her talents and skills. They should exercise self-authority and protest the anarchism. Eugene's fear had stopped Kambili to protest against anything in the house. But Ifeoma on one such occasion thought that she should teach a lesson to Kambili so that her protesting power should have evolved - "Aunty Ifeoma's eyes hardened—she was not looking at Amaka, she was looking at me [Kambili]. *O ginidi*, Kambili, have you no mouth? Talk back to her!" (*Purple Hibiscus* 170). Ifeoma, however, refuses to bow to governmental rules, for she said "I am not paid to be loyal. When [Ifeoma] I speak[s] the truth, it becomes disloyalty . . . when do we speak out, eh? When soldiers are appointed lecturers and students attend lectures with guns to their heads? When do we speak out?" (*Purple Hibiscus* 222-223).

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Kambili's meeting with Father Amadi is very relevant to the plot of the story. She met Father Amadi in Nsukka in Aunty Ifeoma's house. Till then Kambili was only recipient of Catholicism. Blindly she had to support her father and whatever Father Benedict wanted to follow in the sermon. But Father Amadi's treatment was something different to that of Father Benedict. In Nsukka, Father Amadi wanted Kambili to only participate in the religion and this was the catch point which attracts her to Father Amadi. Like other places, in her church he was the authority, but he had some compassion and he ruled with Love not with coercion. He was also caring when he alerted Kambili about that "protruding nail (and) that could pull a thread off your clothes" (135). Kambili also found that Father Amadi had a voice, "that had the same effect on my ears that Mama working Pears baby oil into my hair had on my scalp. I did not fully comprehend his English-laced Igbo sentences at dinner because my ears followed the sound and not the sense of his speech." (135) Cheryl Stobie in the article "Dethroning the Infallible Father: Religion, Patriarchy and Politics in Chimamanda Ngozi Adichie's *Purple Hibiscus*" mentioned that

In the public domain of spiritual worship Papa-Nnukwu voices traditional assumptions about power and gendered prohibitions by commenting that the female figures in the masquerade are harmless, but the most powerful ones may not be viewed by women. While Papa-Nnukwu is portrayed in a generous light as a wise elder, the shortcomings of his beliefs are also revealed, and he is not idealised. Similarly, Father Amadi is shown in a positive light as he attempts to make Catholicism relevant for a contemporary Nigerian congregation by the use of the Igbo language and songs, and as he pays attention to Kambili, encouraging her to play football and express herself. (Stobie, 424)

Jaja's defiance against his father got some shape when he actually began honouring his grandfather. Jaja wanted to be associated with the history and culture of his own people. Though Eugene had told him not to take any food from their grandfather's house, still they ate there. This is not a mere decision to go against his father, rather this is deliberately done only to go against the orthodox White man's Catholicism which his father actually borrowed. Jaja's decision to be

imprisoned for years without being formally charged was just another way of expression of loyalty to his own family. He is not the perpetrator; rather his father is. He is the one who had created a lot of trouble in the family. Jaja's decision to protect his mother by being the alleged murderer elevated him from the common patriarchal society. He entered into the role of father figure and therefore became the representative of what the Nigerians should be. When the police questions the family, "Jaja did not wait for their questions; he told them he had used rat poison, that he put it in Papa's tea" (*Purple Hibiscus* 291).

Conclusion

The postcolonial Nigeria is something different from that of the previous one. Oil here dominates the economy and people of different tribes and states wanted to have the financial strength and thereby the authority of power. Even after the independence, Britain was continuously supporting the anti-Nigerian people to have the authority of the oil. They were providing arms and ammunitions to make a war between the three main tribes – Igbo, Hausa/Fulani, and Yoruba – and there were also many small tribes. This circular power machinery worked for the economic growth of Britain. The independent nation Nigeria was just poisoning its own roots and someday it will be uprooted as the readers saw Beatrice poisoned by her own husband. The Achike family had a different milieu in their house but after the demise of Eugene, it gained stability. Jaja and Kambili bloomed to a new level and gained identity. The political upheaval and the religious dominance both became the active agent joining hands with each other to dominate people. Rich people like Eugene cannot understand the problems of the common people. But in his house also there were problems: there was no bonding in members in the house. Family members had problems with the head of the family. Auntie Ifeoma, who was not at all motivated by the foreign western culture, who took care of her father Papa, was also disturbed in her working area. So postcolonial Nigeria had its own problem rooted in its own people. The ethnic tensions between the groups and political turmoil in the country had made Nigeria a wasteland and Achike family, Ifeoma's family and Papa's house are the microcosms of all the Nigeria.

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Ethnic Tensions and Political Turmoil: Postcolonial Reading of Chimamanda Ngozi Adichie's *Purple Hibiscus*

A Sketch of Supra-segmental Features of Modern Angika and Magahi - A Descriptive Study

Md. Tauseef Qamar, M.A. Linguistics

Abstract

This paper deals with the description of supra-segmental features especially 'juncture' of Magahi and Angika languages. Both Angika and Magahi are spoken in central Bihar and in the adjoining areas. Angika and Magahi are not included in the VIII Schedule of languages in the Constitution of India and they belong to Eastern New Indo-Aryan (NIA) language (S. Jha, 1958 and S. Prasad, 2002 & 2008).

Key words: Angika, Magahi, supra-segmental features, New Indo-Aryan languages

1. Background of the Study

Angika and Magahi are among the languages which are not currently included in the eighth schedule of languages of India and they belong to *Eastern New Indo-Aryan (NIA) language* (S. Jha, 1958 and S. Prasad, 2002 & 2008). **Angika** is spoken mostly in the eastern and north-eastern parts of Bihar State in India and is also spoken in the Tarai districts of Nepal according to Indian Census report (2001). It is spoken by around 740,000 speakers in India (*Ethnologue*, 1997- 2001) while **Magahi** is spoken in the areas which formed the ancient kingdom of Magadha – the modern districts of Patna, Nalanda, Gaya, Jehanabad, Arwal and Aurangabad (S. Prasad, 2002). **Magahi** is bounded on the north by various forms of **Maithili** spoken in Tirhut across Ganga. On the west it is bounded by Bhojpuri, on the north-east, it is bounded by **Maithili** and **Angika**. Besides the ancient kingdom of **Magadha** the blend of **Magahi** and **Bengali** known as **Kharostha (Khortha)** is spoken by non-tribal populations in North Chotanagpur division of Jharkhand. The total number of speakers of Magahi is around 14 million (according to Census of India 2001).

2. Literature Survey

The literature survey in this present work identifies four possible juncture clusters in

Angika and Magahi languages, which are as follows:

- **v+v (vowel + vowel)**
- **v + c (vowel + consonants)**
- **vv + c (vowel, vowel + consonant)**
- **c + c (consonant + consonant)**
- **c + v (not possible)**

After the examination of juncture in possible syllable clusters, only c+v is found not possible, while the other four aforementioned clusters are present in both the languages. The major work on supra-segmental features, especially on juncture, was done by Prasad, Saryoo, *Magahi Phonology: A descriptive study*. But in Angika no such existing concrete work is available. In this paper, the *juncture* of both the languages is examined descriptively.

3. Objective

Some studies have been conducted on Magahi *but on Angika*, no detailed study is available. The studies done Angika mentioned pitch, stress, intonation, but juncture is ignored. The target of this study is to provide the phonological description of supra-segmental features especially *juncture* to provide the exact prosodic system of Angika and Magahi.

4. Supra-segmental Features

Supra-segmental is also known as a prosodic feature. Some contrastive item of speech cannot be analysed as a separate item because it is an integral part of the syllable or word. These non-separable elements are called a supra-segmental feature which includes **pitch, intonation and stress, etc.** Some Phonologists consider that nasality and vowel harmony are also supra-segmental or prosodic features. But, in the present study, we limit ourselves to juncture only.

5. Juncture

Juncture is a transition period or transition from one sound to another in speech. Juncture enables a speaker to identify boundary at the level of word or phrase. The transition is meant the way of moving from one sound to another in speaking. Juncture is a purely time-dependent phenomenon, wherever a speaker puts a pause in between two successive syllables, is called juncture. In Angika and Magahi the transition found between two syllables

are as follows:

- a) between two vowels **v+v**,
- b) between a vowel and a consonant **v+c**,
- c) between a diphthong and a consonant **vv+c**,
- d) between two consonants **c+c**.

Types of Juncture: While discussing juncture it is important to discuss the types of juncture. It can be classified into two categories, which are as follows:

- **Close juncture:** Also known as a normal transition, this is a transition between segments (sounds), within the word.
- **Open juncture:** It is also known as plus juncture, this is further subdivided into two parts internal open juncture and external open juncture. It always comes medially as an internal phenomenon. Open juncture occurs at the word boundary level. In phonetic transcription, it is transcribed as /+/.

/pia/	[pi_a.]	'lover or husband'
/pi+a/	['pi.+a.]	'please drink'
/jia/	[ji_a.]	'mind's state'
/ji+a/	['ji'+a.]	'live+come'
/khala/	[kha_la.]	'mother's sister'
/kha+la/	['kha.'la.]	'eat' + 'bring'
/jala/	[ja_la.]	'cob-web'
/ja+la/	['ja.'+la.]	'go'+bring'
/mala/	[ma_la.]	'traditional or religious necklace'
/ma+la/	['ma.'+la.]	'mother+bring'
/nala/	[na_la.]	'sever lane'
/na+la/	['na.'+la.]	'no+bring'

6. Methodology

For this paper, we have followed the method which includes fieldwork, analysis, observation and evaluation through phonemic and phonetic transcriptions. As this study is an attempt to cover the prosodic or supra-segmental feature of Angika and Magahi language, data collection was required. Both the sources have been used (Primary & Secondary). The

data was collected from the native speakers of both the languages.

7. Data Collection

Data comes from two following sources.

A: Primary Source: In this, we have collected the desired data by visiting the target informants and under which we have followed the following steps:

a) Silent Observation: At this step, we have just simply observed the informants silently while recording the useful information.

b) Participation and observation: Data were not just collected by listening and recording from informants, rather observers participated actively so that some more natural data can be obtained.

c) Questionnaire Method: Basic word list were prepared randomly and some words taken from the different books and papers. To prepare the word list we have followed the methods suggested in Anvita Abbi, (Abbi, A. 2001) 'A Manual of Linguistic Fieldwork and Structure of Indian Languages; Lincom Europa}.

B: Secondary Source: Apart from a primary source, secondary sources has also been used to take help especially books in the analysis which were similar to this work like, Prasad, S. 2008. *Magahi Phonology: A Descriptive Study*. New Delhi: Concept Publishing Company.

8. Data Analysis and Interpretation

In this section, we have attempted to analyse and interpret the collected data. The process of data collection has been mentioned in the next section.

a) c+c structure juncture examples

/khala/	[kha_la.]	'mother's sister'	(c+c)
/kha+la/	['kha+'la.]	'eat' + 'bring'	(c+c)
/jala/	[ja_la.]	'cob-web'	(c+c)
/ja+la/	['ja+'la]	'go'+ 'bring'	(c+c)
/mala/	[ma_la.]	'traditional or religious necklace'	(c+c)
/ma+la/	['ma.'+'la.]	'mother+bring'	(c+c)

/nala/	[na_la.]	'sever lane'	(c+c)
/na+la/	['na.+la.]	'no+bring'	(c+c)

b) v+c structure juncture examples

/ala/	[a_la.]	'doctor's stethoscope'	(v+c)
/a+la/	['a.+la.]	'come+bring'	(v+c)

c) vv+c structure juncture examples

/kailas/	[kai_las.]	'a name'	(vv+c)
/kai+las/	['kai+las.]	'how many dead bodies?'	(vv+c)
/koila/	[koi_la]	'coal'	(vv+c)
/koi+la/	[koi+la]	'bring any one or anyone bring'	(vv+c)

d) v+v structure juncture examples

/pia/	[pi_a.]	'lover or husband'	(v+v)
/pi+a/	['pi.+a.]	'please drink'	(v+v)
/jia/	[ji_a.]	'mind's state'	(v+v)
/ji+a/	['ji.+a.]	'live+come'	(v+v)
/si+a/	[si_a.]	'to stitch'	(v+v)
/si+a/	['si.+a.]	'to stitch+ come'	(v+v)

9. Conclusion

Above data shows that the *juncture* is always accompanied by stress, but stress cannot play a significant role always in dialectal variation. One word is being broken into its syllables by putting the pause where we derive two different meanings from it by shifting the stress sometimes, as it is shown in the data.

While describing the data we could not find the combination of **c+v** type juncture in Magahi and Angika.

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Where is Dr. Abby's book?
Please rearrange the books in appropriate alphabetical author using the last names of the authors.

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Voice of the Rejected: Representation of the Life of Transgender in the Poems of Kalki

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Kalki

Courtesy: <https://yourstory.com/2015/05/kalki-subramaniam/>

Codes and Laws and Oppression

The world is fragmented by the dominant cultured people and by the establishment of the of oppression and exploitation. Subalternity is the term which tends to signify the oppressed and suppressed in every society. Every society is guarded by its codes and laws, which are considered more ethical, and the rejection of which is considered as a curse fell upon the particular society. These codes also form the crux of social ethos. Maintaining the order enunciated in the codes and maintaining some groups of people as subalterns and exploiting them deliberately especially for some ignoble purposes and fulfilling their needs become social

ethos in Indian society. The subaltern identities are imposed upon such people in terms of race, religion, caste, gender and so on. Transgenders are one among them.

Everybody is marked with a gender on birth itself, Transgender is a term used to denote the person whose gender identity differs from the one marked. Gender identity of a person is internal, personal sense of being a man or woman. For transgender the gender marked at birth may not match with their internal gender identity. Transgenders are variously defined themselves in the modern era as transgender, transsexual, or genderqueer. Transgenders are born with male or female anatomy but have the feeling that they have been born into a wrong body. Trying to change the gender identity may not be successful than trying to change the sexual orientation and consequently transgenders align their bodies with relation to their gender identity.

Thirunangai Kalki



This volume of powerful poems written Thirunangai Kalki is available in book stores and in amazon.in http://www.amazon.in/dp/8184766300/ref=cm_sw_r_fa_awdo_c_D9tZxb1N5YFE2

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Voice of the Rejected: Representation of the Life of Transgender in the Poems of Kalki

Thirunangai Kalki is an activist who fights against the dogmatic society and dead and decayed society that rejects transgenders. In 2006 she started a magazine named *Sahothari*(sister) and also she started a trust in the same name in 2008 exclusively for the cause of emancipation of transgenders. The present collection of poetry has been published by Vikatan publishers in 2014. The poems are aggressive and also a plea to society for treating transgenders with humane attitude.

Different Views on Gender

Scientists consider gender as a biological phenomenon, feminist as a sociological phenomenon and eunuchs as a psychological phenomenon. Eunuchs are the God's parallax error and they have the right to choose their gender, their psyche almost always prefers to be a woman.

Kalki explains how she has become a woman in a short poem thus:

No Great Penance
Undertaken I
Lacerating the Cock
dipped in blood
averting death
became a woman. (Original was in Tamil. The translation mine.)

Kalki alludes to the great Tamil poet Desiyavinayagam Pillai in the first two lines. He says, "To be born as a woman, one has to observe penance," whereas Kalki says that she has not undergone a penance to be become a woman but cut his penis and abiding death, she has become a woman. But society does not accept the transgenders as women, due to various reasons like they do not have womb to reproduce or they cannot indulge in sex with other sex since the transgenders have cut their penis Kalki speculates these optimistically in the same poem.

(KuriAruthaen 11-23)

Lacerated the Cock
Progeny come to end
Withered tree

You are
No tentacles
You make you alive
as long as you have roots
Said you
Good. (Translation mine)

Heir

In Indian societal context having a heirship seems to be mandatory to sustain the clan. Transgenders may not reproduce, since they are neither female nor male. Their clan comes to end with them and they opt to be women though they do not possess a womb. Kalki sees womb as a part which carries the residues of human imbalances in terms of religion, caste, race, economy gender and colour of skin and also she views the womb as lavatory since it carries only the residues which becomes a child.

(KuriAruthaen 24-41)
The womb that carries
Your excretions
Your residues
that contain
Caste mania and
religious fanaticism
becomes a lavatory. (Translation mine)

Forced Objects of Sexual Pleasure

People not only reject them for considering the transgenders as woman but also they consider them as the objects of sexual pleasures. They raise their concerns over the transgenders' physique. They grow suspicious over the breast and vagina of the transgenders; they blasphemies the transgender's physique, they are not even reluctant to touch the breast, they call it a curiosity, but it is the transgender who inevitably meets out the psychological torture.

Kalki not only answers all these social taboos that inevitably ostracize the transgenders from the mainstream society but also peels off the social shames through her poetry.

Forced by Tradition to Form Their Own Social Group

Any people who are rejected used to live in groups. They form their own group and make relationship among them, though they are not related through their blood or placenta. The conscience of being rejected and oppressed in by the mainstream society becomes the root cause for their unity. Transgenders live in groups and they make relationships among them as mother, sister, cousin and so. They even marry each other and live together as husband and wife.

The transgenders live together in groups in Indian society, they have relationships like mother, daughter, sisters among them. Though they do not have wombs the older eunuchs are called as mothers by the younger ones. They do not have any disparity on the basis of caste, religion, creed, economy or race. They love each other reciprocally and unconditionally. One can strongly visualize the bond of humanism among them. These characteristic traits are not found among other sexes.

Kalki asks others whether they can lead a life like this giving up their caste and forgetting their religion.

(KuriAruthaen 58-64)

That Life

Renouncing

religion and caste

Union of the rejected

Can you live? (Translation mine.)

No Crisis of Identity Crisis

Kalki's poem's never caught up themselves in identity crisis, since she candidly renounces the status assigned to the eunuchs in society and also many eunuchs know themselves; identifying oneself renounce him from the identity crisis. Kalki views that the society rejects them considering the eunuchs as women and that itself is the very first stepping stone of

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liberation from the clutches of society. She questions the society whether one can become a mother without fertilising.

(KuriAnuthaen 65-71)

Can you become
a mother
without bearing a child?
Can you become
a child
without getting fed
from breast. (Translation mine.)

Kalki's questions shake the conscience of humanity. The Eunuch leads a life saying or realizing "I became her mother, she became my daughter" (Revathin.p), though they do not bear any child and even having no womb.

Liberation through Protest

Any subaltern literature is characterized by protest, it also embodies protest as one of the means of achieving liberation from the traditional clutches that perennially subjugate and subvert a particular section of people. No doubt that literature is the result of artist's contradiction with the social structures. Subalterns understand that pen is like an axe which is capable of cutting down the weeds thickly grown over centuries, through literature they fight against such weeds, the power structures. In this regard Foucault opines:

Discourses are not once and for all subservient to power or organized up against it, any more than silences are. We must make allowances for the complex and unstable process whereby discourses can be both an instrument and an effect of power, but also a hindrance, a stumbling block, a point of resistance and a starting point of opposing strategy. Discourse transmits and produces power; it reinforces it, but also undermines it and exposes it, renders it fragile and makes it possible to thwart it. (100-101)

Exposing the Hypocrisy of Societal Assumptions

Transgenders are considered as the objects which are traditionally used for quenching the lust of people. Some may argue that transgenders willingly accept prostitution; those people must have in mind that nobody in the society accepts the eunuchs as the workers in factories or in homes. They are pushed to be the sex workers in order to earn to fill their bellies and keep themselves alive in society. People consider them as disgusting objects while they are working in their workplaces but the same people consider them as sexual objects and also indulge in sex with them.

Kalki expresses the hypocrisy of such people in a poem.

(ElunthiradiEnThangame 6-32)

By which Perverts'

Word

Wounded you

By which mobs'

Laugh of shame

Your mind

being affected

You become a prey

for that man

from the same mob

You become a prey

for you need have prey. (Translation mine.)

Kalki expresses anger against such odds and instructs the transgenders to crush those people. Kalki uses the image of "Kali" the Hindu goddess. Kali is a Hindu Pantheon Goddess who is believed to be the incarnation of "Parvati", otherwise known as "Sakti" in Hindu mythology. Parvati incarnated as Kali to destroy "Nimban" and "Sumban", Demons and incourse of the war there was another demon, Rakthabijan by name who was very powerful and none could destroy him. Kali took a savage form and drank the entire blood of Rakthabijan to kill him. Thus Kali is more ferocious.

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Kalki writes:

(ElunthiradiEnThangame 72-84)

Keep your leg

in his neck

show the face of kali

.....

kick

rightly at his

penis. (Translation mine)

As all the subaltern literatures Kalki's poem also ends in search of humanity and humanness. She instructs to search the persons who never humiliate the mind and a person who lives terminating physical sex.

(ElunthiradiEnThangame 98-101)

Search a man

who does not

peck your mind

find a magnificence

which averts

body. (Translation mine.)

Revolt against Tradition

Kalki's poems are the forms of revolt against deadening traditional practices. In Tamilnadu one can witness the *Kuvaham* festival on the day of *ChitraPournami* (Full moon day at the month of Chithirai). Kalki speaks of the important event that takes place there when the transgenders tie the tali (the MangalSutra) in the night and cut that Mangal Sutra on the next day. According to Hindu tradition, when the husband dies, a woman is deemed to cut the tali as a mark of her widowhood. Transgenders accept God, Aravan, as their husband and ties the tali and cut it at the next day, thinking that their husband has died.

Kalki refers to this saying:

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(VidhiaiEzhuthinaen 24-28)
I need no
melancholic rituals
Bundling the rituals and
throwing it into ditch
I learnt to smile. (Translation mine)

To Conclude

Indian society unleashes oppression and subalternity based on various norms or criteria like caste, race, religion and gender. Being a transgender is considered as the worst of all creatures, created. Transgenders are the subalterns on the basis of gender. Gender identity is one of the significant criteria that holds dignity among human beings. Transgenders are not treated as human beings but are commodified. They are ignobly used for quenching men's sexual pleasures. Transgenders are one of the subalterns in the Indian society who are exploited, humiliated and ill-treated by the power politics.

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Voice of the Rejected: Representation of the Life of Transgender in the Poems of Kalki

Linguistic Study of Nakshathras (Stars) with special reference to Borrowing

Dr. Syam S.K.

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Abstract

Aim and Objectives of this study include analysis of the commonly used astrological terms such as Stars or Nakshathras in Malayalam with special reference on the linguistic concept Borrowing. The present paper entitled ‘Linguistic Study of Malayalam Nakshathras (Stars) with Special Reference on Borrowing’ discussed the borrowing aspects of astrological terms in Malayalam especially Nakshathras. Astrological terms are linguistic signs representing a concept as well as an image. Majority of the technical terms are derived from Sanskrit. All terms have diverse linguistic and cultural origin. So this leads the researcher to take this aspect in terms of Linguistics, because linguistics is a science and through this scientific study of language, language of astrology can be studied.

Keywords: Borrowing, Loan words, Tatsama terms, Tadbhava words, Nakshathram, Avittam, Karthika, Puradam

1. Introduction

Among the main language families, Malayalam is included in the South Dravidian Language Family. The major South Dravidian languages are Malayalam, Tamil, Kannada, Tulu, etc. There are thousands of words that are common to both Malayalam and Sanskrit with some minor differences. It is customary in such cases for many scholars and common people to assume that these words are from Sanskrit origin and are borrowed in Malayalam. Tamil and Malayalam both languages show abundant similarities with each other so they might have originated from a common Proto language called Proto Tamil Malayalam. Among the four cultivated Languages of the Dravidian family, Malayalam comes last in the development of grammar and literature. Malayalam, Tamil and Sanskrit are classical Languages and have lots of theoretical structures and borrowing peculiarities.

This paper describes the Phonological charting of Nakshathras and borrowing aspects of Malayalam Astrological terms such as Nakshathras. Nakshathras can be termed by the term ‘Stars’. Nakshathra is a Sanskrit term. The word ‘Term’ is defined by denoting an idea or a concept.

2. Nakshathras (Stars)

It is derived from the root ‘naksh’ meaning ‘to approach’. The ‘thra’ means ‘instrument’. Thus ‘nakshathra’ is a means of connecting with the cosmic power and extending the human mind to the cosmic mind. In general parlance this word means ‘star’. Nakshathra or star is the shining object which serves as a distinguishing and demarking point of the side boundaries of the orbit of the planet while constellation is the zone of 13 degrees and 20 minutes demarcated by the star and through which the planet move .

In this way there are 27 constellations in the zodiac and which constitutes 360 degrees. But at times an additional constellations /abijit/ is considered as 28th constellations. The concept of star in the Indian system of astrology are called constellation. (Muthuswami, N. E. - 1998). Nakshathras (Stars) are abbreviated as NK are listed below.

2.1. Names of Nakshathras (stars)

No	Malayalam Name	Sanskrit Name
1	/aśvati/	/aśvini/
2	/bharani/	/bharani/
3	/kārttika/	/kṛttika/
4	/ rōhiṇi /	/rōhiṇi/
5	/makayiram/ or /makīram/	/mṛgaśīrṣā/
6	/ tiruvātira /	/ārdram/
7	/puṇartam/	/puṇarvasu/
8	/pūyam/	/pūsyā/
9	/āyilyam/	/āślēṣa/
10	/makam/	/makha/
11	/pūram/	/pūrvaphalguṇi/
12	/uttRam/	/uttarphalguṇi/
13	/attam/	/hasta/
14	/cittira/	/citRa/
15	/cōti/	/svāti/

16	/viśākham/	/viśākha/
17	/aṇiḷam/	/aṇurādha/
18	/ṭṛkkēṭṭa/	/jyēṣṭa/
19	/mūlam/	/mūla/
20	/pūrāṭam/	/pūrvāṣāḍha/
21	/utRāṭam/	/uttarāṣāḍha/
22	/tiruvōṇam/	/sRāvaṇa/
23	/aviṭṭam/	/daṇiṣṭa/
24	/catayam/	/śataka/
25	/pūruruṭṭāti/	/purvabhadrapāda/
26	/uttṛṭṭāti/	/uttarabhadrapāda/
27	/rēvati/	/rēvati/
28	/ abhijit/	/ abhijit/

Table 1

2.3 Phonology of Nakshathras

Here, separate charts of Vowels and Consonants of NK are given bellow.

2.3.1 Vowels

	Front	Central	Back
High	i, ii		u, uu
Mid	ee		oo
Low		a aa	

Table 2

2.3.2 Consonant

		Bilabia	Labiodental	Dental	Alveola	Retrofle	Palata	Velar	Glottal
		l			r	x	l		
Plosive	vl	P		t		ṭ	c	k	
/stop	Vl asp							kh	
	vd						j		

	Vd asp	bh							
Fricative							ś	h	
Trills					R				
Flap					r				
Nasal	m			ṅ		ṇ			
Lateral					l				
Approximant					ɭ				
Semivowel		v					y		

Table 3

3 Classification of Astrological terms based on Borrowing

3.1 Borrowing

Borrowing is a consequence of cultural contact between two language communities. Borrowing of words can go in both directions between the two languages in contact. Bloomfield (1933) is one of the first studies in which an attempt is made at classifying lexical borrowing. He distinguishes between “dialect borrowing, where the borrowed features come from within the same speech-area and Cultural borrowing, where the borrowed features come from a different language.” (Bloomfield 1933: 444).

Thomason, Sarah Grey, and Terrence Kaufman. (1988). define borrowing as follows: “Borrowing is the incorporation of foreign features into a group's native language by speakers of that language: the native language is maintained but is changed by the addition of the incorporated features.”

3.2 Loanwords

Loanwords are words adopted by the speakers of one language from a different language i.e., source language. Borrowing is a consequence of cultural contact between two language communities. Loan words in Malayalam, excluding the huge number of words from Sanskrit and Tamil, originated mostly due to the centuries long interactions between the native population of Kerala and the trading most probably spice trading. Loan blends involve some combination of nativized foreign morphemes and native words.

Loan shifts which are when the meaning of a useful word or phrase is important, but the actual words involved are translated. Loan shifts involves taking on board the meaning represented

by a word in a foreign language, but not the word form itself. In this classification Loan words with change, Loan words without change i.e., Tatbhava terms are described and analyzed in detail.

3.3 Loan Words in Nakshathra without Change (Tatsama)

/bharani/
/ rōhiṇi /
/rēvati/
/ abhijit/

3.4 Loan Words in Nakshathra with Minor Change

/viśākhā/ < /viśākha/
/mūlam< /mūla/

The neuter gender suffix is added.

3.5 Derived Words in Nakshathra (Tatbhava)

/aśvati/	<	/aśvini/
/kārttika/	<	/kṛttika/
/makayiram/	<	/mṛgaśiirṣa/
/ tiruvātira /	<	/ārdram/
/puṇartam/	<	/puṇarvasu/
/pūyam/	<	/pūsyā/
/āyilyam/	<	/āslēṣa/
/makam/	<	/makha/
/pūram/	<	/pūrvaphalguṇi/
/uttRam/	<	/uttarphalguṇi/
/attam/	<	/hasta/
/cittira/	<	/cittRa/
/cōti/	<	/svāti/
/aṇiḷam/	<	/aṇurādha/
/tṛkkēṭṭa/	<	/jyēṣṭṭa/
/pūrāṭam/	<	/pūrvaśadha/
/uttRāṭam/	<	/uttaraśadha/
/tiruvōṇam/	<	/sRāvaṇa/
/aviṭṭam/	<	/daniṣṭṭa/
/catayam/	<	/śatabhiṣak/
/pūruruṭṭāti/	<	/purvabhadrapāda/
/uttRattāti/	<	/uttarabhadrapāda/

3.6 Simple Derived Terms

/pūyam/	<	/pūsyā/
/makam/	<	/makha/
/uttRam/	<	/uttarphalguṇi/
/uttRaṭṭāti/	<	/uttarabhadrapāda/
/cittira/	<	/cittRa/
/cōti/	<	/svāti/
/aviṭṭam/	<	/daṇiṣṭṭa/
/attam/	<	/hasta/
/utRāṭam/	<	/uttaraśadha/

3.7 Compound Derived Terms

/aśvati/	<	/aśvini/
/kārttika/	<	/krittika/
/makayiram/	<	/mRigaśiirṣā/
/tiruvātira/	<	/ārdram/
/puṇartam/	<	/puṇarvasu/
/āyilyam/	<	/āsleṣa/
/pūram/	<	/pūrvaphalguṇi/
/viśākhā/	<	/viśākha/
/aṇiḷam/	<	/aṇurādha/
/trkkēṭṭa/	<	/jyēṣṭṭa/
/pūrāṭam/	<	/pūrvaśadha/
/tiruvōṇam/	<	/sRāvaṇa/
/catayam/	<	/śataka/
/pūruruttāti/	<	/pūrvabhadrapāda/

3.8 Description of Simple Derived Terms

1. /pūyam/

/pūyam/ < /pūsyā/

/pūya/	Noun	‘pus from an ulcer’ or ‘a despicable’
/m/	Suffix	

Derivation

/pūyam/ < /pūya/ < /pūsyā/

The Malayalam word /pūyam/ is formed from the Sanskrit word /pūsyā/ by the following sound changes. Here the alveolar voiceless fricative sound /s/ in the medial position of the Sanskrit

term / pūsyā/ is elided and the bilabial nasal sound /m/ is arrived in the final position of the term /pūyā/ becomes /pūyam/.

2 /makam/

/makam/ < /makha/

/makam Noun ‘Regulus’

Derivation

/makam/ > /maka/ > /makha/

The voiceless aspirated velar stop /kh/ in the Sanskrit term /makha/ is changed in to unaspirated /k/ and the suffix bilabial nasal /m/ is added.

3 /uttRam/

/uttRam/ < /uttarphalguṇi/
/uttRam/ < /uttra/ < /uttar/ < /uttarphalguṇi/

Derivation

/uttRam/ > /uttarphalguṇi/

Sanskrit Malayalam term “/uttRam/” is formed by the interchange of the sounds /ar/ to /ra/ in Sanskrit “/uttarphalguṇi/” and the addition of a bilabial nasal /-m/ sound in final position. The second segmental part in the Sanskrit term /phalguṇi/ is elided

4. /uttRaṭṭāti/

/uttRaṭṭāti/ < /uttarabhadrapāda/
/uttRaṭṭāti/ < /uttrarāṭṭāti/ < /uttarabhadrapāda/

Derivation

/uttRaṭṭāti/ < /uttarabhadrapāda/

The vowel /a/ between /t/ and /r/ deleted. The medial and final word segments /bhadra/, /pāda/ of the Sanskrit term is changed (complete deletion) into the syllable /ttati/ of the Sanskrit term.

5 /cittira/

/cittira/ < /cittRa/

/cittira/, /cittRa/ is free morphemes and can't be divided in two different segments.

Derivation

/cittira/ < /cittRa/

An addition of the high front short vowel /i/ in the medial position of the Sanskrit term /cittRa/.

6. /cōti/

/cōti/ < /svāti/
/cōti/ < /cvāti/ < /svāti/
Indo Aryan sva > ō in Malayalam (Godavarma)
(Merge in to)
/svāti/ > /cōti/
/cōti/ Noun 'Light'

“/sva/” noun qualifier and used as adjective and prefix, meaning is pert, own innate, natural etc. The term /cōti/ is a noun and free morpheme.

Derivation

Malayalam term /cōti/, is formed by the replacement of /va/ by /ō/ and /s/ by /c/ in the Sanskrit term /svāti/ respectively.

/cōti/ < /sōti/ < /svāti/

7. /aviṭṭam/

/aviṭṭam/ < /ṣraviṣṭha/
/aviṭṭam/ < /aviṭṭa/ < /ṣraviṭṭa/ < /ṣraviṣṭha/

Derivation

/aviṭṭam/ < /aviṭṭa/ < /ṣraviṭṭa/ < /ṣraviṣṭa/ < /ṣraviṣṭha/

The Malayalam term /aviṭṭam/ is derived from the Sanskrit term /ṣraviṣṭha/ by the following changes. The aspirated sound /ṭh/ changes to unaspirated /ṭ/. Then the sound /ṣ/ changes to /ṭ/. The initial sound /ṣr/ deleted. And also the neuter gender suffix /-m/ is added. (Kunjuni Raja).

8. /attam/

/attam/ < /hasta/

/attam/ is the free morpheme and this term is used in Kerala's national festival Onam. /at:am/ is a symbolic representation of the grouping of flowers in an organized manner having 10 days programme called attacamayam.

Derivation

/attam / < /hasta/

The Malayalam term /attam/ is derived from the Sanskrit term /hasta/ by the following changes. /st/ in /hasta/ changes to /tt/ in Malayalam. The loss of velar fricative consonant sound /h/ in the Sanskrit word in the initial position and addition of the neuter suffix/-m/ in the final position was takes place.

/attam/ < /atta/ < /hastta/ < /hasta/

9. /uttRāṭam/

/utRāṭam /< /uttarāṣāḍha/

/uttRāṭam/ is a free morpheme

Derivation

/utṛāṭam/ < /uttarāṣāḍha/

Indo- Aryan /ḍh/ and /ṣ/ become /ṭ/ in Malayalam. The Sanskrit term /uttarāṣāḍha/ become /uttarāṭāṭa/ contracted to /utṛāṭam/ with the elision of one /ṭ/ and neutral suffix addition.

3.2.4.7. Description of Compound Derived Terms

1. /aśvati/

/aśvati/ < /aśvini/

/aśva/ means ‘mare’ or ‘female horse’ and is a noun. The final affixes in Malayalam and Sanskrit terms /aśvati/ and /aśvini/ has suffixes /ti/ and /ni/ respectively.

Derivation

/aśvati/ < /aśvaṇi/ < /aśvini/

There, a sound Change is found by Comparing Sanskrit Language with Malayalam Language. The short vowel /i/ after /śv/ in Sanskrit term /aśvini/ is changed into the short vowel /a/ and the following sound nasal consonant /ṇ/ is changed into the dental unaspirated voiceless stop /t/ in Malayalam.

2. /kārttika/

/kārttika/ < /kṛttika/

/kār/	Noun	‘peshkar’
/ tika/	Noun/Verb/ adj	‘completion or sufficing’

‘/kār/’ is a noun or adjective with meaning ‘black’, ‘darkness’ or ‘beauty’ and / tika/’ is a noun, having meaning ‘completion or sufficing’. But the whole word /kārttika/ can’t hold that meaning. (Padmanaphapillai, G.)

Derivation

/kārttika/ < /kṛttika/

In Sanskrit and Malayalam there is sound change. In Malayalam it is “/kārttika/” which change is to Sanskrit as “/kṛttika/” Here loss of short vowel /-i/ after /kr/ in Sanskrit and addition of long vowel /-ā/ in the cluster /kr/ and form the Malayalam word -/ kārttika/.

3. /makayiram/ or /makiiram/

/makayiram/ < /mṛgaśīrṣām/
/makairam/ < /mṛgaśīrṣā/ < /magaiirṣām/ < /magaśīrṣām/ < /migaśīrṣām/
< /mṛgaśīrṣām/

The morpheme ‘/mṛga/’ is used as adjective and it has the meaning animal pert to anomal or deer. The free morphemes /makīram/ is an astrological noun, and /śīrṣā/ / have the meaning ‘head’ respectively.

Derivation

/makayiram/ < /mṛgaśīras/ < /mṛgaśīrṣa/
(skt) (skt)

By comparing the Sanskrit word “/mṛgaśīras/” and /makairam/ in Malayalam. It is found that some sounds are added and deleted in the medial positions. The Sanskrit word /mṛgaśīras/ become /magasira/ in Prakrit (Kunjuni Raja). The Velar voiced plosive /g/ sound of the Prakrit word /magasira/ is changed to voiceless /k/. And the voiceless alveolar fricative /s/ become /y/ and the neuter suffix /-m/ is added, and then formed the Malayalam word /makayiram/. (Kunjuni Raja, K. 1958)

4. / tiruvātira /

/tiruvātira/ < / ārdram/
/tiru - v - ātira > /tiruvātira/
/ tiru / Adjective “holy” or “respectful”
/ ātira / Common noun entity ‘female name’

Here, / tiru / is the free morpheme in the initial state, and it is an adjective have the meaning “holy” or “respectful”. / ātira / is a noun entity denoting female name and expressing the short orthographic form of /tiruvātira /.

Derivation

The star / tiruvātira / in Malayalam have the term /ārdram/ in Sanskrit. By the following sound changes, the sanskrit word / ārdram/ is first changed in to -/ātira/.

In Sanskrit /ārdram/, /-r-/ sound is elided, /d/ becomes voiceless /t/. Then the vowel /i/ in between /tr/, then final /-m/ is deleted.

/ātira/ < /ātram/ < /ādrām/ < /ārdram/

Prefix /turu-/ is added to /ātira/ > /tiruvātira

5. /puṇartam/

/puṇartam/ < /puṇarvasu/

/puṇar/ Noun ‘copulation’
/tam/ suffixes

The free morpheme /punar/ is a noun and the meaning is ‘copulation’. The morpheme /tam/ is suffixe. (Kunjunni Raja, K. 1958)

Derivation

/puṇartam/ < /puṇarvasu/

Comparing Sanskrit and Malayalam terms there are sound changes. /s/ in Sanskrit word /puṇarvasu/ changed in to /t/ in Malayalam/-va-/ in the Sanskrit word is changed to Malayalam /o/ (P.M.Joseph) to elided. Sanskrit /u/ and the neuter suffix /-m/ is added. (Kunjunni Raja, 1958)

/puṇartam/ < /puṇarta/ < /puṇartu/ < /puṇarvatu/ < /puṇarvasu/

6. /āyilyam/

/āyilyam/ < /āślēṣa/

Derivation

/āyilyam/ < /āślēṣa/

Sanskrit /āślēṣa/ in Prakrit is /āsilisa/ and middle Indi Aryan (Godavarma) is /āyilyam/ changed to Malayalam /āyilyam/. (Joseph. P.M.)

7. /pūram/

/pūram/ < /pūrvaphalguṇi/

Derivation

/pūram/ < /pūrvaphalguṇi/

Comparing Malayalam and Sanskrit there are sound changes in “/pūram/” and /pūrvaphalguṇi/. The semi vowel /v/ and the final word /phalguṇi/ are elided from the Sanskrit word /pūrvaphalguṇi/ and the neuter suffix /-m/ is added then become the Malayalam word /pūram/.

8. /aniḷam/

/aniḷam/ < /anurādha/

Derivation

/aniḷam/ is directly derived from Sanskrit /anurādha/. In this case the elision of /dh/ and /r/ with /l-/ substitution and neuter suffix /-m/ is added. Then become /annuḷam/ by contraction of vowel > /aniḷam/.

9. /ṭṛkkēṭṭa/

/ṭṛkkēṭṭa/ < /jyēṣṭha/

/ṭṛ/ Adjective ‘Prosperous’ or ‘Holy’.
/kēṭṭa/ Adjective ‘heard’
or a Noun ‘Antares’ ‘name of star’

/kēṭṭa/, noun astrologically, the 18th lunar asterism, Antares. Another meaning is ‘heard’, it is an adjective. /ṭṛ/ is a prefix and adjective having meaning ‘Holy’.

Derivation

/ṭṛkkēṭṭa/ < /jyēṣṭha/

The change of Sanskrit /j-/ to /k-/ in Malayalam forms. In Prakrit, a long vowel before a double consonant is shortened. But /-er-/ in /kēṭṭa/ is not short. And in Malayalam verb /a/ and /o/ is written short. But up to 18th Century AD Malayalam orthography represented /ke-/ and /kē/ with the same script. ‘/kēṭṭa/’ has another meaning ‘rotten’ was from /keṭṭa/ ‘to rot’. It is possible that /e/ in /kēṭṭa/ was made long to avoid semantic collision with /keṭṭa/ (P.M. Joseph). The prefix /ṭṛ-/ is added. Meaning ‘three’

tr - k - kēṭṭa

10. /pūrāṭam/

/pūrāṭam/ < /pūrvāṣāḍha/

Derivation

In Sanskrit /pūrvāṣāḍha/ /v/ is elided and /ṣ/ become /ṭ/ and /ḍh/ become voiceless unaspirated /ṭ/. Then the word become /pūrāṭāṭa/. Then suffixes the neuter suffix /-m/ then form the Malayalam word /pūrāṭam/.

11. /tiruvōṇam/

/tiruvōṇam/ < /sRāvaṇa/

/tiruvōṇam/ → /tiru/ + /v/ + /ōṇam/,

/tiru/ Prefix and Adjective 'holy', 'divine' and 'In respect'

/ōṇam/ Noun 'National festival of Kerala.'

Derivation

Sanskrit /śrāvaṇa/ changes to Malayalam /ōṇam/. Indo –Aryan ava, va and upa appear in Malayalam /ō/ (Godavarma). Initial /sr/- is elided and suffixed the neuter suffix /-m/. 'tiru/' is a prefix, in Malayalam using as adjective. Its meaning is 'holy', 'divine' and 'onam' is a noun denoting the national festival of Kerala.

12. /catayam/

/catayam/ < /śataka/

/cata/ Noun 'sinew' or, flesh

/am/ suffix

The free morpheme /cata/ is a noun has the meaning 'sinew' or, flesh and /am/ is a suffix.

Derivation

/catayam/ < /śataka/

Malayalam /catayam/ < Prakrit. /sadayā/ < skt. Śataka. In Prakrit. /sadayā/, /s-/ changes to /c-/ and /d-/ changes to /ṭ-/ , then suffixing the neuter suffix /-m/ will get Malayalam /catayam/.

13. /pūruruṭṭāti/ or /pūruṭṭāti/

/pūruruṭṭāti/ < /pūrvabhadrapada/

/pūru/ Noun 'Son of Yayati'

/ruṭṭāti/ Suffix and it is obscure.

The free morphemes /pūru/ is a noun and having meaning ‘son of yayati’ and /rutṭati/ is an obscure word.

Derivation

/pūruruṭṭāti/ < /pūrurupati/ < /pūrvarapada/ < /pūrvadrapada/ <
/pūrvabhadrapada/

Sanskrit /pūrvabhādrapāda/, Malayalam /pūra/ /-va/ is elided and a compensatory lengthening of /u/ is affected (Joseph. PM). According to K.Godavarma from the Indo-Aryan word /pūrvaprōṣṭhapāda/, the Malayalam word /pūruruṭṭāti/ is derived.

There is no characteristic Sound change in Loan words from Nakshathras such as

/bharani/, / rōhiṇi /, /rēvati/, / abhijit/

Conclusion

The present study on ‘Linguistic Study of Nakshathras (Stars) with special reference on Borrowing’ is an attempt to collect all the Malayalam Nakshathra words in Astrology and study all these words in linguistic perspectives such as Borrowing. Here on a new linguistic branch is evolved such as ‘**Astrological Linguistics**’. In data collection procedures all the primary and secondary data are collected from different astrological texts, various encyclopedias, lexicon, dictionaries, some personal interviews and internet. At first, the data are arranged with in English alphabetical order in order to avoid confusion. Total astrological words selected were two thousand three hundred and sixty four. But here, only 27 terms such as Nakshathras are taken in analysis.

The Malayalam Tatbhava and Tatsama terms are emphasized in the linguistic analysis. Majority of the technical terms are derived from Sanskrit. All the terms have diverse linguistic and cultural origin. Most of the astrological works are done during the Aryan era. So the majority of the words are from Sanskrit. Here, the researcher studied and analyzed the Malayalam astrological terms and, the changes and influence between Sanskrit and Malayalam terms. In Nakshathras terminology, there are three short vowel phonemes /a/, /i/ and /u/. The long vowel phonemes /ā/, /ē/, /ī/, /ō / and /ū/ are found. And in the case of consonants, following are the distributions of the various consonant phonemes in the various positions found in the astrological terms under present study. They are /bh/, /c/, /h/, /j/, /k/, /kh/, /l/ /l/, /m/, /ṇ/, /ṇ/, /n/ /p/, /r/, /R/, /ś/, /t/, /t/, /v/, /y/. The Tatbhava and Tatsana word list and examples are given. And the rules for the combinations in the Tatbhava and

Tatsama terms are emphasized. Tadbhava forms predominate in the early literature, later Tatsama forms became numerous. On the basis of the study it was found that 4 Loan words in Nakshathras without change. They are /bharani/, /rōhiṇi /, /rēvati/ and /abhijit/. Loan words in Nakshathras with minor change are noticed in two terms, /viśākham/ and/mūlam/.

Here, the neuter gender suffix is added. From the study it was observed that the derived words in Nakshathra are 22.. They are /aśvati/ /kārttika/, /makayiram, / tiruvātira /, /puṇartam/, /pūyam/, /āyilyam/, /makam/, /pūram/, /uttRam/, /attam/, /cittira/, /cōti/, /aṇiḷam/, /trikkēṭṭa/, /pūrātam/, /uttRātam/, /pūruruṭṭāti/, /aviṭṭam/, /catayam/, /uttRaṭṭāti/ and /tiruvōṇam/. After, this all the terms are classified in to Simple Derived Terms and Compound Derived Terms. Example for Simple Derived Terms is /pūyam/, /makam/, /uttRam/, /uttRaṭṭāti/, /cittira/, /cōti/. Example for Compound Derived Term is /makayiram/. After this classification a detailed description of Simple Derived Terms and Compound Derived Terms are done in the present study. From these detailed study it was observed that there is no characteristic sound change in Loan words from Nakshathras such as /bharani// rōhiṇi /, /rēvati/ and / abhijit/.

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Understanding Qualitative Content Analysis in the Light of Literary Studies

J. Vimal and R. Subramani

Abstract

Reading is personal and concepts decoded from the texts by the reader could be weighed with the world of the author and the reader as well. Diluting either of this would lead to a biased approach in reading of literature. Literature requires multi-dimensional approach as every literature is unique and dynamic showcasing many facet and meanings. There will not be any dispute between the text and reading if only the reader goes after the texts carefully whilst reading and unearthing both explicit and implicit meanings. However, this does not mean the reader has to merely follow the preordained framework or to employ the tools that are been set already for doing research on grounds of positivism nor accepting the quantitative receipt with number counts. This paper highlights how to understand content analysis, pragmatically, in analyzing literary texts and the need and process of subjective interpretation claiming the freedom of the reader to excavate themes based on satiating the research question. It also advocates the researchers not to have a blind walk on the texts rather going after the texts and allow the texts to unfurl its meanings.

Keywords: Content Analysis, Literature, Subjective Interpretation, Positivism, & Theme.

Introduction

In the early 20th century content analysis was propagated with strong emphasis on quantitative approach based on the formula promulgated by the father of content analysis Bernard Berelson (1952) who defined content analysis as a “technique for objective, systematic, & quantitative description of manifest content communication.”

Simultaneously some researchers, who embraced qualitative approach, rejected positivism which nullifies introspective and intuitive knowledge and claims for empiricism. For them qualitative approach, unlike number-based quantitative approach, helps to gain a deeper understanding of underlying meanings of the texts/data.

At the advent of mass communication and in-depth reading of literatures, content analysis has been increasingly employed as method/technique to intensely analyze written, verbal or visual communication messages' (Cole,1988), which could be in the form of written text(books, papers, and poems); oral text(speeches and discourses); iconic texts(text in the form of drawings, paintings, & symbols); audio-visual text(visual content of television programmes, movies and videos); and hypertext(content found on the Internet). Obviously, the essential purpose of doing content analysis from the process proposed by Lasswell (1948) to study who (says) what (to) whom (in) what channel (with) what effect? lined a strong growth and emphasis for a qualitative content analysis to make valid inferences from text (Weber,1990). Holsti (1969) sees it as "a technique for making inferences by objectively and systematically identifying specified characteristics of messages" And further Krippendorff insists upon the 'subjective approach' of reading the content by defining it as "systematic reading of texts and symbolic matter not necessarily from an author's or user's perspective."

Although in recent times content analysis has been widely used in qualitative research, there is no crystal clarity among the researchers especially in reading literature. Scholars find difficulty how to read the text; how to extract data from literature? How to codifying the themes for interpretation? what method and tool is to be employed to interpret the data/text and more over is it mandatory to use one method to interpret data/text which may put curtain in the mind of the researcher to travel on biased programmed route or to take multi-dimensional approach to make travel along with the text and goes where ever it takes the researcher unearthing different meanings with broadened contexts are some of the questions and clarifications that remain unanswered.

Historical Antecedents

The history of content analysis takes its date back to the period of Greek philosopher Aristotle where canons of Rhetoric were used to describe and analyze the subject of text, creator,

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message, audience, context, ethos and pathos. Later, the scholastics tried to discover the latent meaning of words particularly in hymns which could be first exercise in the history of content analysis. This further took the researcher to have a close analysis of explicit and implicit messages of a text through classification and evaluation of key concepts, symbols and themes to determine meaning (Reitz, 2004).

Whilst the use of content analysis prevailing in qualitative research mainly in literary studies, subjective approach (Lincoln & Guba, 1985) has been insisted upon more than examining texts for the frequency of the occurrence of identified terms (word counts) and in the late 1950s the researchers stated focusing on the concepts rather than merely counting words and on semantic relationships rather than just presence. Further, content analysis as a qualitative methodology conducted in a naturalistic setting with a purposive sample (Patton, 2002) and evolving process of identifying themes with in a particular context (Miles & Huberman, 1994) and one of the properties of content analysis is that many words of the text are classified into much smaller content categories (Weber, 1990, Burnard, 1996). Particularly, Satu Elo & Helvi Kyngas (2008) uses the word ‘category’ for literature. All these elements has shaped the content analysis in the purview of literary studies to explore multi-dimensional approach of the texts investigating the linguistic, affective, cognitive, social, cultural and historical significance.

Procedure of Qualitative Content Analysis

Researchers regard content analysis as a flexible method for analyzing text data (Cavanagh, 1997). Albeit it gives various approaches to study the qualitative data/textual details, the flexibility enables the researcher to choose the specific method based on the theoretical and substantive interests of the researcher include ethnography, grounded theory, thematic content analysis, and semiotics. Research using QCA focuses on the characteristics of language as communication with attention to the content or contextual meaning of the text (Budd, Thorp, & Donohew, 1967).

There are three distinct approaches in content analysis: conventional – coding categories are derived directly from data; directed – analysis starts with a theory or the existing findings as guiding principles for initial codes; and summative – involves counting and comparisons and

mostly number-based. Irrespective of any approach to be employed in the study, it is mandatory to develop categories/code/theme for analysis.

Excavation of Themes

Identifying themes and subthemes are important for social science research. Morris Opler (1945) saw of discovering of themes as a key step in analyzing cultures. Although the researchers use different words extracting data like ‘theme’; ‘code’; and ‘category’, the social scientists talk about the linkage of the different terms. For example, Miles and Huber man, 1994) call it ‘codes’, Strauss and Corbin(1990) called them as concepts, Dey (1993) as labels, grounded theorists like Glaser and Strauss (1967) referred as categories and Krippendorg (1980) as ‘thematic units.’

Gery W. Ryan and H. Russell Bernard (2003) give the reason for discovering themes in qualitative data telling that the researcher tries to describe, to compare and to explain. It is possible to distil words into several categories and it is believed that when classified into same categories words, phrases and the like share the same meaning (Cavanagh,1997).

Gery W. Ryan and H. Russell Bernard (2003) tell us about the two importance sources where the themes could be extracted. The themes come both from the data (an inductive approach) and from the investigator’s prior theoretical understanding of the phenomenon under study (an a priori approach). Further they explain how this ‘piori approach’ can be used to identify the themes: “ *A priori* themes come from the characteristics of the phenomenon being studied; from already agreed on professional definitions found in literature reviews; from local, commonsense constructs; and from researchers’ values, theoretical orientations, and personal experiences.” Normally themes are abstract constructs deeply rooted in the form of different expressions found in texts, images, sounds and objects. The act of discovering themes is what grounded theorists call open coding and what classic content analysts call qualitative analysis (Berelson, 1952) or latent coding (Shapiro and Markoff, 1997). With this background content analysis can be defined on the ground of literary studies ‘a qualitative research method for the subjective interpretation of content of the text with its context by a systematic classification process of identifying themes.’

Inductive and Deductive Approaches

Inductive and Deductive are the two approaches used widely to study the data in content analysis. Which of these is used can be determined based on the purpose of the study. For example, the phenomenon taken for the research has no former knowledge or the knowledge is fragmented then inductive approach is recommended (Lauri & Kyngas, 2005) and the deductive approach is based on an earlier theory or model. In a nutshell inductive data moves the specific to general and in the deductive approach it moves from the general to the specific (Burns & Grove, 2005).

Both inductive and deductive analysis processes have got three stages to get completed:

1. Preparation, organizing and reporting. The Preparation stage begins with determining the unit of analysis (McCain, 1988). The researcher must know what to analyze in what detail and this unit of analysis can be a word or a theme (Polit & Beck, 2004) but that should not lead to fragmentation. However it is not necessary that it ought to consist of more than one sentence which makes the analysis process difficult and challenging as it contains several meanings (Catanzaro, 1988). Robson (1993) offered solution that research question helps to determining the unit of analysis which can be a letter, word, sentence, portion of pages o words, the number of participants in discussion or the time used for discussion.

Inductive Content Analysis

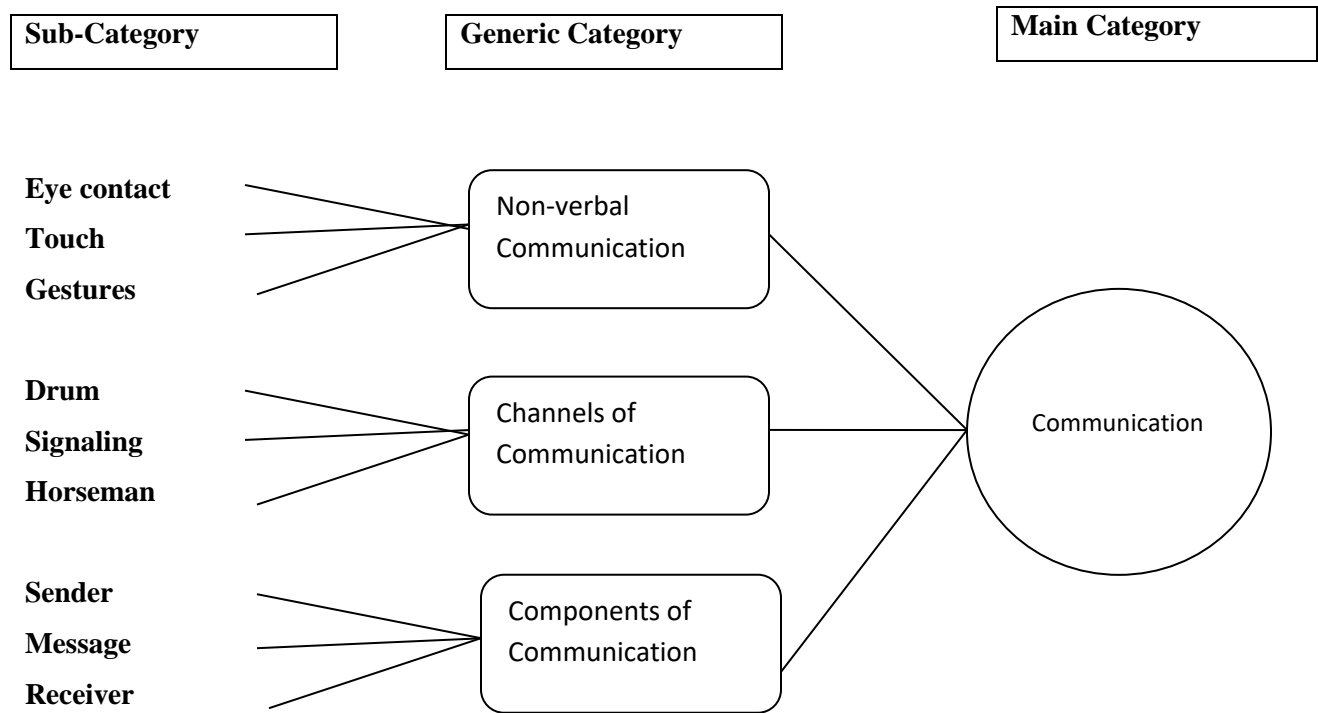
When it is decided to go for inductive analysis, the first step is to organize the qualitative data that included open coding, creating categories and abstraction. Open coding is that the research picks out some of the headings that are written in the texts while reading it and grouping of all the headings after careful considerations especially to treat those data/headings ‘belong’ to the same categories. Burnard (1991) tells that categories are freely generated at this stage. Further the categories are grouped into higher order headings (McCain, 1988, Burnard, 1991). Abstraction means formulating a general description of the research topic through generating categories (Robson, 1993). For example grouping of all data/headings will lead to form sub-categories and sub-categories are formed as generic category and generic categories are grouped as main categories (Dey, 1993, Robson, 1993). An example of the abstraction process is shown

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in figure 1 using inductive content analysis has been used for example in studies of ‘Literature as Communication.’



Deductive Content Analysis

Deductive approach has been employed to retest existing data in a new context (Catanzaro,1988) involving to test categories, concepts, models or hypotheses (Marshall & Rossman, 1995). Once deductive content analysis is chosen, the first step is to develop a categorization matrix and to code the data according to the categories. This approach is based on earlier work such as theories, models, mind maps and literature reviews (Polit & Beck, 2004) and Hsieh & Shannon, 2005) and the choice of method depends on the aim of the study (Catanzaro, 1988, Robson, 1993, and Marshall & Rossman, 1995).

Reliability and Validity

The use of reliability and validity are common in quantitative research as it is rooted with positivist perspective. This does not mean reliability and validity are not required for qualitative content analysis. As there are many ways of seeing and interpreting the data/text, how do the

investigators know that the themes that are been identified by them are valid? Gery W. Ryan and H. Russell Bernard (2003) tells that there is no ultimate demonstration of validity. Albeit some researchers suggest taking up inter-coder reliability for checking validity again it leaves for a room to discuss how far a naturalistic approach with ‘subjective interpretation’ could be validated? IN the light of literary studies, textual details require multi-dimensional reading and methodology is not applied to the text rather it is implied in the text. Here the researcher surrenders himself to the text and he/she goes after the ‘text’ and more so allows the text to unfurl the array of meanings it springs out.

Krippendorff (1980) provides three types of reliability applicable to content analysis: stability, reproducibility and accuracy. Stability, also known as intra observer reliability, is the weakest form of reliability when used alone and is a design that asks for a coder to code the same set at two different times, allowing for inconsistencies to be examined. Reproducibility, also known as inter-observer reliability, is a stronger form and uses multiple coders to code the same data set independently to illuminate inconsistencies. Accuracy, which is the strongest form of reliability, compares coding of the data set to some known standard.

Conclusion

Content analysis as method enables the researcher to systematically go for meaning reading of the texts/content. As Becker and Lissmann (1973) suggests there are two different levels of content: themes and main ideas of the texts as primary content; context information as latent content. Without rash quantification, the themes could evolved as Grey W. Ryan suggested developing themes from review of literature; characteristics of phenomenon beings studies; already agreed-upon professional definition and above all personal experience of the researcher with the subject matter. The procedures of qualitative content analysis start with identifying the themes based on research question for analysis using inductive or deductive approaches and interpretation requires multi-dimensional holistic approach as the text unfurls various meanings when it engages in social communication. In checking of reliability, there is no readymade and code of principles for data analysis. Hoskins & Mariano (2004) tells that each inquiry is unique and distinctive and the inferences depend on the skills, insights, analytic abilities and style of the

investigator. However, the researcher needs to demonstrate a link between the results and the data (Polit & Beck, 2004) to substantiate for the methods employed in the research.

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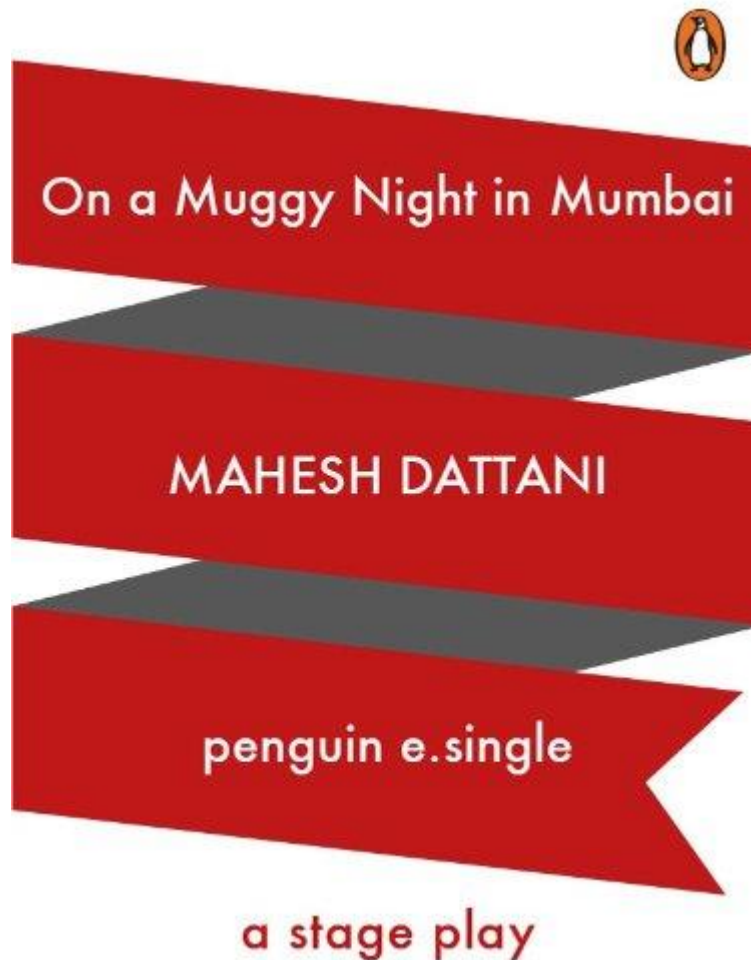
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A Study for the Search of Identity:
Queer Space in Mahesh Dattani's *On A Muggy Night In
Mumbai and Do The Needful*

Vinu C. James



Abstract

Mahesh Dattani is a versatile playwright, actor, director, screen writer, film maker, teacher and a man of erudite aspects. His writing is the metamorphosis for the modern contemporary Indian society, of his own life and of others too. The present paper is a brief study of the major plays of Mahesh Dattani. Here my attempt is to highlight the 'Queer Space'

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(homosexuality, gender issues) by Dattani in his plays. (The term *queer* is used here in non-pejorative modern sense, as analysis of the history of the use of the term clearly shows that it is used as part of gay pride.) The themes of taboo relationship and homosexuality are the prime motives of the plays like *On a Muggy Night in Mumbai* and *Do the Needful*. Queer presence in Dattani's work can be seen in the play *Do the Needful* (1997). The plot centers on the negotiations for an arranged marriage between Alpesh, a Gujarati man, and Lata, a Kannada woman. It is revealed that the woman is not ready for the marriage because she loves Salim, a Muslim man, while the prospective groom is in love with a man named Trilok. Although she tells Alpesh about her love for another man, Alpesh keeps mum about his homosexual relationship. Alpesh's homosexuality is revealed to Lata when she surprises him and the gardener of her family having sex in the cow shed, just as she is about to flee with Salim. At first horrified, she decides that the best way to cope up with the situation is to marry Alpesh. *On a Muggy Night in Mumbai* (1998) places homosexuality at its central attraction. In this play, five are gay men and one is a lesbian. The plot hinges on Kamlesh's trying to conceal from his sister Kiran the fact that he was in a relationship with the man she is about to marry. The play samples a wide canvas of male homosexual presence in Indian society. Kamlesh is a compromising & straight-acting gay man. His ex-boyfriend Sharad is intelligent and campy. Ed is in denial and is ready for a heterosexual marriage after having an affair with his fiancée's brother, Kamlesh. Bunny is a celebrity and in the closet. Having all these themes and ideas into focus, in this paper my attempt is to analyze the plays of Dattani in the light of Queer Space.

Keywords: Mahesh Dattani, *On a Muggy Night in Mumbai*, *Do the Needful*, Queer space, identity, heterosexual, Mahesh Dattani and His Choice of Themes

Mahesh Dattani's Works

Mahesh Dattani occupies a very prominent place in Indian English literature. His presentation of problems from real life situations is noteworthy contribution to Indian English drama. Among modern Indian playwrights, Dattani stands forth for vividness, artistic perception and immense dramatic soul. He tackles some serious problems prevailing in urban India in his plays. Specially, he gives tone of voice to the troubles and sufferings of the marginalized people

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of our society. His plays contain human pathos, passions, conflict and appeal to human sentiment. Dattani plays an essential role to put Indian English drama to the level of world drama. The current study is an analytical account of Dattani's *On a Muggy Night in Mumbai* and *Do the Needful* where he challenges the traditional norms of heterosexuality and finds the queer space in it.

Shared Space: *On Muggy Night in Mumbai*

Queer theorists argue that labelled speech acts are the proof of the nature of one's sexuality. Words like "gay" and "gay bashing" are considered negative words in the predominantly hetero normative Indian society. But Dattani uses the word "gay" with a different connotation—as a form of sexual orientation and a reality. In *On a Muggy Night in Mumbai*, Dattani highlights the way the contemporary urban Indian works against the existing social order. In this play, a whole range of homosexual characters are presented and their experiences throw light on various aspects of the struggle of the homosexuals in the traditional Indian society. This play opens with an informal gathering of a group of homosexuals: Kamlesh, Sharad, Bunny Singh, Ranjit and Deepali. They all are invited by Kamlesh to discuss his sister Kiran's love life with Ed/Prakash. Kamlesh is disillusioned because his sexual relationship with his first partner has broken down and he seeks in vain to overcome this trauma in the companionship of Sharad. Sharad's relentless efforts to erase memories of Kamlesh's early life take him away from Kamlesh. Kamlesh requests his friends to find a solution to his problem and pleads with them to co-operate with him in sorting out his sister's love life. Kiran is in love with Ed/Prakash, the person with whom Kamlesh shared his first love life. Humiliated, Ed/Prakash attempts to commit suicide but is rescued by Kamlesh and he leaves with the sense of a debacle. He is a typical Indian homosexual who is not ready to accept his sexual identity openly and plans to marry Kiran to both mask and continue his clandestine relation with Kamlesh. In this play, Dattani targets not just a single mind but three individual psyches which divulge their inner self to the audience/reader. They are: Kamlesh, Kiran and Ed/Prakash. All three characters are caught in a social and psychological web. Their persistent combat with the society and self in establishing themselves as independent individuals is highlighted in this play. Upfront and unambiguous, the play journeys into the world of gays through a love triangle.

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Celebration of Freedom and Possible Threat

On a Muggy Night in Mumbai has been well received in urban India despite its unconventional theme. The play is a celebration of freedom in a sense, but it also points out that the freedom is threatened the moment one steps out of the privacy of home. Kamlesh, the protagonist of the play, has shared an unsuccessful relationship with his male friend Ed. The relationship comes to an end due to the traditional social beliefs on heterosexuality which makes Ed to switch to normal heterosexual mode.

With a broken heart Kamlesh starts another relationship with Sharad, a very lively, intelligent and confident person. Kamlesh and Sharad live together for some time. But, unable to forget Ed, Kamlesh breaks up his relationship with Sharad. At the same time, following the advice of his psychiatrist Ed starts courting Kamlesh's sister Kiran. They have fixed their marriage and plan to meet Kiran's brother Kamlesh before the wedding.

Kamlesh who is still unable to get over his relationship with Ed decides to tell the truth to Kiran. The play opens with the scene when Kamlesh has invited some of his queer friends including Sharad to his place. Among the people there are Sharad and Deepali; Bunny Singh, a TV actor who secretly enjoys gay relationship while being happily married and presents a macho, heterosexual exterior; Ranjit who thinks that India is not a good place for queer people and so he has gone abroad.

All of them have found solutions to the societal oppression and opposition in different ways. In other words, they have employed different survival tactics: Sharad and Deepali by being very upfront and honest about their identities, Bunny by exhibiting a normal married life and Ranjit by escaping to foreign lands. On the other hand Ed consults a psychiatrist who advises him to adopt heterosexuality. Dattani uses this opportunity to criticise mainstream psychoanalysis for being status-conscious.

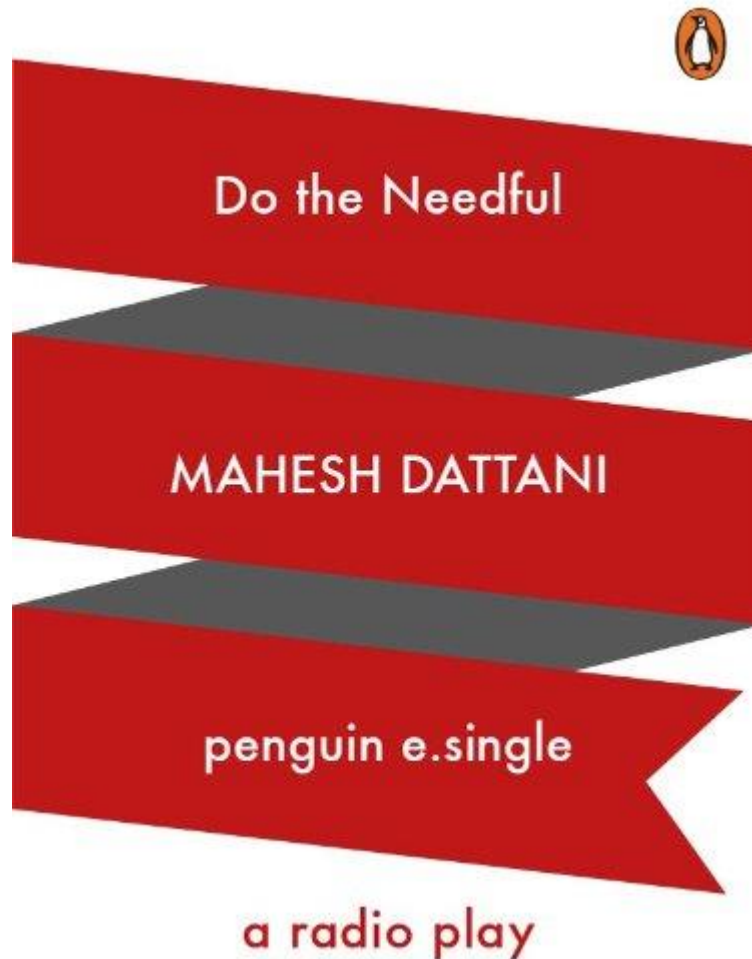
Ed's relationship with the sister of Kamlesh provokes Kamlesh to think Ed has changed and will keep his sister happy. But the queer friends of Kamlesh force him to reveal Ed's secret to Kiran. While Kiran is shocked to learn that both Kamlesh and Ed have been deceiving her, Ed reveals another secret to Kamlesh that his real motive behind marrying Kiran is to remain close to Kamlesh and fulfil his homosexual desires secretly. This is how the matrimonial institution of heterosexual society is used for purposes which are entirely opposite to that institution.

Exploring Alleged Hypocrisy, Escapism and Introvert Nature of the Queer People

The play ends with Kamlesh rediscovering love with Sharad and humiliated Ed is trying to commit suicide. The social pressures are so overpowering that for a person like Ed it becomes impossible to live a normal life. It is also important to note that through the play Dattani tries to find out reason behind hypocrisy, escapism and introvert nature of the queer people. The society does not allow the queer people to live as what they are and forces them to live like what they are not. It creates self- alienation in their life. To prove themselves normal people in front of society Bunny Singh and Ed get married while secretly carrying with their gay relationships. Ed is also under the same social pressure and he decides to marry Kiran to secretly get Kamlesh's love. Then there is Ranjit who leaves India in order to guide a life of his choice. There are others like Deepali and Sharad who are very honest about their sexuality and display it openly. Throughout the play the heterosexual world peeps in time and again and makes its presence felt. The outside world which is alien to the insiders of the house keeps on exerting its pressure. The wedding, the children chasing Bunny for an autograph and the neighbours finding out the incriminating photograph of Kamlesh and Ed are all forces of the outside world. The noisy outside world is a metaphor of domineering atmosphere in which a queer person has to live. The presence of the divergent force in the form of the outside world creates a discourse of opposition to homosexuality. By restricting and suppressing, it shapes the subjectivity of queer people. The leading discourse of heterosexuality suppresses the homosexual culture. The cultural and social codes within a society further enhance subjectivity towards queerness. The ending of the play is not on the expected lines. Conventionally, it could have ended in Ed's suicide; but Ed is saved

and is shown to get up, although with some help. He starts walking towards the people he earlier dreaded facing

Shared Spaces: *Do the Needful*



The play traces the coming together of heterogeneous linguistic and ethnic groups within the larger category of the Indian system of arranged marriages. Dattani makes simple and dexterous use of dialogues, thoughts spoken out loud for the listener and sound patterns that are richly evocative of different spaces as the play travels through the soundscapes of Mumbai and Bangalore to the Kannada countryside and back. *Do the Needful* is another radio play that has been adapted for the stage by Dattani with his usual flair for bringing in unlikely twists in the most mundane of situations.

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A Study for the Search of Identity: Queer Space in Mahesh Dattani's *On A Muggy Night In Mumbai* and *Do The Needful*

Culturally a given, arranged marriages are actually never-so to speak arranged between ethnically/linguistically/racially divergent groups because they would believe very reason to perpetuate and strengthen the very differences to maintain distinctive identities. Instead what we have here are the Patels travelling all the way from Mumbai to meet the Gowdas of Bangalore to fix a match between their progeny. The exploration of the shared spaces common to women and homosexuals is put to active use here with the identities of the protagonist. The common oppressor in the picture is the patriarchal structure that refuses to allow any space for the growth of individual identities beyond its periphery. Categories of class, literacy, wealth, power and politics make their obvious statement of differences in two parties. Food habits, non-vegetarianism and other little nuances occupy as much space in the conversation as do the bigger issues land ownership, business or heritage. Latha and Alpesh marry and carry on with their respective partners even as Patel and Gowdas leave huge sighs relief at having averted cultural disaster and ruin in their own context.

Thus we see the interesting scenes of movement in the play that at first find their feet as they try to locate themselves; then goes on to face hardfacts that have been conveniently pushed under the rug. In this process of laying bare speaking the unspeakable, and taking nothing at face value, Dattani arrives at the point where the identities have begun to take on specific contours and colours. the progression remains one where identities make and unmake themselves, adding or shedding new perceptions, never complete but always in the process of becoming. Mahesh Dattani, though not very noisily, makes an appeal for an atmosphere of approval and acknowledgement of the queer community. He also brings out the gay issues out of the closet into the open. He deals with a variety of queer sensibilities, including men and women, showing how they react to societal pressures. Dattani's play thus raises a host of rarely addressed issues and by placing them into the forefront he challenges the traditional heterosexual codes of the society.

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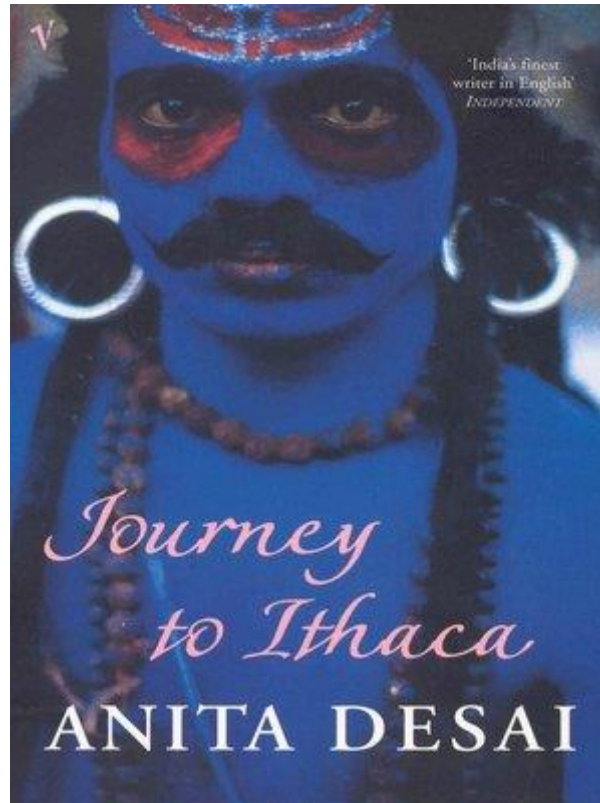
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Indian Diaspora and the Motif of Journey

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Dispersion, Diaspora, Dreams

The term *Diaspora* and the motif of journey are closely associated. The term *Diaspora* began to be used in relation to Jewish dispersion. The global economy has resulted in large scale international movement possible. Journey and diaspora are interrelated terms as in the sense that Diaspora refers to movement, i.e., journey - be it physical or metaphorical. Diaspora refers to the dispersion or scattering.

People move out to different places for their own reasons. Some of reasons may be personal but some are forced. There are references in the history of diaspora of forced migration of people for slavery and the related causes. People move out for various reasons. Better prospects, better lifestyle, security, search of the true self, etc., are some of the reasons for which people migrate.

The movement, displacement and settling in a foreign land causes a hyphenated life. The host country is often reluctant to accept the diasporic community as their own and hence the hyphenated terms like Indian-American exist. The idea of home becomes much more significant for the migrated-diasporic being. They look for an eternal home. The idea of an eternal home is like an illusion, which they seem to exist but in true sense it does not exist or rarely exists. It is interesting to note that the difference between a person who has moved away from his native land to a different place for various reasons so to say, finds it difficult to settle down in an unknown or a less known country both psychologically or physically. He seems to be always in a dilemma, than a person who has not migrated at all. Most of the

Diaspora Writing

Diaspora writing depicts the existential angst of the writers. The author of the Diaspora expresses themselves through their writing. Writing is considered to have a far-reaching influence and as it is more culturally sound and more civilized way to express oneself. The impact of such writing has far-reaching effect. The issue of their identity becomes crucial and there is loss of it or seems to be so, so they try to find their true identity.

Eternal Home

A new hyphenated identity which is attached to them in the host country and hence there is search for an eternal home. The eternal home may not be always their native birth place. It becomes an imaginary place which exists only in their imagination. The displacement happens with the help of journey. The theme of journey is associated with displacement. Uprooting from one place necessarily brings in re-rooting to certain place. According to Usha Bande, "Transplantation connotes relocation and in its turn relocation presupposes the existence of a location, and dislocation therefrom" (Bande, p. 8). In the writings of the Diasporas, we find that there is often comparison between the homeland and the host country. The writings of the diasporic writers often have the elements of memory. The memory is like experiencing the same events again in our thoughts. Memories are connected to dreams & vision. Dreams too take us on a journey and have the power to introspect. This psychological condition makes possible experiencing the things which are not possible to experience in the real life. The stronger the element of memory and nostalgia the greater, deeper and psychologically sound the writing will be. Thus, diaspora writings are

being considered riper in that sense as it contains varied perspective from different cultures and surroundings. It is the true account culture of a country observed by a stranger.

Reasons for Displacement

Indian diasporic conditions have various reasons for displacement. In the recent days, it is mostly for 'better prospects'. There are large scale migrations of the Indian technos to move to the Western countries as these countries give better opportunities. The diasporic literature is gaining world-wide readership as 'moving out for better prospects' has become a trend in the recent times and we all are heading towards the terms like 'global citizens'.

Journey is the crucial metaphor, motif of diaspora literature. It is the most coveted theme in literature as elements like adventure, surprise; opportunities to discover the self have been at the core of the very human existence. The quest for self-exploration began with the very beginning of the literature itself has continued till today. Perhaps it has become more poignant, because the complexities of modern life got worsen with the passing of time so the deeper probe in to the human psyche is needed. The other word frequently used as synonyms to journey is voyage. Journeys can be categorized as physical and metaphorical.

Movement

The bodily movement, i.e. moving away from one place to another is the physical whereas the metaphorical journey refers to inward journey i.e. the journey within. It involves dreams and vision. Journey is often related to mythology. Various mythologies have journeys as the basis of their stories. So, often spirituality is also related to journey. The search of God, the search of the 'true self' and the journey for it is termed as 'pilgrimage'. The very basis of movement is journey. The use of journey motif in literature is not new to literature, perhaps it is the oldest tool with authors. In terms of diasporic literature, it has gained new significance in the recent years. The changing policies of the governments in various countries, the changing and demanding lifestyle of the current masses have given rise to large scale migrations which resulted in the diasporic literature. The literature with journey motif has the element of surprise as the journeys to the unknown places arouses interest and surprise as one may never know what may happen in the due course of journey. The very human life is like a journey in the sense, like in journey one may not know what may happen in its course so in human life the future is unknown and hidden.

New Wave of Migration

The colonial and the post-colonial period of India, there could be seen migration of literate Indians to the western countries. There were varied reasons for it. The writers of the Indian diaspora have used journey motif in their writings. Prominent among the Indian authors, are Rohinton Mistry, Amitav Ghosh, Anita Desai, Gita Mehta, V.S. Naipaul etc. these authors have used journey motif in their writing which is the prominent motif of diaspora. Anita Desai's *Journey to Ithaca* is the best known example of journey motif. The search for identity with spirituality and the quest for it takes the novel to far greater heights. The novelist brings out the disparities of the diasporic situation. There is both physical as well as metaphorical journey in the novel. The Indian characters who settled in western countries return to India in the search answers to the questions posed by diasporic situations. *Ithaca* is the metaphor of eternal journey. It is the journey towards fulfilment. The journey itself is joy. The destination is always not sought for.

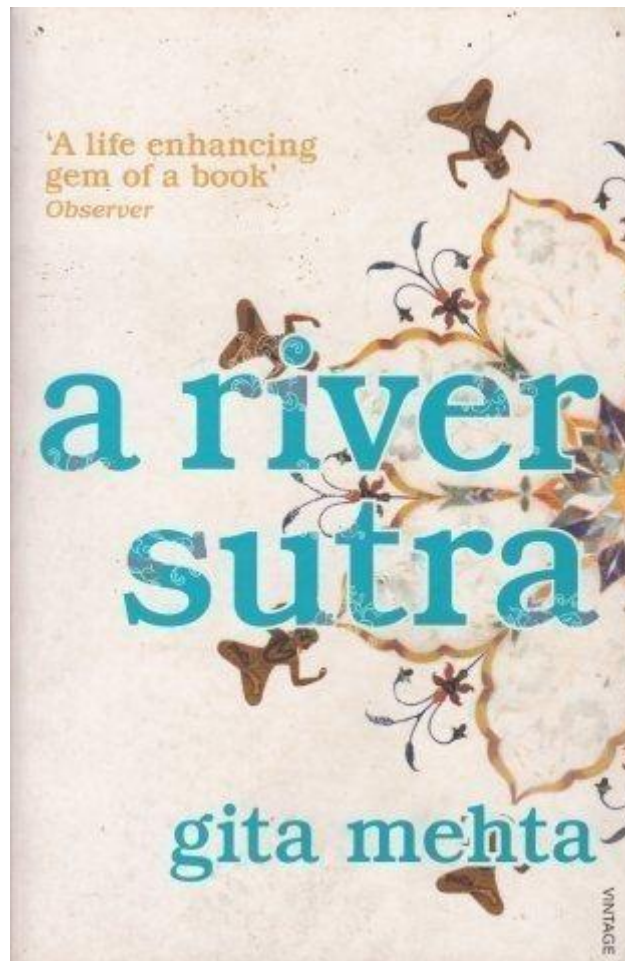
Usha Bande in her seminal book is of the view that journey motif is the driving force in the diasporic writing. She says, "In diasporic writing the journey motif becomes the driving force to find meaning in one's location at a particular time in history, to come to terms with cultural deprivation, and by moving away from the chartered locales to expose the quintessential incompleteness of all reality and inauthenticity of all worldly experiences so as to magnify the general human condition" (Bande, p.10). Thus journey becomes an instrument to bring out varied complexities in the life of the expatriate. The analysis of different cultures depicts certain observations can be made like women were given or rather got rare opportunities of journeys. The patriarchal attitude in most of the cultures of the world might be the prime reason which has affected the movement of women.

Journey to Ithaca

The title of the novel is inspired by C. P. Cavfy's poem 'Ithaca'. The poem stresses the importance of journey and stresses that the journey itself is more enlightening than the destination itself. The journey to Ithaca and the riches it gives is more important than the destination. The three characters in the novel are on quests of different sorts. Sophie, Matteo and the Mother undertake journeys for their own reasons. Desai successfully records the dilemma of the diasporic condition through these characters. She represented India as a capital of 'spirituality'. The search for one thing leads to a search for a different quest. Matteo

finds India as rich in spirituality. Sophie travels with her husband to India, initially she was reluctant to leave her own country. Sophie does not believe in Indian spirituality and doesn't like to stay in India even though her husband Matteo has decided to stay in India. Further feeling dejected, she decides to leave India with her children to Italy. Desai delineates her female characters as quester as opposed to the traditional male questers.

A River Sutra



A River Sutra is an example which has apparent journey motif. There are multiple narratives in it which are connected through the river. The novelist uses Narmada River as a symbol of journey. The novel focuses on life as a journey which flows like river Narmada. The river becomes a destination for purification of soul to the Indians and provides solace. The novelist brings out the Indian spirituality related to the rivers in India through the river Narmada. The characters in the novel take on journeys towards the river Narmada to find solace and answers to the questions. The search for identity is at the core of narrative. Mehta successfully depicts the Indian spirituality and the rich heritage of Indian spiritual mythology.

To Conclude

Thus, various novels in Indian diasporic literature uses journey as a motif to project the true diasporic situation. Journey as an inevitable human condition in life serves to answer various quests of human life. The Indian diasporic literature projects complex diasporic dilemma and hence it uses journey motif to find answers to it.

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Pakhtoonwali - Ethical Code of Honor among Pakhtoons

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Abstract

This paper aims to study the Pakhtoon culture and tradition through Pakhtoonwali. Pakhtoonwali is the code of ethics among the Pakhtoons. It is essentially the unwritten code controlling, guiding, and balancing the form, character, and discipline of the Pakhtoon way of life, passed from generation to generation. These traditions serve as a major foundation of Pakhtoon culture, norms, values and codes of conduct. The Pakhtoonwali or the Pakhtoon code of honor embraces all the activities from the cradle to the grave. Almost all the customs and cultural values of Pakhtoons revolve round this unwritten code of honor. Pashto society is an honor based society and they believe that a Pakhtoon's Izzat (honor) lies in adhering the principles of Pakhtoonwali. Thus Pakhtoonwali forms the major foundation of the Pakhtoon social fabric. The data for the study is collected from the Pakhtoon community located in Gutlibagh area of Ganderbal district. This study is based on ethno linguistic approach.

Keywords: Ethno linguistics, Ethical code, Ethno methodology, Pakhtoonwali.

Introduction

Pakhtoons are primarily tribal people and there are over a hundred tribes each with its own name and lineage. They speak a classified language known as Pashto/ Pakhto. They are known as Pathans by non-Pashto people and comprise the largest ethnic group in Afghanistan and Pakistan. There are a large number of Pakhtoons living in the state of Jammu & Kashmir who migrated from Afghanistan and Pakistan. The history of migration goes back at least to 1752 A.D. when due to the disintegration of Mughal Empire; Kashmir was passed into the hands of Afghans. During this period Afghans 'Subahdars' ruled Kashmir and Afghans groups settled in different parts of the subah especially in present districts of Ganderbal, Anantnag, Baramulla and Budgam.(Lawrence, 1895). Much later it was Maharaja Gulab Singh, the Dogra ruler of

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Kashmir who offered them employment opportunities, especially for the purpose of guarding the frontiers of kingdom and in return granted them land Jagirs and settled them in colonies of their choice. In fact the Pakhtoon community is scattered all over Jammu and Kashmir. Pakhtoons also used to come to Kashmir for commercial purposes. This community is believed to have migrated in groups for business purposes and settled in low hilly areas of Kashmir in close proximity with forests wherefrom firewood could be easily had for cooking purposes.

Methodology

This study is based on ethno linguistic approach of data analysis which involves the techniques of participant observation and key informant interviewing. Participant observation allows a deeper emersion into culture studied, hence resulting in a deeper understanding of a culture. Intense open ended repeated interviews were conducted for the investigation of cultural patterns. Also well informed and reliable informants were chosen for the strict assurance of the representative sample. Both open and close end interviews were conducted. The close end interviews were based on properly formulated questionnaire. The data recorded was then analyzed carefully and formally written down. The data for the research was collected from the Gutlibagh area of Ganderbal district which is located along the river Sindh. This colony has maximum number of Pashto speakers.

Pakhtoons and Their Code of Honor

Pakhtoons living in Gutlibagh area of Ganderbal district are in lesser contact with other communities of the valley, they have comparatively different customs and traditions and the dominance of 'tradition' in the social life is still intact comparatively. It is specifically found that all the community members are highly conscious about their social and cultural identity and they strongly adhere to the principles of Pakhtoonwali - which is the unwritten code of ethics among Pakhtoons.

Pakhtoonwali is a non-written ethical code and traditional life style followed by the Pakhtoons. It is a system of law and governance from the prehistoric time passed from generation to generation. It guides both individual and communal conduct. It promotes self-respect, independence, justice, hospitality, forgiveness, etc. towards all (especially to strangers

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and guests). Pashto society is an honour based society and they believe that a Pakhtoon's *Izzat* (honor) lies in adhering the principles of Pakhtoonwali.

Principles

The following principles form the major components of Pakhtoonwali.

1. ***Aitbar***: Aitbar means trust, or guaranteed assurance. This forms the arch of society. All business including contracts relating to sale and mortgage or disposal of property, is transacted on the basis of trust or Aitbar. Such transactions are verbal and are entered into in the presence of the village elders or a few witnesses. The violation of Aitbar is considered to be dishonorable act and contrary to the norms of Pakhtoonwali.
2. ***Badal***: Badal means retaliation that is to seek justice or to take revenge against the wrong doer. No time limit restricts the period in which revenge can be taken. Self-respect and sensitivity to insult is another essential mark of Pakhtoon character. The poorest among them have their own sense of dignity and honor and refuse to submit to any insult. Even a mere taunt counts as an insult which can only be redressed by shedding the taunter's blood. It may lead to blood feuds that can last generations and involve whole tribes with a loss of hundreds of lives.
3. ***Melmastia***: Melmastia means hospitality. Pakhtoons have been described as one of the most hospitable peoples of the world. They consider Melmastia or generous hospitality as one of the finest virtues and greet their guest warmly with a broad smile on their faces. A Pakhtoon feels delighted to receive a guest regardless of his past, relations or acquaintance and prepares a delicious meal for him.
4. ***Nanawati***: Nanawati is derived from verb meaning 'to go in'. This refers to the custom of sending the marriage proposal indirectly to the bride's family. It is considered derogatory to send the marriage proposal directly.
5. ***Nang***: Nang means to support the right. A Pakhtoon must always hold on to truth and must support it in every situation. A Pakhtoon must defend the weak around him
6. ***Rogha***: Rogha means the settlement of dispute between the family members or friends.
7. ***Lokhe warkol***: Lokhe means "utensils" and warkol means "to give". Utensils made of copper (lokhe) are given to the bride at her wedding. Lokhe are also gifted to friends and relatives at different occasions. It implies the protection of an individual or the tribe.

8. **Tor:** Tor literally means 'black'. It is used for public disgrace and defamation of both men and women who are found guilty in immoral practices. Pakhtoons are sensitive about the honor of their women folk and slight molestation of women is considered a serious and an intolerable offence. The cases of adultery and illicit relations are put down with iron hand in and no quarter is given to culprits either male or female. Both sexes, therefore, scrupulously avoid indulgence in immoral practices.
9. **Turah:** Turah means bravery. A Pakhtoon must defend his land, property and family from incursions. He should always stand bravely against tyranny and be able to defend the honour of his name.
10. **Sabat:** Sabat mean loyalty. Pakhtoons owe loyalty to their family, friends and tribe members. Pakhtoons can never become disloyal as this would be a matter of shame for their families and themselves.
11. **Naamus:** It means protection. A Pakhtoon must defend the honour of women at all costs and must protect them from vocal and physical harm. *Namus* serves to maintain the gender segregation order of the society, which is embedded in *Pardah* (Veil), a curtain often being the boundary between men and women's physical space.
12. **Meerata:** Meerata means to help and condole. When somebody dies in the neighborhood it is mandatory among the Pakhtoons to take great care of the deceased's family and offer every possible help like serving food to them and condoling, etc.
13. **Hujra:** Hujra is a common sitting place for the community people, usually men. Hujra represents the sociable character of Pakhtoons. It serves as a centre for social activities and the platform for Jirga meeting where important decisions are made. Family quarrels and tribal disputes are settled here.
14. **Jirga:** Jirga is an assembly of tribal elders called for various purposes. Jirga is the parliament of Pakhtoons which plays an important role in solving the tribal matters. It is an authority for settling disputes and providing equal justice to all. Jirgas generally consist of persons who are known for their honesty and integrity.
15. **Mla tad:** Mla means back and Mla tad means to be ready to tackle every problem with great courage.
16. **Hamsaya:** The word Hamsaya in Pashto means neighbor. Neighbors should be treated with great care and hospitality.

17. **Badragga:** Badragga means to escort. It is the guarantee or escort provided for the safety of fugitive. An armed party accompanies or escorts the man who is pursued by his enemies or there is an apprehension of his being killed on his way home.
18. **Gundi:** Gundi is derived from the word Gund meaning political party. But it is used for an alliance. Gundi represents a classic case of balance of power in tribal areas.
19. **Lashkar:** Lashkar means the tribal army. It performs the functions of police and implements the decisions of Jirga.

However, various codes like Lashkar, Gundi, Badragga, etc. have vanished slowly among the Gutlibagh Pakhtoons and they are no more in practice. Even though Pakhtoons are persistent in maintaining their culture and customs, over a period of time there has been a gradual change.

Conclusion

These traditions serve as a major foundation of Pakhtoon culture, norms, values and codes of conduct, controlling, guiding, and balancing the form, character, and discipline of the Pakhtoon way of life. Thus Pakhtoonwali or the Pakhtoon code of honor embraces all the activities from the cradle to the grave. And almost all custom and cultural values revolved around the concept of Pakhtoonwali. Pashto society is an honor based society and they believe that a Pakhtoon's Izzat (honor) lies in adhering to the principles of Pakhtoonwali. Thus Pakhtoonwali forms the major foundation of the Pakhtoon social fabric.

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Spread of English in the 21st Century India

Prof. B. Mallikarjun

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In the post-independence India, a multilingual nation, English was expected to play the role of a 'neutral language' since no other Indian language was acceptable as a language for pan Indian communication. English was one of the fourteen languages in one of the draft of the Schedule of languages in the draft Constitution of India. Now, after the Constitution came into existence it is called as 'Associate Official Language' of the Union of India, but in reality, it is the *de facto* Official Language, since Hindi has failed to become the real Official Language of India. English is also the official language or the additional official language in eleven states and three union territories; however everywhere English continues to be used for most of the administrative purposes.

English version of the Constitution of India is the legal version, though the translations of the same are available in some of the major Indian languages. Though it was a Non-Scheduled language, the founding fathers of the Central Sahitya Akademi, because of their generosity and because of literary productions by Indian scholars in English, it was included in the list of recognised languages by the Akademi in 1954.

It is more or less a compulsory part of the so called Three Language Formula, a strategy for secondary education.

Globalisation has reduced the number of school languages and number of languages as medium of instruction. For many years, state after state is introducing English as a school language from the first standard itself. It is the medium of instruction that people are craving to choose for their children.

Indian languages could not become full-fledged languages of technical or scientific discourse in spite of every effort. Research output in Indian languages is near cipher. Due to

socio-economic-political reasons, English has become a language in demand as medium of instruction, administration and mass communication.

Economists are discussing economic inequality, sociologists social inequality but neither linguists nor educationists are bothered about linguistic inequality. Due to this linguistic inequality speakers are getting stratified and languages and mother tongues are dying. English is the language of elites of the Indian society. English, off late has become a new caste of 21st Century. There is no dearth of tokenism and lip sympathy in the form of survey, digitisation, and awards for mother tongues of India by the haves towards have not Indian languages.

To a large extent, mother tongues of India are going to survive only as cultural languages due to the bonding they have towards the life cycle of its users and their rural base. Rapid urbanisation may cause havoc in due course of time. Linguistic ecology of India is in danger due to English.

With these introductory remarks about English, I would like to go back to the history of English in India and look at the Census of India reports and its choice by the people as first subsidiary language and compare the same with choice of Hindi as first subsidiary language in the Census returns.

The British, who brought English with them, reached Surat, in present day Gujarat around 1603 AD and built Kothis with the permission of Mughals. They expanded their jurisdiction to Kolkata, Madras and Mumbai, etc. English became a language of administration when they took over the rights of administration of Bengal from Shah Alam in 1765. As most of us know, Macaulay's Minute on Education was dated February 2, 1835. The Governor General of India, William Bentinck approved the Minute on March 7, 1835 and it became the cornerstone of British India's educational policy. The Governor-General had the opinion that '...English was of greater cultural value and of greater practical use than Sanskrit or Arabic, or even Persian'. Also, like many others of his day (including Indians), he believed that the spoken languages were too crude and undeveloped to be suitable vehicles for the communication of modern knowledge. His advocacy of higher English education was based on the assumption that if the upper classes were given facilities for the acquirement of

modern knowledge, such knowledge would gradually percolate down to the masses. English became the official language also from 1838.

The ‘mother tongue’ (concrete) has to be understood as in actual use, whereas ‘language’ (abstract) is a bunch of one or more mother tongues. The first Census of British India was taken in 1871-72. It was ‘...an attempt to obtain for the whole of India statistics of the age, caste, religion, occupation, and infirmities of the population...’ No specific statistics about languages are presented except that ‘Nationality, language and caste’ are elucidated very briefly without any statistical information relating to language in a few paragraphs. The Census of India 1891 reports 238,499 persons with English as mother tongue [The language ordinarily spoken in the household of each person’s parent, whether or not it be that of his locality in which he or she was residing at the time of the enumeration, was recorded as the mother tongue.]. The Census of India 2001, reports 226,449 as speakers of English as mother tongue, amounting to 0.02% of the population of India. In India, languages of the 8th Schedule of the Constitution are 22 in number. They constitute 96.56% of the population, the rest one hundred are Non-Scheduled languages.

Here in the Census enumeration the choice of first subsidiary language Hindi or English by the Scheduled language speakers in of India is discussed. It is the choice of 96.56% of the population.

Though data on bilingualism is gathered since 1901, it was in the Census 2001, that in clear terms the ‘first subsidiary language’ and the ‘second subsidiary language’ choice by different mother tongue/ language speakers were collected. This provides a wealth of information for population studies. Below is the information processed from the Census of India 2001.

	Language Name	All India %	English First Subsidiary Language %			Hindi First Subsidiary Language %			Monolingual or Other First Subsidiary Language %
			Female	Male		Male	Female		
1	Assamese	1.28	10.6	59.97	40.03	11.13	63.30	36.70	78.27
2	Bengali	8.11	11.08	62.78	37.22	6.03	64.46	35.54	82.89
3	Bodo	0.22	3.54	64.35	35.65	3.15	64.83	35.17	93.31
4	Dogri	0.13	4.74	59.90	40.10	50.61	56.71	43.29	44.62

5	Gujarati	4.48	2.22	59.34	40.66	32.40	60.03	39.97	65.38
6	Hindi	41.03	7.68	67.69	32.31	X	X	X	92.32
7	Kannada	3.69	9.82	62.36	37.64	5.81	63.18	36.82	84.37
8	Kashmiri	0.51	3.86	66.87	37.13	3.17	52.58	47.42	92.97
9	Konkani	0.24	19.85	51.39	48.61	8.75	51.81	48.19	71.4
10	Maithili	1.18	0.70	71.49	28.51	31.92	65.51	34.49	67.38
11	Malayalam	3.21	21.24	51.07	48.93	3.12	59.98	40.02	75.64
12	Manipuri	0.14	27.67	57.69	42.31	7.81	66.71	33.29	64.52
13	Marathi	6.99	2.22	61.52	38.48	35.93	60.17	39.83	61.85
14	Nepali	0.28	7.34	59.59	40.41	30.27	60.86	39.14	62.39
15	Oriya	3.21	15.32	62.92	37.08	8.05	64.80	35.20	76.63
16	Punjabi	2.83	9.31	57.38	42.62	41.94	55.90	44.10	51.25
17	Sanskrit	<i>N</i>	6.66	65.82	34.18	51.33	60.60	39.40	42.01
18	Santali	0.63	0.60	72.99	27.01	16.64	63.90	36.10	82.76
19	Sindhi	0.25	6.22	53.67	46.33	45.58	51.72	48.28	48.2
20	Tamil	5.91	14.88	58.33	41.67	1.14	59.80	40.20	83.98
21	Telugu	7.19	10.47	63.14	36.86	5.37	63.75	36.25	84.16
22	Urdu	5.01	3.79	60.82	39.18	25.45	57.35	42.65	70.76
23	English	0.02	X	X	X	46.48	49.76	50.24	53.52

The first and foremost thing to be noted is that the choice of English as the first subsidiary language across India is not uniform. Clear division is visible.

English is the first choice as a subsidiary language by 10 language speakers: Bengali – 11.08%, Bodo – 3.54%, Kannada – 9.82%, Kashmiri – 3.86%, Konkani – 19.85%, Malayalam – 21.24%, Manipuri – 27.67%, Oriya – 15.32%, Tamil – 14.88% and Telugu – 10.47% speakers. And 7.68% of Hindi speakers have English as their first subsidiary language. All the Dravidian language speakers and speakers of Bengali, Bodo, Kashmiri, Konkani and Oriya have English as their first choice. English is yet to make a deeper penetration in these language speakers as their first choice. Since English is mostly part and parcel of the Three Language Formula in education, it should have spread in the past 50 years more widely. Though most of the people want English as part of education, they are not accepting that language as their first or second subsidiary language. A cursory glance at census figures indicates that the neighbourhood language is their choice as second or third subsidiary language. This needs further investigation.

Similarly, choice of Hindi as the first subsidiary language across India is not uniform. In this case also, clear division is visible. Hindi is the first choice as a subsidiary language by 11 language speakers: Assamese – 11.13%, Dogri – 50.61%, Gujarati – 32.40%, Maithili –

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Spread of English in the 21st Century India

31.92%, Marathi – 35.93%, Nepali – 30.27%, Punjabi – 41.94%, Sanskrit – 51.33%, Santali – 16.64%, Sindhi – 45.58%, Urdu – 25.45%. And 46.48% of English language speakers have Hindi as their first subsidiary language. All the neighbourhood language speakers choose Hindi as their first choice. Hindi is yet to make a deeper penetration in these language speakers as their first choice.

There is a third group of speakers in these Scheduled Languages, who are either monolingual or have a language other than English or Hindi as their first subsidiary language. Their number is not small. The table given above illustrates the point.

In every part of the country, demand for education in English medium has increased enormously in the past 10 to 15 years. The Supreme Court in its judgment on medium of instruction has said that the parent/student have right to choose the medium for education. As of now, a language of 0.02% population of India, due to non-academic reasons has become a language of choice in all walks of life (other than home domain) in India thus endangering not only Scheduled languages, but all the indigenous mother tongues. When Persian was made the official language, people started learning it, similarly when English became the official language, people went behind it. Now, every state has its own official language. But, the inclination of people is towards learning through English, not through the official language of the State or official language of the Union. Indian languages have not become languages of economic opportunities and English not even Hindi, the official language of India is a language of economic opportunities.

As I said in the beginning of this short essay, linguistically also, our states of India are stratified. Let me take an example of Karnataka, a highly multilingual state with 34.13% of its population speak a language other than Kannada as their mother tongue. Though all languages in the state are considered as equal, in reality, they are unequal. Due to the language policy of the country and the state of Karnataka, the languages of the state get hierarchical status. First in the hierarchy - English and Hindi in that order are in the superior position in the state due to the policy of the Union and impact of globalisation. Second is Kannada, due to its status as a scheduled language, numerical strength and status of the state official language, compulsory subject in the schools, and essential prerequisite for the state government job. Fourth are the languages that are majority languages in their respective

states like Tamil, Telugu, Marathi, Malayalam, and Gujarati etc. Fifth are a group of languages like Tulu, Kodava (Coorgi), Urdu, Konkani, Byari which have the patronage of the state government due to various considerations in the form of academies to promote the language, literature, culture etc. At the end of the spectrum are Soliga, Yerava, and many more mother tongues with nothing to shield them from decay. I am observing the trend of allocating money for various activities relating to minor and minority languages/mother tongues of the country. Major part of the money thus allocated will go for empowering middlemen and not the community of speakers and their languages. Need of the hour is to rejuvenate our languages and make them languages of economic opportunities.

I would like to conclude this short essay by reporting the finding of a new research on medium of instruction at the primary school level in Telangana and Andhra Pradesh reported in The Hindu on Dec 14, 2015. The intention of the study was to find ‘... whether medium of instruction affected the learning outcomes at primary level’. Sample size was 915 students from 233 schools. And the result was ‘...introducing English medium of instruction at earlier grades in the school might negatively affect learning outcomes.’

This is a lesson for English loving parents, teachers, policy makers, politicians, judiciary about the medium of instruction.

Will they listen?

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Ego by Sadia Munir



It is pretentious,

It is malicious,

It may satisfy momentarily,

But the long-term effects are permanently,

It arises when you have an unclear vision,

It proceeds further when you're lost in a wrong decision,

It causes agony, it brings gory,

It is patronizing, it isn't compromising,

It cannot be avoided when you're a perfectionist,

It is controlled when you are affectionate,

Love and care are the keys,

One must possess them as they're free.

Life by Sadia Munir



Misery misery all the way,

Life is, all I can say.

It loves you, yet it does not,

It has claws in which you are caught.

Still, it has so much to say,

Eat, love and pray.

It gives you love, it gives you hate,

Its final destination is the grave.

It has joy, though it has glory,

Yet again, full of thrones, it has gory.

Misery misery all the way,
Life is, all I can say.

Magical Passion by Sadia Munir

He vexed her heart,
And then said,
Why isn't she exquisite?

He burned the bridge,
And then asked,
Why didn't she visit?

He smiles,
And tries to veil his passion
for her heart.

He quits,
He hides,
Then brings the light,
He is insane,
Like a bizarre art!

He is all over her heart,
Her mind,
Her soul,
He is magical,
Mischievous,

And perfect in his role.

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