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# Research Environment Protection Movements: An Emerging Paradigm in Social Work Research

Jose Antony\* & Umadevi, K\*\*

## **Abstract**

*Researching environmental movements is a new paradigm in Social Work Research. A profession responsible to ameliorate the problems of the disadvantaged sections of the society, it is relevant to approach such social action initiatives with a scientific outlook. But as social work profession overlooks the relationship between environmental problems and social problems, it is important to incorporate ecological understanding in the teaching learning process. In research also we have to develop appropriate models for carrying out studies in particular environmental issues. In this paper an attempt is made to suggest such a model for studying environmental movements in general and river related environmental movements in particular.*

## **Introduction**

Environment protection movements are considered as relatively new social movements as it is a product of industrialization globally occurred in the sixties. In India environment protection movements started as an impact of the post independent capitalist model development such as industries and centralized hydroelectric projects which have adversely affected the environment. The development practices and initiatives have posed serious questions to the sustainability of development and existence of all life forms.

The genesis of the environmental movement in India can be traced to the Chipko movement (1973) in Garhwal region in the new state of Uttaranchal. Between 1970s and 1980s there were several movements in India around issues of rights to forest and water which raised larger ecological concerns like rights of communities in forest resources, sustainability of large scale environmental projects like dams, issues of displacement and

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rehabilitation etc. “Nature based conflicts have increased in frequency and intensity in India. They revolve around competing claims over forests, land, water, and fisheries, and have generated a new movement struggling for the rights of victims of ecological degradation. The environmental movement has added a new dimension to Indian democracy and civil society. It also poses an ideological challenge to the dominant notions of meaning, content and patterns of development” (Gadgil & Guha 1994). Causes of Environmental movements in India are centralized over natural resources, political reasons, environmental degradation or destruction, lack of environmental awareness and influence of mass media.

### **River related Environmental Movements**

The expression of changing relationship of man and nature and its repercussions are reflected on ecological landscapes. River is one of the major ecological landscapes. "All land is part of a watershed or river basin and all is shaped by the water which flows over it and through it. Indeed, rivers are such an integral part of the land that in many places it would be as appropriate to talk of riverscapes as it would be of landscapes" (P. Mc Cully 1998). Many of man's activities have a direct or indirect effect upon river systems, and in extreme cases the consequent environmental changes have been widespread, affecting the in-channel, riparian, flood plain, and delta or estuarine, fauna and flora (Geoffery E. Petts 1984). The rising population exploits the land ardently for their increased needs as against the traditional wisdom of sustainable utilisation and management of rivers. By the mid-1970s almost all the major rivers in India were dammed, to fulfill the objectives of providing drinking water and water for irrigation to drought prone areas, and to generate electricity (Ashish Chadha, 1999). Along with this river related environmental movements also started to protest displacement, limitation of rights over natural resources, degradation of forests and catchment areas.

### **River related Environmental Movements in Kerala**

The state of Kerala has 44 rivers (41 are west flowing and 3 are east flowing). Rivers of Kerala are also having an indispensable role in shaping the social and cultural life of the state. The socio-economic and religious activities of Kerala are very much related with rivers. But today none of these rivers are able to perform their life-sustaining role satisfactorily as all of them are in various stages of degradation due to various types human interactions such as excessive deforestation in the catchment areas, indiscriminate sand mining, over burden of dams, pollution and unsustainable approaches of river basin management in the name of development to cater to the ephemeral needs of man. The discharge of water from these rivers is very low during summer. Severe water scarcity is experienced along the banks as the water table is lowered.

Most of them are in different stages of ecological degradation as reported by scientists. Degradation of rivers has its effects on riparian communities and the socio economic wellbeing of the state as a whole. The degradation of river systems has greatly affected the socio-economic prosperity and ecological balance of the state to a great extent. "A river basin or a watershed is a natural integrator of all hydrologic processes within its boundaries and therefore, may be considered as the logical physical unit for planning optimum development of soil and water. The lack of such a planning is reflected in many of the river basin development projects in Kerala, which have caused a number of socioeconomic and environmental problems" (James E.J 1997).

The state of Kerala has witnessed lots of people's movements for various social causes at different times. When go through the history of people's movements in the state one can notice a new arena of social awakening during 1970's and 1980's, sprouted from concern about nature and environment. It was a continuation of environmental activism spreading all over the world at that time. Many of them were related with problems connected with rivers. The Silent Valley Movement in the later part of 1970's and earlier part of 80's (1978-1982) gave a new dimension to the environmental activism in the state.

It was a movement against the construction of a large hydroelectric dam proposed by Kerala State Electricity Board (KSEB) across Kunthipuzha, a sub-tributary of River Bharathapuzha, having environmental impacts. It was a joint action of nature lovers, artists, literary people and scientists. It was the first organized movement by the people of Kerala for an environmental cause and a state owned development project. The project was finally abandoned following strong opposition from different walks of life and considering the ecological importance of the area. Government of India in 1984 has declared the project site and surrounding area as a National Park of high conservation value.

Following the Silent Valley Strike as many as people's movements highlighting environmental problems has happened in Kerala like 'Save Western Ghats March' (in connection with the eco-degradation of Western Ghats and its conservation in general), movement against selection felling from the forests of the state, a number of anti-dam movements, movements against river degradation, movements to conserve water resources in general, forests, rivers, wetlands, paddy fields, hillocks, backwaters, mangroves and coastal area, movements against pollution, interstate and inter-basin river transfers, movements to conserve biodiversity and agriculture, organic and ecological farming initiatives and so on.

A good number of environmental movements occurred or occurring in Kerala are connected with rivers and their conservation. They include movements to conserve river catchments, movements against large hydro dams having ecological and social impacts actions against river pollution, excessive river sand mining and indiscriminate clay mining from the floodplains. Among the major people's movements, in the direction of river conservation, notable ones are Silent Valley Movement, movement against GRASIM Ltd. (People's initiative against a polluting pulp factory in the banks of Chaliyar River owned by Birla Group. The company has locked out after years long staunch opposition from the people), movement against pollution along Periyar

downstream (The Periyar has also the largest number of industries along its riverbank in downstream Eloor-edayar area as the river branches out and reaches the backwaters. At least six major industries and 1000 odd medium, small and tiny units utilize about 300-350 million liters of water per day apart from the 350 million liters of water pumped for drinking purposes. Due to the severe pollution from the industrial belt directly discharging toxic effluents into the river, the Eloor-Edayar zone has been identified as a 'Global Toxic Hotspot') and movement against proposed large Hydro-electric dam at Athirapally in the Chalakudy river that also have reported several ecological impacts.

### **Social Work and Environmental Movements**

Social work as a profession actively involves in solving the problems of individuals, groups and communities at different settings. All over the world movements are emerging to protest the problems related to environment. But there are no scientific social work interventions in such movements. To a great extent the profession has not addressed them in the present socio economic and ecological scenario. 'Worldwide there is increased concern with the welfare of the environment. Reports of toxic waste dumps, deforestation, acid rain and pesticides in our food are widespread in the media. Despite this global concern, social work as a profession remains largely isolated from this debate and distanced from environmental action efforts' (Van Rooyen, 1999).

The profession has not considered the eco oriented interventions as significant as the psycho social adjustment works or the welfare activities in the contemporary sectors of interventions. The existing curriculum does not have the eco orientation. Attempts to understand the relation between social problems and ecological problems as well as social justice and eco justice are

few. What we have to do is greening the curriculum or develop a world view of social problems in ecological perspective. Social work as a profession can no longer afford to ignore issues relating to the natural environment and the impact of these on human wellbeing and, indeed, survival, we must begin to search for ways forward. The nature of many of the environmental issues impacting on individuals, communities and societies today is that they are boundary crossers, global in nature but local in their impact. It makes sense then to explore options for addressing such issues that are also both global and local and that involve crossing boundaries and reaching across barriers (Jones Peter et al 2011).

There should be transformation in the learning process of Social Work profession. A paradigm shift in the teaching learning process is required as it is the need of the hour. 'An ecologically transformed social work would involve a fundamental paradigmatic shift in the ways we understand and relate to the world around us, both human and non-human '(Peter Jones, 2006). By overcoming the false dualisms that currently characterize the profession, it would create opportunities for the transformation of the problematic frames of reference that exist within social work as well as producing a paradigm shift in the worldviews of individual students and practitioners. This paradigm shift can be thought of as the movement from an instrumental consciousness that has led to a deeply truncated sense of self, towards an ecological consciousness, where there is no sense of the person without a profound sense of the universal community (O'Sullivan & Taylor, 2004).

### **Social Work Research in Environmental Movements**

Unlike other disciplines, Social Action and Social Work Research are the two distinctive methods of Social Work profession. Social Action is mass betterment through propaganda and social legislation, a method of bringing about a change in the social environments of the clients. Mary Richmond (1922). Movements whether they are ecological or social, are part of Social Action. Often Social Action is given less importance when compared

to other methods of Social Work. Again Research is another method of Social Work which studies the causes behind the problems. Research and Evaluation comprise a central feature of Social Work practice that can foster and appraise the profession's progress towards its mission (Wronka2008). In the field of research also, the profession overlooks the importance of environmental issues in the present socio economic and ecological scenario. Similar is the case of environmental protection movements. Studies related to these movements in Sociology and Anthropology is many. But there are hardly few studies about environmental movements in Social work perspective. 'Social Work has been late to engage with the environmental movement. Often working with an exclusive understanding of environment, much of the Social Work Profession has overlooked the importance of environmental issues' (Mel .Gray & John Coates 2012). Social Work Research can bring a unique Comprehensive view point to evaluating the efforts of the movements, demonstrating the deleterious relationship between environmental exploitation and the threats to human life and community (Hoff et al (1993).

Researching environmental movements in Social Work perspective is a new arena in the field of Social Work. At present for conducting researches in Social Work, the profession adopts methodologies from other disciplines. While formulating the methodology for studying river related environmental movements, we have to consider the strategies used by the people in the movements; understand the participation of people from different walks of life at various stages of the movement. We have to develop appropriate tools and sampling methods according to the nature and type of the movement. For example to study river related movements, we include only such movements which stands for the protection of rivers, protest damming and displacement and demand proper rehabilitation. A research and authentic documentation of data regarding river-related people's movements is needed to know how they emerged and evolved, what sort of issues addressed, awareness building, strategies applied, hurdles faced, goals achieved, participation/involvement of

people from different walks of life, including professional social workers, drawbacks, lessons learned for future activities, contribution to the society etc. The data generated through such a study will add to the knowledge base of Social Work profession for practicing Social Action as a method of profession and also we can support the movements for achieving their goals more successfully. The researchers can analyse the strategies used by the activists during different Stages -planning, implementing, documenting, evaluating - of the movement. The strategies selected for study could be Legal Strategies, Political Strategies, Conscienceisation Strategies and Networking and participation strategies. People's involvement in the movements could also be analysed to understand the participation of stakeholders' (i.e. ethnic groups, riparian communities.), participation of community leaders' (i.e. environmentalists, scientists, artists, literary people, and politicians), and participation of local self-governments and various government departments, participation of organizations and institutions, participation of mass media.

Operational definition for environment related movements in this particular model means people's movements initiated along the river basins to address problems like displacement and deforestation due to construction of large dams for irrigation and generating electricity, pollution, indiscriminate sand mining, conservation of biodiversity, preservation of riparian rights etc. Strategies in this particular study include strategies of social action such as propaganda, public opinion, bargaining, confrontation and collaboration. Participation in this particular study means involvement of people from different walks of life such as stakeholders, ethnic people, environmentalists, art and literary people, scientists, institutions and government department, local governing bodies and community based organizations. Research design for this type of study is a descriptive model as it includes a description of the state of affairs on strategies and participation of river related movements with the help of data collected through in-depth interviews, documentary analysis, structured questionnaire, survey etc. Studies concerned with specific predictions, with narration of facts

and characteristics concerning individual, group or situation are all examples of descriptive research studies (C. R. Kothari, 1985).

An interdisciplinary approach which cut across the boundaries of various disciplines is the best method to be followed for studying environmental movements. Environments as very complex systems and can only be properly studied using a multidisciplinary and better still with an interdisciplinary, approach. This involves the systematic cooperation of several sciences on an integrated basis (Vink 1983). Social Work being a multi- disciplinary approach, it is easier for this profession to intervene in the areas of interdisciplinary research. Social work researchers in the environmental field should expect to be drawn in to scholarly Co-operation with a wide variety of disciplines and professions (Bolan, 1981; Pass More, 1974). Inter disciplinary research provides the foundation for strategic approaches to community organizing and policy advocacy, which make explicit the linkages between environmental and social issues. Social Workers also have the novel opportunity to advocate for social justice for future generations, i.e., societies descendants ought not to bear the cost of problems our current way of life causing. Hoff Polack.1993. Social workers can draw on the ecological model using the concept of reciprocal exchange between humans and their physical habitat to develop appropriate interventions (Germain and Glitterman, 1980).

## **Conclusion**

Human beings are considered to be the most advanced species in the evolutionary cycle. Unlike other species on earth, human beings modify their environments to meet their needs. The unprecedented human interference in to the environment has severely damaged the fragile ecological balance of our planet. We are in a historical phase of exorbitant exploitation of nature and natural resources that has questioned the very existence of life on earth. At this critical juncture it is the responsibility of professional Social Workers to address these environmental problems with a scientific outlook. For that what we have

to do is to embed the ecological awareness to the curriculum of Social Work Education. 'There is a paramount need to create a consciousness of the environment. It must permeate all ages and all sections of the society, beginning with the child. Environmental consciousness should inform teaching in schools and colleges. This aspect will be integrated in the entire education process (National Policy on Education, 1986 # 8. 15).

Along with eco orientation, the discipline should take initiatives to undertake research problems in connection with social action movements to fill the fundamental lacunae existing in the field such as lack of data regarding the ecological refugees, problems in connection with rehabilitation and similar issues. An interdisciplinary approach is most suited for researching environmental movements. The philosophical base for these can be drawn from disciplines like Human Ecology, Human Geography and Cultural Ecology, Political Ecology, and Ecological Economics. Hence the Social Work professional practitioners and academicians have to put their hands together to make the environmental justice and movements an integral part of their commitment and professional endeavors. There should be more serious and significant initiatives in the research arena to make multi-disciplinary and scientific efforts to develop appropriate empirical evidence regarding these issues through the integration and initiation of research programmes in the practice. There should be genuine efforts to make own research methodologies of Social work profession and discipline utilizing the methods and strategies of social work and other similar initiatives in doing researches about the environmental movements and problems.

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# **Working with Indigenous People- Skills & Competencies for effective social work practice**

Vidya Vijayan\*

## ***Abstract***

*Indigenous social work has arisen as a response to lack of effectiveness of developmental activities aimed with understanding of personal and social problems encountered as a consequence of decades of mistreatment, exploitation and negligence that have taken place under various indigenous communities. Indigenous people and communities are very often 'social work clients.' The aim of indigenous social work should be to promote indigenous healing practices by exploring health and well-being in a redefined contemporary context; validating practices. It is necessary to develop a regional network of academics and community practitioners who are invested in Indigenous social work practice and research. Social workers who provide social work activities in indigenous context should be culturally competent enough to provide services effectively. This paper explores the themes that include three categories that are commonly identified, but pivotal in the indigenous practice as necessary for culturally competent social work practice: knowledge, skills, and values.*

## **Introduction**

According to Freire (1993), “*what is required is praxis which involves both consciousness and action where the perception of Indigenous peoples' reality is not seen as a closed world from which there is no exit, but as a limiting situation which they can transform; and that this perception must become the motivating force for liberate action, enlisting them in the struggle to free themselves*”. This consciousness and action should be sought at all levels: individual, family, community and nation.

The aim of indigenous social work practice is to promote indigenous voices in social work by enhancing awareness and the applications of Indigenous practices that heals social problems faced by indigenous families, children, and communities. Social workers by and large are human rights workers. Social

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workers help individuals realize their rights every day and are ideally placed to help communities claim their collective rights. Working with indigenous peoples and communities is complex, but this does not mean it should be avoided. The complexity of the work requires a commitment to a process of becoming a reflective and reflexive practitioner. It is a difficult task for any professional to work with indigenous people who have experienced a history of intercultural relations that have developed around patterns of dominance, subordination and resistance (Battiste, M., & Henderson, J. S. (2000). If practitioners are to work successfully with indigenous peoples, tuning in to the political reality of their experiences is an essential component of preparation. The interaction between the personal and the political cannot be ignored. Tuning in and then working successfully involves a consciousness raising process that includes understanding the history of indigenous people, their current social and economic circumstances , their experiences of oppression and parallel experiences of abuse, and forcible destruction of community and traditions.

### **Objectives of Indigenous Social Work Practice**

1. Provide understandings based on Indigenous and critical theory perspectives of the events which have led to the present circumstances Indigenous peoples face;
2. Guide practitioners in developing their understanding of anti-oppressive practices, social justice, anti-colonialism, and Indigenism and how these concepts apply to social work practice;
3. Explore Indigenous forms of helping and support applicable to the unique circumstances of Indigenous clients and communities;
4. Recover and support Indigenous values, practices, and structures in the learning, healing, and decolonization processes of individuals, families, communities, and nations;

5. Empower Indigenous identity through concepts such as social location, Indigenous worldviews, languages, knowledge, and practices;
6. Maintain a close connection with Indigenous communities and agencies in the provision of the program.
7. Promote indigenous social work practices by doing and being from an indigenous perspective. Develop a regional network of academics and community practitioners who are invested in Indigenous social work practice and research.
8. Generate sustainable and collaborative activities. (Natalie Clark et al, 1988)

### **Right Based Approach and Social Justice**

It is awakening in a house with inadequate water supply, cooking facilities and sanitation. It is the ability to nourish their children and send them to school where their education not only equips them for employment but reinforces their knowledge and appreciation of their cultural inheritances. It is the prospect of genuine employment and good health; alike of choices and opportunity, free from discrimination. Human rights based social work is important in all the work we do, but perhaps even more so for Indigenous people and communities. The approach reaffirms that indigenous individuals are entitled to all human rights recognized in international laws without discrimination. But it also acknowledges that without recognizing the collective rights of Indigenous peoples and ensuring protection of our cultures, indigenous people can never truly be free and equal. This is where social work community development can support Indigenous communities in ways which are empowering, based on partnership and recognizing culture to move forward.

Building an informed consciousness is an important principle for practitioners and requires both intellectual and affective understanding (Freire, P., 2000). This is especially true in working with indigenous people where developing a critical consciousness means 'listening to their voices'. Researchers,

policymakers, educators, social service providers who work with indigenous communities, need to have a critical consciousness about ensuring that their activities connect in humanizing ways with indigenous communities.

### **Tuning in to Indigenous Communities**

Shulman (1992) recommends that preparation of practice should involve tuning into the feelings of particular clients and to empathize with the needs of individuals. Tuning into indigenous clients necessitates tuning in to their communities, and identifying their strengths and history of resilience. Students and practitioners working with Indigenous communities acquire a new range of skills. Those practitioners should not assume that all worldviews will also apply to indigenous communities as there are certain fundamental differences between them. Differences may exist in any of the following areas: child rearing practices, conception and enactment of behaviour management, relationship to land, spirituality, (extended) family, sharing patterns and obligation among relatives or kin; individual freedoms and autonomy; and communication styles (body language, questions, non-verbal signs) (Duran and Duran, B., 1995).

The way to acquire or improve skills and knowledge in these areas is to engage with Indigenous communities, organizations and individuals with the focus guided by consultation with indigenous communities. Before establishing community consultative mechanisms practitioners need to prepare properly for consultation by becoming informed and conscious of the community, and its organizations and structure at the local level. Proper preparation of this nature will support the development of relationships and enable workers to be more effective when working with indigenous clients.

### **Social Work-Critical Knowledge**

There are a range of things which practitioners should be aware to enable to build a clear understanding of the world view, history, dynamics and background of local indigenous community against the context of colonization. Focusing on

addressing history, establishing a common group understanding of Indigenous knowledge, and reviewing critical theories that have supported Indigenous peoples through historical, current and future potential oppressions will be of great help in displaying effective aid to them. Knowing the indigenous community concentrates on the current identity of Indigenous peoples and how to look at them as gendered individuals, family members, community members, and as a peoples. This includes how Indigeneity is currently maintained and challenged, how oppression has been internalized, as well as the roles of social work and social theories within these processes. Therefore, application of theories and teachings begins by looking at gendered individuals, peoples, and societies. Knowing the existing challenges, focuses on the social challenges Indigenous peoples face today and examines how Indigenous helping practices are implemented. It addresses processes of colonialism and decolonization. It emphasizes the idea of social location, means of developing/changing/revitalizing locations, and Indigenous and critical theories that support social work practice and policy analysis.

The Knowledge also, addresses the Indigenous Knowledge theme and covers the topics of creation stories, community histories, family histories, personal histories, the role of local or concerned aboriginal languages, and traditional knowledge of helping processes. These topics are meant to raise the practitioners' awareness and historical connection to their families, communities, peoples, and/or lands, as well as establish an understanding of *relationship* and its significance in traditional Indigenous knowledge and ways of being. Indigenous helping knowledge will be addressed through the guidance of the program Elders, guest speakers, readings on traditional practices, circles focussed on personal experiences, and participation in helping activities.

The knowledge about pertinent critical theory and indigenous peoples for enabling notable practices involves, addressing the Social Work-critical knowledge theme and review of critical social theories with primary focus on

colonialism and social justice in relation to social work will be of great help during practice. Anti-colonialism, anti-oppressive approaches, feminist approaches and other critical perspectives in relation to Indigenous peoples have to be examined from Indigenous perspectives.

Another important realm for effective practice is to build Indigenous Research Methodologies and Knowledge Development. This will provide a foundation for bringing up practitioners' or academicians' development of their project or thesis in the same field. The projects may take the form of a research project, a field placement in an Indigenous agency or organization, pertinent to Indigenous peoples. This will examine research epistemologies and methodologies based in Indigenous ontologies and social experiences in the context of social work research with Indigenous peoples. Influences of colonization, Indigenism, and decolonization on knowledge development have to be incorporated.

### **Indigenous Identity and Social Challenges**

The Indigenous Knowledge themes include naming, clans, societies, cultural and national identities, creation stories and self-identities, and cultural influences on identity such as ceremonies, songs, and the land. These topics are meant to ground the workers' understanding of how they currently see themselves and how their relationships at gendered individual, family, clan, community, and nation levels contribute to identity development. These will serve to develop a deeper understanding of the people they are working with and how they understand themselves. Also it will help the social worker to understand the significance of personal, familial, communal, and cultural foundations.

The Social Challenges and Indigenous Helping Practices, focuses on the Indigenous Knowledge theme and addresses the current challenges Indigenous peoples are facing. It is primarily based on how Indigenous Elders, traditional teachers and/or medicine people identify, interpret and meet these challenges. It needs to look at how positive identities and how today's traditional leaders and

Elders support relationships through various Indigenous helping practices. The practice will be of great help if it can incorporate presentations and discussions by Elders, traditional teachers and instructors, participation in Indigenous helping practices, talking circles, group reflections on participations.

Focusing on the challenges Indigenous peoples facing from critical theory lenses, in particular, are decolonization and social justice (Meyer, M. A. 2008). It reviews policies and practices that currently affect Indigenous peoples as well as how they support and limit Indigenous peoples' views, practices, cultures, and identities. This looks closely at the concept of social location and how current social work policies and practices keep Indigenous peoples in particular locations. The implementation of policies and practices by Indigenous organizations is a means to develop alternative locations and perspectives of Indigenous peoples. It incorporates field visits to various Indigenous organizations and presentations by Indigenous social workers and leaders who rely upon Indigenous perspectives and helping practices in their respective organizations and activities.

Indigenism focuses on the Indigenous Knowledge theme through group participation in Indigenous helping practices. This includes how to implement these Indigenous helping practices in communities and organizations as a way to support gendered individuals facing social challenges. It may also include a group project focused on the development and implementation of Indigenous helping practices as guided by an Elder connected to the program.

### **Tuning in to Clients**

Tuning in to the client's feelings assists workers to develop preparatory empathy. Tuning in to clients' feelings is not an intellectual exercise- it is an emotional one. Practitioners come from diverse socio economic and cultural backgrounds. This is one of the strengths of the profession. Whatever the worker's background, practitioners should remember that tuning in prepares and

enables to respond to the indirect cues presented by the client in the early stages of work. Many indigenous people carry large emotional stresses and cynicism about their ability to coherently address the factors causing their stress. There are numerous and valid reasons for these emotional stresses situated within the politics of indigenous people's lives. The potential risk factors for causing emotional stress are racist harassment, frequent deaths of family and friends, High levels of violence, domestic violence and alcoholism, Detention through criminal justice system, Poor health, Unemployment and poverty. Rather than thinking of indigenous cultural differences as barriers to effective working relationships, culturally skilled and literate practitioners learn to welcome this diversity as positive.

### **Cultural Competence in Indigenous Social Work Practice**

The cultural competence part consists of three questions: (1) what knowledge a helping professional must bring to work with indigenous people? (2) What skills should a helping professional bring to working with indigenous clients in a culturally competent manner? (3) What attitudes or values should a helping professional bring to working with indigenous clients in a culturally competent manner? The three categories commonly identified in the literature (Weaver, 1998) as necessary for culturally competent social work practice: (1) knowledge,(2) skills, and (3) values.

#### **1. Knowledge**

Four important areas of knowledge were identified: (1) diversity, (2) history, (3) culture, and (4) contemporary realities. The diversity theme is important in and of it and provides a context for other themes. Social workers must recognize that variation exists among Natives nations in factors such as beliefs, customs, and spirituality.

Each tribe is different.” It is also important to recognize that diversity exists among people within nations. Each client is an individual who may or may not

have a strong cultural connection or may experience that cultural connection differently than another native person. Another theme was the importance of history. Historical knowledge includes understanding treaties, the sovereign status of indigenous communities and their policy. Social workers also must be familiar with history and laws related to social services with indigenous clans, including how the government and its policies have fostered dependence.

A third theme was cultural knowledge, which includes knowledge of communication patterns, worldviews, belief systems, and values. A native person's identity often is grounded in a sense of community or being a member of a group rather than based on a sense of individuality. Although diversity among indigenous groups exists, common core cultural values were mentioned, such as the importance of family and extended family, respect for elders, matriarchal structures, spirituality, importance of tradition, and issues of death and mourning.

“When individuals have no knowledge base then it seems that it is easier for both service providers and clients to get offended. Actions, words, etc., go misunderstood, unnoticed, misinterpreted. It's very hard to teach and help within a culture if you have no understanding of the people, culture, rituals, traditions, etc.” (Fitzner, L. 1998). Contemporary realities were the final knowledge theme. Social workers must understand tribal politics, indigenous organizations, and the structure of reservations. Social workers must become familiar with the federal trust responsibility, federal agencies such as the Indian Health Service and the Bureau of Indian Affairs, and federal laws such as the Indian Child Welfare Act, 1978 and how these relate to the concept of tribal sovereignty.

## **2. Skills**

Skills for culturally competent social work are not radically different from those generally required for practice. Some skills, however, do have particular

importance or relevance given cultural considerations with this population. The skills identified can be grouped into two major themes: (1) general skills and (2) containment skills. Among general skills, communication and problem solving were frequently mentioned as important. A strengths perspective and the ability truly to empathize with indigenous clients are important skills.

In addition to general skills, many respondents emphasized the need for social workers to have containment skills, involving patience, the ability to tolerate silence, and listening—all skills that require social workers to be less verbally active than they might be with clients from other cultures. Containment skills require social workers to refrain from speaking, as opposed to the skills listed earlier that require more verbal activity (Shulman, 1992). Competent social work with indigenous clients requires “patience, tolerance, to actively listen, to avoid ‘jumping’ in to say what is on one’s mind. To be humorous and to accept being the target of the humour” (HN Weaver, 1999). Social workers must respect silences and be willing to sit quietly to listen and learn. They must resist impulses to talk to fill silences.

### **3. Values**

Four major value themes emerged: (1) helper wellness and self-awareness, (2) humility and willingness to learn, (3) respect, open-mindedness, and a non-judgmental attitude, and (4) social

Justice. The theme of helper wellness and self-awareness is based on the belief that without balance in their own lives, helpers are not able to provide competent services. Social workers should be grounded in their own cultures and spirituality. “The professional should have their own set of values taught by their role models. These positive values and a sense of positive self-respect and things around them will enable continued positive helping” (National Association of Social Workers (1996). In addition, social workers must be aware of their own biases, beliefs, and stereotypes and keep these out of the helping relationship.

Another theme was the importance of humility and a willingness to learn. An attitude of get along with others including the clients is utmost.

Respect, open-mindedness, and the ability to be non-judgmental were other themes: it's more important for a service provider to be more accepting, appreciative, and respectful of other's values; appreciate the differences, not define people by them, not judge people or cultures, but learn from, respect, appreciate, and help. A social worker must "set aside prejudices regarding race, religion, socioeconomic class, etc. [One must have an] ability to grasp [a] different worldview [and an] ability to appreciate different value systems even when it clashes with one's own" (Schiele, J.H, 1996). Social workers should be dedicated to the concept of tribal sovereignty and carry through with a commitment to individual and tribal self-determination. Social workers must recognize the power and control aspects found in many human relationships and not replicate these within the social work context.

It is great to see a growing number of Indigenous people entering the profession (Green J.W, 1999). More Indigenous workers who are accessible to their communities will ultimately improve community perceptions of the profession. It is also important to reflect on the particular challenges of being an Indigenous social worker. Social work is a demanding job for anyone and requires personal resources to help people in great need.

## **Conclusion**

The social work response to indigenous concerns must be tackled through on going challenges to policy and practice discourses combined with critiques of the wider policy and organizational frameworks which disempower Indigenous groups. To provide culturally competent social work practice, a social worker must understand and appreciate diversity among and within indigenous Populations knowing the history, culture, and contemporary realities of specific clients , have good general social work skills and strong skills in patience,

listening, and tolerance of silence, be aware of his or her own biases and need for wellness. The worker should display humility and a willingness to learn and to be respectful, non-judgmental, and open minded value social justice and decolonize his or her own thought processes. Indigenous social work practice has to be envisioned within the context of Indigenous knowledge, ways of knowing, practices, and perspectives. Social work practice in Indigenous communities in culturally based and appropriate ways, and to acknowledge, support, and promote Indigenous peoples' traditionally based knowledge and methods of knowledge gathering. Respect for Indigenous perspectives is evidenced when practice incorporates processes and methodologies which directly address the effects of colonization and oppression.

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# Social Work intervention in Chronic Illness Care

*Pratibha J Mishra\* & Nadia Ahad\*\**

## **Abstract**

*A chronic condition is a human health condition or disease that is persistent or otherwise long-lasting in its effects or a disease that comes with time. The term chronic is often applied when the course of the disease lasts for more than three months. Common chronic diseases include arthritis, asthma, cancer, COPD, diabetes and viral diseases such as hepatitis C and HIV/AIDS. Managing chronic illness presents a profound challenge to the social work profession, not only because of the myriad formal and informal services required by the increasing number of chronically ill people, but also because the caregivers, too, require our support and empowerment. As professionals, social workers experience first-hand the effects of the met and unmet patient needs, which brings with it a responsibility to insure that practice and policy decisions give full recognition to the impact of psychosocial aspects and services that provide total care to chronically ill patients and their caregivers. The present study addresses the role of social workers in managing chronic illness care by providing various treatment and intervention methods.*

## **The Social Work Profession**

The social work profession is committed to the pursuit of social justice, the enhancement of the quality of life, and the development of the full potential of each individual, group and community in society. Social workers work with individuals, families, groups and communities in numerous fields including primary health care. Professional social workers consider the relationship between biological, psychological, social, cultural and spiritual factors and how they impact on a client's health, wellbeing and development. Accordingly, social workers maintain a dual focus in both assisting with and improving human wellbeing and identifying and addressing any external issues (known as

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systemic or structural issues) that may impact on wellbeing, such as inequality, injustice and discrimination.

### **Problems and Challenges of Person with Chronic Illness**

The person with chronic illness, depending upon the illness, are often living with physical, cognitive, and emotional challenges such as fatigue, pain, balance issues, muscle spasms, neurological sensations, vision or hearing challenges, tremors, memory loss, difficulty regulating emotions, difficulty multitasking, depressive episodes, anxiety, and panic episodes...and the list goes on. And again, because these health issues are chronic, challenges don't go away, and in fact often are progressive and worsen over time. Many of these illnesses don't wait until someone is aging, either. Often, those in their 20s, 30s, and 40s are diagnosed chronic illnesses, with much of their lives ahead of them and at a loss for how to live these now complicated journeys. These individuals have to figure out how to raise families, make friends, run errands, go to school, and work at jobs, all while trying to feel comfortable and healthy in their own bodies.

Chronic illness clients deal with a wide range of issues, including coping with grief and loss, depression, and anxiety about their illnesses (sometimes a symptom of the illness, sometimes a reaction to the illness); communicating with their family, friends, doctors, teachers/employers about their illness; and dealing with the financial realities of having a chronic illness, just to name a few. Although these issues aren't entirely clinical, they have an impact on another significant area of the individual's life – quality of life. The impact is significant. Clients often must make changes to their work schedules or stop working altogether, sometimes causing extra financial burden in the home. Additionally, they are often not able to function at the baseline level where they were before their diagnosis, and now they are relying more on loved ones and other supports to help out with activities of daily life. Often, they do all they can to get dressed, do their house chores, or get through a work day, and little energy is left for anything more enjoyable.

Chronically sick persons and their needs are often forgotten about, as funding and resources are allocated in other areas. Hospital and clinic social workers are often overworked and their duties limited – many hospitals and other medical clinics don't have funding to hire social workers, because many social work services are not billable through insurance companies. Many of the larger chronic illness organizations are focused more on funding research than supportive programs that help those living day to day with these challenges. And although research, for someday hopefully finding cures for many of these illnesses, is incredibly important, it doesn't always cater to those who live day to day with these illnesses right now.

### **Care Coordination and Social Work**

Best practice guidelines identify care coordination as a key strategy to deal with the prevention, management and treatment of chronic conditions. Professional social workers, with their expert knowledge and skills in addressing the psychosocial aspects of health, play a central role in the delivery of coordinated services and their assessments and interventions contribute greatly to the decision-making processes of other health professionals. Social workers are particularly skilled in dealing with complex social issues and relationship building. Social work interventions can help identify and overcome factors that may be contributing to ill-health and that may be inhibiting and limiting the sustainable management of chronic diseases, including social isolation, mental health issues, family breakdowns and poor health literacy.

Social workers address service users' needs by

1. Conducting prompt, thorough screenings and assessments of psychosocial circumstances, functional impairment, pain, depression, and anxiety of patients with chronic illnesses.
2. Delivering patient-centred and culturally tailored chronic disease-management programs in conjunction with coordination of care in health

facilities and non-traditional settings that focus on disadvantaged populations.

3. Collaborating in developing and implementing enhanced outreach, screening, and assessment strategies for use with vulnerable and disadvantaged groups.
4. Providing counselling, resourcing and referrals.
5. Improving health literacy by educating patients about diagnoses and prognoses and adhering to medical regimes.

### **Benefits of Care Coordination**

1. Care coordination strategies for older adults have resulted in reduced numbers of hospital admissions.
2. Interventions by multidisciplinary teams have improved continuity of service for severely mentally ill patients, reduced mortality and hospital admissions for heart failure patients, reduced symptoms for terminally ill patients, and reduced mortality and dependency for stroke patients.
3. Disease management programs have reduced severity of depression and improved adherence to treatment in patients with mental illness, reduced mortality and hospital admissions in patients with heart failure, and improved glycaemic control in patients with diabetes.
4. Case management programs have shown reduced rates of re-hospitalization among patients with mental health problems, and improved glycaemic control among patients with diabetes.

### **Characteristics of Chronic Illness as they Impact the Social Work Role**

Three important characteristics of chronic illnesses among older adults need to be considered as they affect the social work role and function.

1. The trajectory for many serious illnesses has changed from an acute terminal course to a much longer chronic period, with episodes of exacerbations and remissions interspersed with extended periods of good functioning.
2. The trajectory of advanced chronic and terminal illnesses has changed from a relatively brief period to a longer period in which both curative and palliative treatments are combined. Research suggests that a long, advanced chronic illness can be highly stressful for both patients and their families.
3. The increase in the total number of older people with advanced chronic and terminal illnesses will require more curative and palliative care being provided in the home, with greater reliance on provision by family members.

Advances in medical care have changed the illness trajectory in ways that dramatically alter the older adult's experience of chronic illness. Facilitating and enhancing positive health behaviours at all stages of life as well as effective management of chronic illness is central to the social worker's role, knowledge, value, and skill base in health care.

The specific role of social workers in health care is to address psychological, behavioural, and social factors by

1. Assessing patient and family psychosocial health needs
2. Providing interventions required to address their psychosocial needs and promote their adaptation to illness and disability, and
3. Developing and implementing effective models of health services delivery.

### **Process of Conducting Assessments**

Conducting comprehensive geriatric assessments involves using general social work clinical interviewing skills as well as knowledge of special conditions that may apply to working with specific populations. Geron (2006) and Berkman and colleagues (2002) summarize these skills and processes as:

1. Establishing rapport with the respondent

2. Explaining the purpose of assessment
3. Using observation and clinical judgment
4. Assessing the client's preferences (Kane & Degenholtz, 1997)
5. Knowing human behaviour and caregiver dynamics
6. Demonstrating cultural competency in addressing and understanding diverse groups of older persons

For a review on the social work processes involved in conducting geriatric assessments and a discussion of special issues in working with older persons, see Geron (2006).

### **Bio-psychosocial Framework for Seven Domains of Assessment**

The conceptual framework that supports comprehensive geriatric assessment, evaluation, and management is a bio-psychosocial approach to understanding chronic illness care. To develop a substantive understanding of an older adult's needs and resources there are seven typical domains of assessment that are important for social workers.

- 1) Physical well-being and health
- 2) Psychological well-being and mental health
- 3) Cognitive capacity
- 4) Ability to perform basic ADLs and instrumental activities of daily living (IADLs)
- 5) Social Functioning
- 6) Physical environment
- 7) Assessment of family caregivers

### **Social work Intervention Methods for the Person with Chronic Illness**

#### **1. Systems Theory**

System theory of social work believes that the maladjustment with the client is not only attached with her/his wrong thinking and perception but by a breakdown in the interactions between the person and any of these systems. The

role of the Social Worker is to assess where the cause of the conflict arises and to mediate between the client and the resource system in question.

## **2. Strengths Perspective**

The humanistic approach of social work is based on the concept of self-regard and actualizing tendency alike the strengths model of practice with older people builds on the resilience that clients have developed from coping with previous adversity in the lives, and it strives to place self-determination as the central value. This approach recognizes and promotes the worth, dignity and uniqueness of older people in the face of social attitudes that can sometimes marginalize them.

## **3. Crisis Intervention**

Often, the contact between Social Worker and client occurs at a stage of crisis which can be the onset of critical illness, sudden loss or other life transitions where the person's coping abilities are no longer sufficient to manage the current situation. Crisis intervention theory is based on psychodynamic ego-psychology.

## **4. Task-Centred Approach**

Task-centred practice approach is a systematic and goal-directed framework where the Social Work intervention is time limited. The Social Worker looks for those factors that are contributing to maintaining the current problem. From a range of tasks, the Social Worker and older person collaboratively assess which would be the most useful employed for problem-solving. This approach encourages mastery over difficult situations and improves the person's ability to cope with future difficulties.

## **5. Brief Solution-Focused Therapy**

A solution-focused approach has features in common with a task-centred approach. However, task-centred methods look at understanding problems and

ways of resolving them, while solution-focused work focuses on solutions. With this approach the emphasis is on identifying the times when the problem is less acute and focusing on these problem-free times, i.e. exceptions to the problem.

## **6. Emancipatory Practice**

Emancipatory practice refers to practice which seeks to tackle discrimination, inequality and exclusion. Older people can be the subject of some forms of discrimination and can internalise ageist values, so great care needs to be taken to ensure that Social Work interventions reduce or undermine discrimination rather than reinforce or exacerbate it.

## **7. Counselling**

Theories of counselling in healthcare settings stress the interaction between disease, the individual, the family, health care providers and other systems. This derives from a bio-psychosocial systems perspective. The persons' coping can be enhanced by enabling informed decision-making and by helping people to view their situation from different perspectives.

## **Conclusion**

There is a growing need for interventions to ensure the health of this vulnerable group and to create a policy to meet the care and needs of the person with chronic illness. Further research, especially qualitative research, is needed to explore the depth of the problems of these people.

As social workers, we must find a way to provide services to these people who are living with chronic conditions and recognize that they each have individualized and unique needs. We must become trained and skilled at not only increasing the services provided for individuals living with chronic health conditions, but additionally, clinically be able to distinguish between a mental health diagnosis and what is a symptom of a chronic illness that looks awfully similar. We must begin advocating for these services to be provided at no or low

cost to clients, because the clients can't afford one more medical bill. We must help chronically ill individuals feel less isolated and give them hope that as a social work profession, we are doing whatever we can to help improve the quality of their lives.

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- National Stroke Association: <http://www.stroke.org/> Parkinson's Disease Foundation: <http://www.pdf.org/index.cfm> Features news, "ask the expert," and an email newsletter.

# Social Support and Life Satisfaction among Elderly in Puducherry

Sivakumar C.\*

## **Abstract**

*Ageing is not only a biological phenomenon. It's blended with psychological, social and economic factors also. Healthy ageing is definitely a comprehensive phase in which many factors from all dimensions of life equally contributes. In Indian context social support is one of the key components which play an important role in one's life satisfaction. The present study is descriptive in nature and analysing the influence of social support in one's life satisfaction. A simple random sample of 70 elders was chosen from the study area. An interview schedule was administered and through "Multidimensional Perceived Social Support Scale" social support was assessed; for assessing Life Satisfaction "Satisfaction with Life Scale" was administered. It is found that domicile play a vital role in Perceived Social Support and the majority of the respondents are found with moderately satisfied life only. Changing family structure and urbanization are some of the significant changes in the social support network which are considered important influencing factors in Life satisfaction. Sensitizing the younger generation about the needs and demands of elders is essential in protecting the bio-psycho-social health of elderly population.*

## **Introduction**

Life has different dimensions and carries unique meaning to each mankind. When it comes to satisfaction in life everyone tries to justify or relate with various aspects of their living with the past, present and the future. The society that we are living is known for shared living and well connected with psychosocial domains which definitely play a role in one's life satisfaction. Although everyone constantly find meaning and satisfaction in life, elderly does this purposely as they have spent quite a number of valuable years in the earth. The search is sure to acknowledge various factors in their living but predominantly social support in our society is one which cannot be neglected in this avenue. The amount or level of social support does play a significant

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influence in country like India and allows a common man to cherish his life satisfactorily or put one in blue with negative influence.

### **Aim and Objectives**

Study the perceived social support and its influence on Life satisfaction among elderly in Puducherry.

1. To study the socio-demographic profile of the respondents;
2. To assess the level of perceived social support among the respondents;
3. To assess the level of Life satisfaction among the respondents;
4. To analyse the influence of perceived social support in the level of Life satisfaction among the respondents.

### **Significance of the Study**

We are living in a developing society and development and growth is measured in different dimensions. But overall measurement is targeted towards better quality of life only. Life satisfaction and happiness in life are key components when quality of life is measured. The search and purpose of living for everyone also carries different justification but satisfaction in our doing and living is one which is agreed by majority. The elderly of today's world are in a complicated situation where day to day living is becoming more complex and they are in need of much more secured and protected environment. Puducherry is becoming more urbanized and population is also considerably increasing. Although it has comparatively less population the challenges and demands for elderly care is same like in any other populated state. It is also a unique community where multicultural living is a very common feature. The study is sure to bring in valid results which might reflect on the changing culture and family structure which directly influence the social support sought by elderly community. When it comes to life satisfaction social support is one key factor which cannot be denied at any point as Puducherry is known for closed and limited community living.

### **Research Hypothesis**

There is a significant association between perceived social support and Life satisfaction among the elderly in Puducherry.

### **Methodology**

Descriptive research design is adopted for the study. The study was conducted at Puducherry district. A simple random sample of 70 elders was chosen from the study area. A self-structured interview schedule was prepared to collect data related to respondents' socio-demographic profile. To assess the social support "Multidimensional Perceived Social Support Scale" (Zimet, Dahlem, Zimet & Farley, 1988) was administered and for assessing Life Satisfaction "Satisfaction with Life Scale" (Diener, E., Emmons, R. A., Larsen, R. J., & Griffin, S., 1985) was administered. A pilot study was carried out with 10 samples and based on the pilot study the actual data was carried out with the rest of the respondents. Scientific data analysis was carried out to analyse the factors.

### **Results and Discussion**

The study focused on key aspects psychosocial living of the respondents and the study revealed that the majority of the respondents are males (65%) and about 54% of them were married and living with spouses. A considerable percentage (45 per cent) was educated up to higher secondary level of education. 58 per cent of them were working and 44 per cent of them are pensioners now. A majority of 71 per cent of them belongs to Hindu religion and about 61 per cent of them hail from joint families. Only 35 per cent of them participate in social activities and 43 per cent engage themselves in visiting friends/relatives. 83 per cent of them have the habit of watching television as the only recreational activity and 70 per cent of them are having some or other illnesses. A majority of 76 per cent said that involving themselves in religious and spiritual activities is the only stress-buster. Although 44 per cent of them are pensioners a majority of 86 per cent of them depend on their family for their financial expenditures.

About 55 per cent of them live in urban area and 60 per cent of them are depended on others for their activities of daily living (ADL).

### **1. Social support**

The MSPSS revealed that the majority of 63 per cent of the respondents scored a mean of in 5.1 to 7 and perceived having high social support from Friends as the socio-demographic profile revealed saying 78 per cent of them were engaged in social activities and meeting friends/relatives. This clearly denotes that as long as the social circle is extended beyond family and constant touch with social living is sure to bring cheer in life and reflect in the satisfaction of life. Even then the rest of 37 percent fall in to medium to poor level of perceived social support, it also conveys that although majority of respondents found spending time in watching television considerable percentage of respondents seem to be involved in religious and spiritual activities which also connects them to specific group of friends circle wherein they are engaged socially as well. The respondents who are pensioners and earning were found to have high perceived social support from Friends than others. The gatherings at past employees' social functions, meetings at pension collections day, gathering at Pensioners' associations all keep them engaged with fellow members. The pensioners who are unable to make their meet in person also keep them alive through telephone conversations. Although majority of the respondents are suffering with various chronic illnesses exchange of ideas about treatment and management of disease itself get them in to a groups and seeks support from fellow patient (friends). It was also found that males having high social support from Friends than female respondents and it quietly go with the assumption that men always keep their friends' circle live and active. Those who hail from urban area seem to be having better perceived social support than those from rural outskirts. The meetings of friends are very much accessible to those who live in urban areas than for those who hail from rural areas. The need for someone for ADL itself pulls some or other one to be with the respondents whom seem to have better perceived social support from friends than others.

A majority of 71 per cent scored a mean of 1 to 2.9 and perceived having low social support from family and this is for sure the respondents at home are maximum time engaged in watching television, attending to personal needs, in-home religious/spiritual activities; all this restrict their time and interaction with family members mutually. The respondents about 61 per cent in spite of belonging to joint families have not reflected in high perceived social support from family. This is because of limitations in their physical mobility due to various chronic illnesses, children engaged in work life, grandchildren continuously engaged in studies or other activities like tuitions, special classes, yoga, swimming etc. the changing family structure and roles of family members is a significant factor in overall functioning of the family. Majority of respondents are dependent on families for their expenses and the feeling of burden is more among the families although considerable respondents are pensioners. Hence income level does not pose them in high perceived social support of family but in a way most of the respondents are answerable to their pension expenses also to families. The percentage of dependency for ADL is also falls in to majority of 60 per cent respondents and this dependency is moderately handled by friends, close relatives and paid assistants. Only 29 per cent had moderate to high level of perceived social support.

About 64 per cent of the respondents scored a mean of 3 to 5 and perceived having moderate social support from Significant others whereas the rest of 36 per cent had either high or poor level of perceived social support. This is again reflects that the majority of the respondents engage themselves in various social activities and also their activities related to religious/spiritual aspects are made in groups. As Puducherry is a small town to mobile the meeting of relatives or meeting by the relatives is not a constraint.

## **2. Life satisfaction**

Life satisfaction revealed that only 23 per cent of the respondents scored to say that they are extremely satisfied with their life and a majority of 64 per cent said

that they are neutral whereas 13 per cent of them were said that they are dissatisfied with their life. The respondents who are married and living with their spouses found to have more in Neutral level of Life satisfaction as well as in extremely satisfied level. The current marital status has reflected as a source of support and life satisfaction for those who live with their spouses than other respondents. Respondents who are widowed and dependent on other family members and those who are with severe form of chronic illnesses seem to have dissatisfied life than others. Respondents who hail from joint families are the ones who fall in to maximum of Neutral level of Life satisfaction than others. The extremely satisfied level of life satisfaction' respondents are also those who engage themselves in visiting friends/ relatives, engaging in religious/ spiritual activities, and are not dependent for their ADL.

### **Perceived Social Support and Life Satisfaction**

The study revealed that respondents who have better perceived social support from family, friends and Significant Others have better satisfied level of Life Satisfaction than others. Hence the research hypothesis that there is a significant association between perceived social support and Life satisfaction among the elderly in Puducherry is accepted.

### **Conclusion**

Elderly are in a complicated situation in spite of better life style in terms of better health care facilities, access to governance and channels to seek support from society at large. In terms of life satisfaction among the elderly still it is area which needs more clarity in terms of needs and demands of elderly community. The so called community set up claims to be more secured for elderly but when it comes to common man's living whether we have achieved the goal desires is a question. The study clearly pointed out significant aspects in the lives of elderly as how the changing family structure and functioning of families have influenced the life satisfaction among elders. Although the life expectancy is at considerable increase the challenges that are in front for making the elderly to

feel comfortable and to feel cared is enormous. These are more subjective and cannot be generalized. Unless a thorough understanding of each and every elder at home is made it will be always a left out part from the point of elders. Hence the families need to be oriented on the changing demands and needs of their elder member and consider them as part of their routine life. When the least care or negligence is shown the elderly are always turn to burn-out with dis-satisfied life only. When it comes to elders who are living alone or spending life at homes/orphanages the challenges are much more complex in nature where the entire society is at huge responsibility to thrown. The kids at school need to be comprehensively taught on these areas as part of their curriculum. Besides regular social sciences and environmental studies, school children definitely need to be addressed on elderly care. The millennium is sure to have considerable percentage of elderly population; unless we make a move from school to larger society the upcoming days will be more complicated in handling the elderly population. Social support is key area which has influence on the life satisfaction and with positive social support demonstrated we can certainly achieve healthy and satisfactory life. We are slowly at the losing end as of moral and social education is concerned in schools and colleges. There is wide population which already exists without the exposure on this. It is because of that failure to orient on issues related to elderly care, we are now in need of talking system change. It's not too late to address the issues, curriculum in education should grossly acknowledge the social issues like elderly care in the form of workshops, participatory learning, vacation projects and encourage the youth to create models of elderly care themselves.

It is also necessary the government focus on the mental health issues besides taking care of financial assistance of elderly care. The authorities have to broaden the focus in prevention of mental illness and provide a healthy and accessible atmosphere to elderly. It is also necessary that elderly should come forward in making self-help groups, keep themselves engaged in policy level decisions and monitor the functioning of the same. It's a collective effort from

public, governance and elderly themselves to create positive and healthy social support systems to achieve a satisfactory level of life ultimately to reach better Quality of life.

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# **Changes in Quality Of Life (Qolie-31) Following Psycho-Education and Pranayama-Meditation - A Randomized Experimental Study among Groups of Persons with Epilepsy**

*D. Jayachandran\* & K.A. Kumar\*\**

## ***Abstract***

*The impact of epilepsy may be greater than that of some other chronic conditions, partly because of the unpredictability of seizures, and partly because of the associated stigma. The primary goal of epilepsy management is to enable the patient to lead a life-style as free from the medical and psycho-social complication of seizures as possible. The study revealed the efficacy of psycho-education in improving the quality of life of patients with epilepsy. The study reveals that there was no statistically significant improvement noticed among meditation and control group during the study period.*

## **Introduction**

Epilepsy is a chronic and stigmatized brain disorder with serious psycho-social and economic implications. A recent study by WHO (2002) estimated that in many developing countries the need for treatment of chronic disease will increase multi-fold in the near future. As many as one third of the chronically ill are not able to work, attend school or perform daily living activities. The impact of epilepsy is much more than that of other chronic illnesses due to stigma and misconceptions of epilepsy, which are culturally ingrained in every community throughout the World.

Vuilleumier and Jallon (1998) in an epidemiological review of psychiatric disorders in epilepsy estimated that 20–30% of patients with epilepsy have psychiatric disturbances. They also observed that serious emotional problems that may result due to epilepsy are anxiety and depression, severe loss of self-

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esteem, withdrawal from society and a subsequent inability to interact appropriately with others.

The US Commission in a global review for Epilepsy and its Consequences (1977) has observed that patient ignorance and psychosocial problems are more disabling than the seizure themselves. The Commission has further stated that no research is being done on the delivery or effectiveness of services of people with epilepsy.

In a study from South Africa, DeBoer (1995) found that the misunderstanding about epilepsy and the resulting social stigma and discrimination often cause more suffering to persons with epilepsy than the seizures themselves. Non-compliance to medical care is a major factor contributing to sub-optimal control of epileptic seizures (Leppik, et al., 1988). In India 30 to 50 percent of people with epilepsy are reported to be non-compliant to the extent of interfering with optimal treatment. A significant factor that may lead to non-compliance is insufficient education regarding medication regimen and apprehension regarding adverse effects of Anti- Epileptic Drug-AED (Radhakrishnan, 1999)

### **Epilepsy and Quality of Life**

The impact of epilepsy may be greater than that of some other chronic conditions, partly because of the unpredictability of seizures, and partly because of the associated stigma. In recent years, there has been a growing recognition that assessing the impact of epilepsy must extend beyond counting seizures. The benefit of treatment is commonly measured from a caregiver's perspective that often includes seizure frequency, occurrence of adverse effects and other laboratory measures. The impact of epilepsy on the life of the patient, particularly in the psycho-social realm is not adequately represented in such estimates (Thomas, 2005).

Recently, Quality of Life measures have been included to supplement other outcome measures with the patient's perspective also (Thomas, 2005). Quality

of life in epilepsy evaluation passed through several phases before it reached the current concepts (Hermann, 1995). Consequently there have been a number of instruments to measure the QOL of people with epilepsy. Several tools have been developed to estimate QOL in epilepsy in different settings such as drug trials and epilepsy surgery programs, such as QOLIE:31 (Cramer, 1998). The treatment of epilepsy vis-a-vis QOL has not been adequately audited in developing countries including India. It needs standardized culturally specific and sensitive tools to scientifically measure the QOL in different languages and cultures.

The primary goal of epilepsy management is to enable the patient to lead a lifestyle as free from the medical and psycho-social complication of seizures as possible. This approach benefits a patient's QOL as well as his/her family and society. Though treatment with antiepileptic drugs is the primary therapy for epilepsy, physical and psycho-social issues must also be addressed. Since QOL in epilepsy patients is improved with successful management, the indirect costs of epilepsy may decrease, as the medical and psycho-social aspects of the disease are successfully managed (Omkar Markand, 1999).

Improvement in the medical course of a disease does not automatically improve QOL, since the psychological, social and occupational consequence of the illness often continue to remain even after seizures are controlled. Epilepsy may result in early retirement, unemployment or employment for which the individual is overqualified. Such people need a comprehensive approach to diagnosis, treatment and counselling (Herbert Silfvenius, 1999).

An important implicit aim of the surgical treatment of medically resistant epilepsy has always been to improve the individual's well-being. Outcome measures, however, until recently have been focused mainly on seizure relief. It is clearly important that evaluation of surgical outcome should include an assessment of the effects of seizure relief or reduced seizure frequency on the

individual's psycho-social functioning and well-being, often termed Health Related Quality of Life (Omkar Markand, 1999).

Adequate knowledge and good information about every aspect of the illness to the patient and family may aid them making informed choices, and to retain a perception of control. This approach can promote patient autonomy, better health outcome, optimal physical and psycho-social functioning and better quality of life. Recently, Quality of Life measures have been included to supplement other outcome measures with the patient's perspective also (Thomas, 2005).

Globally there has been a growing interest in the use of groups in medical setting. A social support predicts better coping with the illness, improved adherence to medical regimen and positive outcome in chronically ill patients. But only a few educational programs have been developed in the past (Hegelson et al., 1990, Oousterhuis, 1994; Reid, 2001).

The Sree Chitra Tirunal Institute for Medical Science and Technology, SCTIMST), Thiruvananthapuram is a tertiary referral center with advanced facilities in Cardiology and Neurology (Valiathan, 2004). The institute has a special center for epilepsy: The R. Madhavan Nayar Centre for Comprehensive Epilepsy Care established in 1998. There are about 18000 epilepsy patients registered in the epilepsy clinic. Approximately 800 to 900 persons with epilepsy are annually enrolled in this center every year and 60 persons with medically refractory epilepsy are operated on every year with a success rate of 70-80 percent (Rao et al., 2000). The Centre runs two weekly regular epilepsy clinics every week on Wednesdays and Fridays close to 50- 60 patients are called by appointment to every clinic from across the neighbouring regions (Thomas, 2005).

### **Group Psycho-Education**

The institute pioneered a novel approach to providing complete care for people with epilepsy through the use of psycho-educational group sessions for epilepsy patients and their family members, a technique that has been used to some advantage for more than 20 years (Jayachandran, 1999). Individuals who attend the Centre with appointments at the epilepsy clinics assemble in a hall for group sessions prior to their meetings with their doctors which are conducted on every Wednesdays and Fridays. This technique has been very popular in this center and has many potential advantages. The therapist leading the session opens the discussion but the majority of the session consists of individual patients sharing their experience of the illness with others in the group. As the participants share their experiences and voice their concerns, the therapist maintains a primarily facilitating role and encourages group dynamics through group interactions. This method has been successful in drawing out, discussing and tackling individual patient issues. This helps in elicitation of the psychosocial problems which the patients or family members had to face while living with epilepsy. While participants share their experience, the therapist encourages group dynamic through group interaction and group facilitation. The therapist reinforces the positive attitudes, approaches and achievements of the participants, besides providing information on various aspects of epilepsy. Such group interaction encourages group participants to identify and emulate those methods most effective in coping with the condition in their daily lives. This facilitates other members of the group to think independently and discover effective methods to cope with the disease in their daily living. This type of open discussion reveals to the patients and their family members that there are many **people with similar** problems: and -that they are not the only sufferers (Jayachandran, 2001). These sessions also provide information about various aspects of epilepsy to the patients and their families, including health education particularly the need for regular medication, a suitable lifestyle and general precautions to be followed by persons with epilepsy and their families (Jayachandran, 2002). Psycho social issues are discussed, debated, tackled and

researched throughout these sessions. In addition, information about psychosocial, educational and employment aspects of epilepsy are provided (Radhakrishnan, 1999, 2004).

This occasion is also utilized to emphasize the need to augment these positive attitudes and approaches in the patient to achieve better social functioning and rehabilitation. Group sessions can be conveniently organized in any clinic setting.

The group session also helps to identify patients with deeper psycho-social problems requiring further evaluation and treatment. The group approach in a clinic setting has many potential advantages. The problem relevant to most patients can be discussed within a short time. The living example of well-controlled and successful patients will provide inspiration to others. The participants can discuss their problems among themselves, to develop new ideas and explore suitable solutions under professional guidance (Jayachandran, 2002) In addition, this method can be of wider application in developing countries because it involves saving of professional time.

### **Group Pranayama-Meditation**

The Department of Neurology, SCTIMST has also been practicing Pranayama - Meditation for the past 4 years to patients with intractable epilepsy, as add on therapy along with anti-epileptic drug regimen. The efficacy of this technique in significantly reducing seizure frequency has been proved in a clinical trial among patients with intractable epilepsy (Rajesh et.al, 2006).

### **Pranayama-Meditation Technique**

An expert in Yoga-Meditation (Mr.G Mohandas) instructed the patients and supervised the yoga-meditation sessions. Patients are taught to sit in a relaxed posture over a mattress with legs crossed (*sukhasana*), breathe in a slow, deep and controlled manner (*nadisodanapranayama*). Nadisodhana refers to "cleansing of the nadis" The subject had to inhale and exhale through alternate

nostrils, maintaining a ratio of 1:1 without holding the breath. The *pranayama* began with a deep expiration through both nostrils followed by slow and smooth inhalation through the left nostril (the right being closed with the thumb) followed by exhalation through the right nostril (with the left nostril being closed with the ring and little finger). This was followed by exhalation through the right nostril (left closed) and exhalation through the left nostril (right closed) to complete one cycle. The subjects maintained the time ratio of 1:1 by mentally counting numbers. Pranayama was practiced for 5-7 minutes at a time. This was followed by silent meditation by concentrating over the region between the eyebrows. *Mantras* (sound phrases) were not used. Patients were required to meditate for 20 minutes daily at home both in mornings and evenings. They had to attend supervised sessions every month during the intervention period of three months. Patients had to maintain a seizure diary and have strict drug compliance (Rajesh et.al, 2006).

**Objective of the study:** To find out the impact of group psycho-education and Pranayama- meditation in improving the quality of life among patients with epilepsy attending these programs.

**Design of this study:** The study followed a prospective, randomized experimental research design involving two experimental groups (psycho-education and meditation) and a common control group.

**Subjects:** Thirty six patients (20 males and 16 females), age range 16- 35 years with an established diagnosis of epilepsy with at least two seizures during the past one year were randomized into three groups (12 each) for group intervention, meditation and control group. The randomization was done through a lottery method of assigning twelve patients to each group. The control group of patients were not given any intervention, but were in the waiting list for both the intervention programs viz. psycho-education and meditation.

**Interventions:**

1. Group psycho-education for patients with epilepsy and their family members;
2. *Pranayama*- Meditation) for 20 minutes twice daily (morning and evening).

**Tool used for the study: Quality Of Life in Epilepsy Inventory (QOLIE-31 Version: 1.0)**

This scale was developed by Cramer (1993) originally contains 31 questions. This scale was translated into Malayalam language and standardized by the researchers. The reliability was found to be 0.84 and validity 0.93. It contains 30 questions after standardization and was administered to all the three groups of patients before and after intervention. This scale consists of following 7 subscales; 1. Seizure worry, 2. Overall quality of life, 3. Emotional well-being, 4. Energy / fatigue, 5. Cognitive functioning, 6. Medication effects and 7. Social functioning.

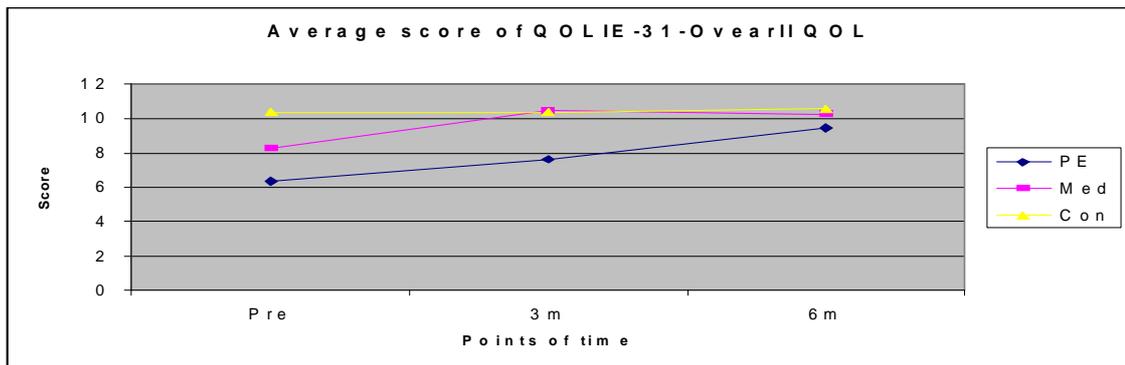
**Method:** 36 patients with epilepsy were randomized into three groups (12 each) for psycho education, *Pranayama*- meditation and control group. The standardized Malayalam version of QOLIE-31 was administered to patients attending group psycho- education sessions, *Pranayama*- meditation and to a control group prior to interventions and after 3 months and six months after intervention. Statistical methods like ANOVA and ANCOVA were used to analyse and interpret the data.

### **Results: Changes in Quality of Life during the Intervention (ANOVA)**

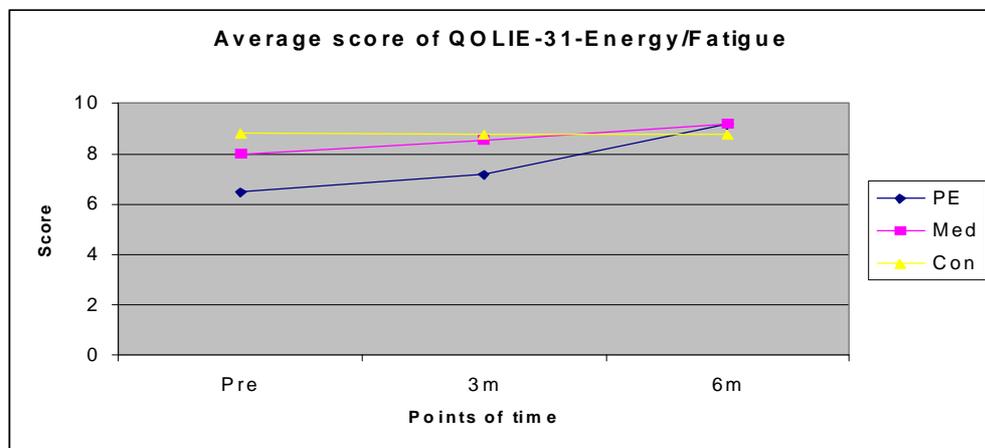
The statistical analysis using ANOVA showed significant improvement in three sub-scales areas and in overall score of QOLIE: 31 among psycho-education group. The sub-scales which showed significant improvement (Table No.1) were 1.

Overall Quality of life, (P=0.04), 2. Energy / fatigue (P= 0.03) and 3. Medication effect (P = 0.00).

**Fig. 1: Average score QOLIE : 31 – Overall QOL of the three groups**



**Fig. 2: Average score QOLIE: 31 – Energy / fatigue of the three groups**



In QOLIE:31-overall QOL the mean score for this component at three time intervals (pre, 3months and 6 months) were 6.34, 7.81 and 9.48 respectively (Fig.1). For QOLIE:31 Energy / fatigue mean scores were 6.50,7.15 and 9.20 (Fig.2) at pre 3 months and six months and for QOLIE:31- Medication effect with mean scores were 1.17, 1.64 and 3.26 at pre , 3 months and six months The P value for the overall score was 0.02 and the mean scores were 37.17, 43.06 and 50.11 respectively at pre, 3 months and six months (Table 1).The group session were found to be effective in improving quality of life of patients who were attending the sessions repeatedly in the above three areas where statistically significant results were obtained. There was no significant change in any of the other areas of QOLIE: 31 among meditation and control groups. However QOLIE: 31 - Seizure worry reached near significant level (0.07) in psycho-education group. The above findings were supported by a study conducted by

Schmitt et. al.,(2002). They studied the impact of a group intervention on the quality of life of adolescents with epilepsy.

**Table 1: Average score QOLIE: 31 of three groups of patients at three points of time along with value of F – Test**

		<b>Pre</b>	<b>3m</b>	<b>6m</b>	<b>F</b>	<b>Sig.</b>
Seizure worry	PE	3.89	5.27	5.83	2.85	0.07
	Med	5.84	6.23	6.15	0.12	0.89
	Con	5.74	5.80	5.68	0.01	0.99
Overall quality of Life	PE	6.34	7.61	9.48	3.47	0.04*
	Med	8.28	10.47	10.21	2.14	0.13
	Con	10.35	10.41	10.59	0.02	0.98
Emotional well being	PE	6.23	7.24	7.87	1.14	0.33
	Med	8.48	7.76	7.21	0.75	0.48
	Con	9.13	9.03	8.26	0.49	0.62
Energy/ fatigue	PE	6.50	7.15	9.20	3.81	0.03*
	Med	8.00	8.55	9.15	0.82	0.45
	Con	8.85	8.75	8.75	0.01	0.99
Cognitive functioning	PE	1.52	1.27	0.69	1.74	0.19
	Med	0.42	0.29	0.29	0.45	0.64
	Con	0.47	0.35	0.40	0.19	0.83
<b>Medication</b> Effects	PE	1.17	1.64	2.36	7.78	0.00*
	Med	2.19	2.22	2.19	0.00	1.00
	Con	1.83	1.80	1.69	0.08	0.92
Social Functioning	PE	11.51	12.89	14.68	1.69	0.20
	Med	15.13	16.58	16.05	0.60	0.56
	Con	15.45	15.47	15.68	0.02	0.98
Overall Score	PE	37.17	43.06	50.11	4.30	0.02*
	Med	48.35	52.1	51.26	0.57	0.57
	Con	51.82	51.6	51.05	0.02	0.98

\*Significant at 5 percent level

(Table value= 4.30, score above the table value is significant at 5 percent level); sew = Seizure worry, oql = Overall Quality of Life, emw = Emotional well- being; Enf =Energy/fatigue, con = Cognitive functioning; mee = Medication effect, sos = Social functioning, overall –Overall Score. PE = Psycho education group, Med = Meditation group Con = Control group

The improvement in three areas of QOLIE-31 can be attributed to the potential advantages of the psycho-educational intervention in the clinic setting, where

problem relevant to most patients can be discussed within a short time. The living example of well-controlled and successful patients will provide inspiration to others.

A similar result was obtained in a study using WPSIQOL conducted by Jayachandran (1999) among 67 adult persons with epilepsy who had attended the psycho-educational group intervention when compared it with 47 patients who did not attend the sessions. He found significant improvement ( $P=0.01$ ) in quality of life of persons who attended the group sessions. There was a positive correlation between the quality of life and the number of visits to the sessions. The change in the quality of the life can be attributed to the increasing awareness and positive attitude, mutually empowering and support building interactions between the group members and therapist.

The above finding was also supported by a study conducted by Schmitt et. al., (2002). They studied the impact of a group intervention on the quality of life of adolescents with epilepsy. Pre and post intervention ratings of quality of life using the QOLIE were obtained from adolescents with epilepsy and at least one of their parents participating in a six-session (weekly) structured cognitive-behavioural group intervention. The preliminary data demonstrated a potential positive effect on adolescent quality of life as measured by the QOLIE from participation in a structured group psycho-social intervention for adolescents with epilepsy and their parents. The small size is an obvious limiting factor of both these studies and the present experimental study.

### **Change in Scores of scale (QOLIE-31) due to Intervention (ANCOVA)**

Actual changes (after adjusting for the initial difference among experimental and control groups) in the values of the scales / inventories at three different times of assessment are presented in this section. The three times of assessment were before the intervention (pre-assessment), at three months and six months after intervention. The statistical method of ANCOVA was used for assessing the

changes in the scales /inventories due to interventions among Psycho-education and Meditation in comparison with Control group.

**Table 2: Average Scores of QOLIE: 31 of Psycho – education and meditation patients at three points of time along with value of F-Test calculated by ANCOVA**

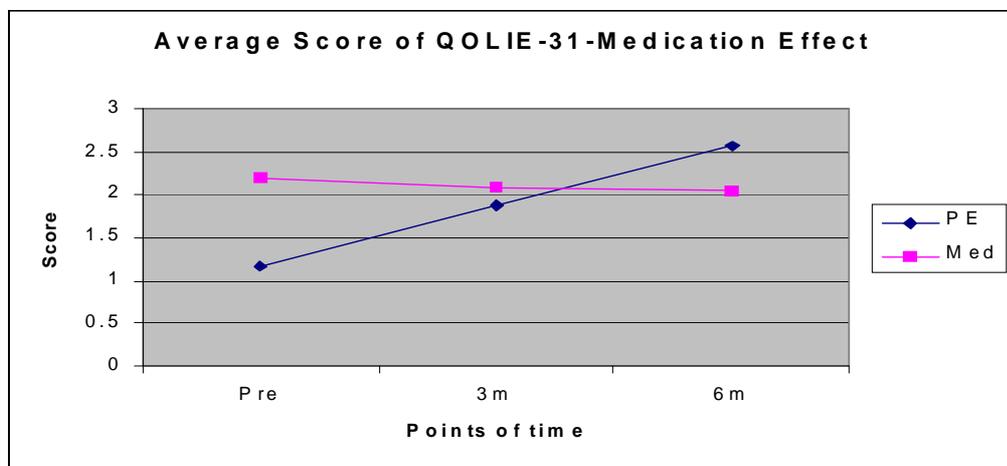
		Pre	3m	F	6m	F
Sew	PE	3.89	5.95	2.921	6.41	3.133
	Con	5.74	5.12		5.10	
	Med	5.84	6.19	0.351	6.12	0.326
	Con	5.74	5.84		5.72	
Voq	PE	6.34	8.99	0.002	10.31	0.173
	Con	10.35	9.03		9.75	
	Med	8.28	11.19	0.325	10.71	0.381
	Con	10.35	9.70		10.10	
Emw	PE	6.23	8.18	0.016	8.32	0.292
	Con	9.13	8.08		7.81	
	Med	8.48	7.99	0.971	7.37	0.798
	Con	9.13	8.79		8.11	
Enf	PE	6.50	8.12	0.586	9.61	2.135
	Con	8.85	7.78		8.34	
	Med	8.00	8.91	0.856	9.36	2.611
	Con	8.85	8.39		8.54	
Con	PE	1.52	0.86	0.292	0.50	0.181
	Con	0.47	0.75		0.59	
	Med	0.42	0.30	0.090	0.29	0.428
	Con	0.47	0.34		0.40	
Mee	PE	1.17	1.88	2.479	2.56	15.334*
	Con	1.83	1.56		1.49	
	Med	2.20	2.08	0.304	2.05	0.676
	Con	1.83	1.93		1.83	
SOS	PE	11.51	14.51	1.339	15.23	0.004
	Con	15.45	13.85		15.13	
	Med	15.13	16.66	2.055	16.07	0.083
	Con	15.45	15.39		15.66	
Overall	PE	37.17	48.43	0.840	54.22	3.743
	Con	51.82	46.23		46.94	
	Med	48.35	53.27	1.273	52.03	0.365
	Con	51.82	50.43		50.28	

\* Significant at 5 percent level & Table value= 4.30, score above the table value is significant at 5 percent level) sew = Seizure worry, voq = Overall Quality of Life, emw = Emotional well- being, Enf =Energy/fatigue, con = Cognitive

functioning, mee = Medication effect, sos = Social functioning, overall -Overall Score. PE = Psycho education group, Med = Meditation group Con = Control group.

The score of Quality of Life in Epilepsy Inventory (QOLIE: 31) in the psycho-education group at the third month of post assessment did not show any significant improvement. At sixth month the analysis showed statistically significant change in the area of QOLIE - 31 - Medication effect ( $F = 15.33$ ). In meditation, group results did not show statistical significance in any of the seven areas of quality of life even though there was an increasing trend at cognitive level (Table2, Fig-3).This revealed that psycho-education was effective in improving Medication effect in quality of life of patients with epilepsy. The meditation group patients did not show significant change in improving quality of life of the epilepsy patients attending the meditation program for three months.

**Fig.3: Average score of QOLIE :31 - Medication Effect of psycho-education and meditation groups at three points of time (ANCOVA)**



The results obtained in the present study are supported by the results of the following related studies. Gunter et al., (2005) conducted a study to evaluate the impact of a comprehensive, multifaceted disease management program on self-reported quality of life (QOL) for adult patients with epilepsy. Pre-post analysis utilizing paired t-tests was conducted to identify any pre-post differences in QOL for both the intervention and comparison group patients, as measured by

the seven specific domains of the epilepsy QOL instrument (QOLIE:31). The intervention group patients showed statistically significant positive changes in two QOL domains: Seizure Worry ( $p < 0.001$ ) and Emotional Well-being ( $p < 0.05$ ). One other domain, Overall Quality of Life, showed improvement in the intervention group that approached statistical significance ( $p < 0.06$ ). Helde et al., (2005) conducted another study titled 'A structured, nurse-led intervention program improves quality of life in patients with epilepsy: a randomized, controlled trial'. The study tested the hypothesis that structured epilepsy nursing intervention improves quality of life (QOL). All patients completed the QOLIE: 89 before randomization and after 2 years. QOL was significantly improved from inclusion to completion of study in the intervention group ( $P=0.019$ ), mainly in the sub items for Health discouragement ( $P=0.01$ ), Medication effects ( $P=0.035$ ), and Physical role limitations ( $P=0.05$ ). A major limitation of the study is its small sample size.

**Conclusion:** The study revealed the efficacy of psycho-education in improving the quality of life of patients with epilepsy. No statistically significant improvement was noticed among meditation and control group during the study period.

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# Livelihood of the Scheduled Tribes in Today's Context

Alan Godfrey. A\* & A. Shahin Sultana\*\*

## Abstract

*The problem of the Scheduled Tribes has always been less considered in Tamil Nadu. Tribal identity in the recent years is a question in many states of India. Among the vulnerable classifications in the society, the Scheduled Tribes stand significantly unaltered for many years. This aboriginal population of India have been exploited for ages together. The following is a qualitative study that shall throw light on the challenges faced by the Scheduled Tribes at Kodaikanal. The paper shall also produce the role that a Social Worker and other stake holders of the society need to take in alleviating the Tribal population from its challenges.*

## Introduction

Tribal Population are concentrated in remote areas which are inaccessible and one characteristic feature that defines a Tribe is the geographic and social isolation that they face. Every tribe is unique in nature and have their customs, norms, ecology and cultural practices (Indigenous and Tribal People and the ILO, 1994). The tribal population is a vulnerable classification which has suffered exploitation by many people during the past centuries. It is a well-known fact that these tribes who were once gatherers and natural habitants are now forced to live a common man's life which isn't the traditional way that they lived on for ages (Rath G. , 2006).

The tribal population of India is very unique in many ways. They were gatherers in history who collected all possible natural products and made their livelihoods. In the modern days, it is very hard to predict a tribal community to ascertain the livelihood of the Scheduled Tribes. Most of the tribal societies do not have a distinct classification of labour among them, they do not have any segregation

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of tasks like the other rural communities and agrarian societies have (Beteille, 1974).

### **Land and Forest in Tribal Context**

The tribes have been the natural heirs of the soil; their practices till date remain ancient and have a vivid relationship with the environment that they live on. Land has been the sacred relic for the tribes and this could be understood by the way they used them. Anthropologists express that the tribes used the land and forest as an essential part of their communal resources and had a futuristic approach towards their ecology (Mathur, 2009). In today's context land is a commercial product whereas the tribal population looks at their resources and the environment as a sacred gift of God. Davis in his article highlights how the tribes look up to their ecology and environment as the social and spiritual universe. This could be evidently understood by the fact that they treat every tree and animal as their own kinship which is an important characteristic that defines a Tribal population (Davis, 1993). On the other hand the tribes look their resources with a collective approach viz., the land is a common property where the entire community is a part taker of the economy which historically explains their assertion over land. The right to own occupy and use land collectively is inherent in the self-conception of indigenous people, and this right is generally vested not in the individual but in the local community, the tribe or the indigenous nation (Magga, 2004). Also it is to be noted that tribes share resources and properties in common such that they are always surrounded with social contacts and potential for economic livelihood however in the independent Indian context there has been a havoc created in the name of development (Mathur, 2009).

The Scheduled Tribes though seem to be having a positive outlook in the previous contexts spoken, suffer however with challenges as the post independent nation has not been much supportive to the Tribal population in terms of land and land tenure (D'Souza, 2001). The post independent nation had

various policy reformations through its Five Year plans half of which never seemed pertinent to the tribal context. A variety of programs were introduced but the equity for the service provided remained at greater disparities. In the name of economic development, a large group of tribal population were displaced (Mathur, 2009). The concept of communal land management has seen its degradation as many of their lands have been taken over by estate owners and industrialists. In some areas, the concept seems prevalent among different tribes with its purpose undisturbed. These communal land management systems have certain norms which could be integrated to a variety of economic and land related tribal programs of the government. The rise over plantations and estates in the hills has changed the tribal economy to a greater extent. With the introduction of the concept of money, profit, income by the commoners the natural way of living by the tribes became stake (Davis, 1993).

Major sectors in the Indian government such as health and education were never a proper intervention among the tribal population. The concept of commercialisation of land had made the tribes bereft of their resources forcing them to become landless labourers and daily wagers in plantations and orchids (Antony & Karan, 2003). Tribal economy then and now has seen a lot of differences. The tribal economy which once bloomed with the management of the surplus among them and gratifying their community needs has now become more astringent due to the insecurity over their survival. The resources such as minor forest produce or the agricultural produce for that matter has now become a need to be marketed (Fernandes, 2008).

Policies of the Indian government on the other hand have never been able to look at the dire need of the tribal community. This is vividly understood by the fact that there are no extensive policies which address every issue against the Tribal population. A draft national policy on the Scheduled Tribes still remains as a draft since 2004 for the past 12 years which expresses the current situation of the tribes (Karlson, 2004). The acts over forestry and land has become more

extensive yet never addressed those lands of the tribes because of which the tribes became tenants in their lands. The rights over land possessed by the non-tribal population was very higher when compared to that of the tribal counterparts. Till date there are many tribal communities who keep wandering within the hill trying to make their livelihood through shifting cultivation on a land that they never own. The forest rights act though seemed to address many of the forest based issues has never been realised on the whole in different parts of the country (Simon, 2016). According to the act the tribal people who were cultivating in certain areas of land are entitled with ownership of the same through proper assessments but has it been done so is a question that one needs to consider (Ramnath, 2008).

The concept of “Reaching the unreached” is however realised by the government on a wrong context. The premise behind this that one needs to consider is the fact that in the name of developing the economy and the people therein, many communities from the remote areas have been brought down to low level areas (Appa & Patel, 1996). Forceful eviction and displacement in the tribal communities is expressed as resettlement and rehabilitation in many of the states which has led to a lot of tribal activism and movements. Schemes such as housing, hospitals and education were given on a mainstream strategy than to look the same from a tribal perspective (Bailey, 1960).

Environmental pollution and degradation on the other hand has greatly affected the tribal economy. With afforestation and development projects such as construction of dams, government resorts for the gazetted officers, the tribal lands have been vandalised such that a small portion of their ancestral property is given for them to use. Many of the water bodies in the hills have been dried due to climate change because of which tribal agriculture is at stake. In the context of environmental hazards faced by the tribes the menace caused by the forest based animals is very limited when compared to that of the commoners. Globally climate of any region has become unpredictable and this undeniable

fact applies to the tribal areas as well. Due to lack of rainfall at the proper time, channelling of water resources the tribes seem to be moving from traditional occupations to common jobs (D'Souza, 2001).

Many of the tribes also face threats because of the increased population due to which a lot of non-tribal population settle among tribal areas. Hariharan through a study on the Jarwas of Andaman highlights that increased tourism in certain tribal areas, illegal poachers who vandal the forest resources, spread of epidemic diseases through outside contacts and abuse of every kind is a common threat that the tribes face in their day to day livelihood (Kumar, 2014). The transition of tribal livelihood from a self-autonomous economy to a dependent economy needs to be stressed here as many tribal population work on tea estates and plantations for a mediocre wage without realising the benefits entitled through acts such as the Plantation Labours Act and the sudden change over leadership or closure in these estates affects the tribal families to a greater extent (Dutraj, 2014).

Looking from the above perspective one could understand that the entire economy of the tribes has become very dull and mediocre. There are many areas where through different schemes of the government the tribes try sustaining their livelihood. On the other hand, the tribes with their knowledge over the nitty-gritties of the forest have the greatest potential in collecting natural resources in their purest form but somewhere they are stuck in taking these natural products from the forest to the hands of the commoner which puts them in settling with the middlemen problem. The gain thus ends in the hands of these middlemen such that the tribes never seem improving on their economic condition.

Thus many of the problems over the Tribal economy revolve around the accessibility over their natural resources such as land, water, etc... Given the premise that the tribes suffer a fatality it is necessary to understand their problems in their own view which has led to the construction of the present

paper. The paper shall attempt to bring out few of the problems faced in the Tribal economy.

### **Field of Study**

The present study was conducted at Kodaikanal, a block in Dindigul district of Tamil Nadu. Kodaikanal is a hill station under Dindigul district. It is also called as the Princess of Hill Stations for the natural serenity and beauty. The place is known for its natural scenery, resorts and has been serving as retreat centres since the British rule (Mitchel Nora: 1972). The hill is situated on the Western Ghats and sits on a plateau above the southern escarpment of the upper Palani Hills at 2,133 metres (6,998 ft), between the Parappar and Gundar Valleys. A precipitous escarpment facing the Cumbum Valley is on the south. On the west is a plateau leading to Manjampatti Valley, Indira Gandhi National Park, the Anamalai Hills and the main body of the Western Ghats.

### **The Paliyars (Scheduled Tribes) in Kodaikanal**

The Paliyars at Kodaikanal habituate in the area for many centuries. They were aboriginal people who have been residing in the hills as clusters and groups in the caves and tree vents. They are found living in colonies at the Western Ghats of Southern India especially in Kerala and Tamil Nadu. They are denoted as foragers of yam, minor forest produce such as honey and spices by Peter M. Gardener. The Paliyars are also called as Palliyars, Paliyan and Pazhaniyan in various literatures. The Paliyars are found living as colonies in the hills of Kodaikanal, Manjapatti, Cumbum valleys, Sirumalai hills, Pazhani hills and at the western ghat continuation of Srivilliputhur and parts of Kerala. At Kodaikanal which is a block in Dindigul district, there are 1562 tribal households spread in 12 rural panchayats and 1 town panchayat. The Paliyars at Kodaikanal are very aboriginal, the archaeological survey of India substantiates this fact by acknowledging their ancient living households made of stone called as "*kalazhais*". Forest based agriculture is the major occupation of the Paliyars. In the recent decades the Paliyars are involved in agricultural labour on daily

and weekly basis at different plantation estates and fruit orchids (Paliyar Tribal Empowerment, 2016). The literacy rate of the population is too low compared to its other counterparts. The Paliyars are acquainted of the entire forest and are gatherers of wild spices, forest honey, tree barks of medicinal values (Gardener, 2014).

### **Research Methodology**

The main objective of the study was to study the socio-economic conditions of the tribal people and to find the challenges that lay ahead of them in terms of their day to day livelihood. The present study was a research work done by the researcher through a qualitative research methodology. The researcher had done this research through a descriptive design. The study was confined among those tribal people who were having small and broken pieces of land and doing plantation and other allied practices on their own. Through the data given by the Tribal leaders it was ascertained that the 20 tribal families out of 1562 households were involved in self-employment opportunities out of which the researcher took a purposive sampling method to cull out 8 samples who were working on pieces of land cultivating spices and coffee berries in their leased fields. A semi structured Interview guide was used in order to collect data from the respondents and 8 In-Depth interviews were conducted with the respondents. The Interview Guide had questions relating to their socio-economic conditions and their challenges that they face in their everyday life. From these 8 interviews, few results have been presented here.

### **Findings of the Study**

The researcher interviewed Mr. Ganesh (Name changed) who was a member of the Paliyar tribe and works on orange cultivation, pepper and coffee plantations in a leased piece of land. With regard to the income earned by the respondent, it

was expressed that the income from orange fruits and pepper was considerably profitable but the savings was zero as most of the income generated gets spent for community gatherings and family rituals. Further the coffee berries after processing at their field was sent to societies that gets the berries at lower costs and make profit out of this.

In another case study the respondent replied that he collects fresh spices such as bay leaf, cardamom, pepper and biriyani spices and he takes them to the local intermediaries who get them for a low price and inflate the sales at the markets. On enquiring about the possibilities of the respondent to go directly to the market and sell the spices it was reported that the tribal people do not travel beyond their lands and are not more interested in making such ventures. However, another respondent substantiates that they lack the marketing capacity at the market areas to sell their products. Adding more to this from the findings in one interview it was expressed by a female respondent as follows: *“As a tribe and as a woman I feel more vulnerable to many challenges. My husband is sick; I and my children take care of the family needs by cultivating at the lands possible. We were free once to move everywhere but now Kodaikanal has become a reserved forest because of which we cannot move into any forests just like that. These days we are asked to get prior permission from the forest officers to collect eecham (branches used for making brooms) or for any product that we feel like gathering. We as Tribes of this place know which tree is an herb, which is a medicine and which to use for cooking, etc... but the point is where are we considered? We are least educated people and we are not into education as we don't feel education helps us out. However we find that our economy has been left with much modernity, mixing in that we ought to educate our children. On one side we are having land issues where nearby our colonies lots of real estate business is booming out and in the other side we are asked to move on shifting cultivations from place to place. Our products are all naturally manure and we know for sure it is of export quality but who do we find to market them and how do we trust?”* Is the question rose which needs a serious consideration?

## **Government System and Tribal Economy**

By looking at the focus of every Five-Year Plan in the country one can understand how the shift from Agricultural development went towards Industrialization and then to increase GDP, reducing poverty and combating unemployment. The focus over disadvantaged groups has all emerged in the recent Five Year plans where forest rights and tribal economy are spoken about. Given the fact that many tribal people of Kodaikanal are yet to receive land of their own one would understand the economic security that they possess. Initiatives and schemes such as “Make In India “asks for foreign and Indian companies to manufacture products in India and sell them abroad and one knows that indigenous people such as the Paliyars have indigenous products which are pure and of great quality. With a varied economic confrontation among the Paliyars it is hard to expect a Small or Micro Enterprise initiative to be raised among the tribal community. Further when looking into initiatives of the country on Economic development, it is looking for large scale profit maximisations which could also be done through the Small and Cottage industrial works among the tribal population but the question would be “is there a means to connect through?”.

## **Conclusion**

Tribes being an indigenous population are bereft of opportunities that need a significant focus to be raised on a common platform. Further the tribal mass needs to be organised as one by a forum where they could do an enterprise and sell their products which would be an enabling platform to rise the livelihood standards by a great extent. Equity needs to be made by means of relaxation towards the tribes so that they could compete among the general mass and alleviate themselves from impoverishment which would lead to a quality life ensured with basic needs thus justifying the entitlement of the tribal population to live with dignity and a restored human right. Looking into the socio-economic conditions of the individuals it is necessary that capacity building programs in

the area of interest of the tribes should be done such that their quality of life is enhanced. The ministry of tribal affairs through the help of local self-governance, needs to encourage the tribal mass to raise their standard of living by opening opportunities for them.

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# Reflections on the Relationship between Child Marriage and Higher Education of Muslim Women in South Malabar

Muhammed Haneefa A. P.\*

## **Abstract**

*Despite topping the state-level scores on both the Human Development Index and the Gender Development Index, the alarming rate of child marriage among the Muslim women in Kerala, particularly those in Malappuram district poses a paradox to the otherwise enviable Kerala Development Model. Muslim women constitute 35.8% of women in Kerala who married before the age of eighteen. Three years after the controversial 2013 circular was published by the Kerala state government permitting the marriage registration of Muslim women between 16-18 years, there have been no systematic studies conducted to examine the impact of child marriage prevalence in largely backward, majority Muslim districts like Malappuram on the rate of higher education among the women in the community. This paper uses both primary data that constitutes qualitative interviews with 40 female participants in Malappuram and secondary data that constitutes relevant information regarding age at marriage and educational level across religious communities in India and Kerala. The incidence of child marriage amongst women in the community was found to have a direct relationship with the level of education attained by them and vice versa. Unlike the suggestion made by several organisational reports and previous academic works that young women who are academically weak are more likely to be married off early, the findings of this paper clearly indicate that even the young women who have performed consistently well in their academics are forced to drop out of school/college or discouraged from enrolling into college either as a direct or indirect consequence of child marriage.*

## **Introduction**

Kerala has the highest state-level scores on both the Human Development Index (HDI) and the Gender Development Index (GDI) (HDR 2005). But the latest Census (2011) data shows that 17.63 percent of females in Kerala were married before the legal age of eighteen. Among those married before 18 years in Kerala, those belonging to the Muslim community make up 35.8%. This result is further corroborated by findings of a district level study undertaken by the ICRW to

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examine the prevalence, trends and patterns of child marriage among currently married women across India which shows one region in Kerala that stands out –Malappuram, the only Muslim majority district in Kerala. These alarming and paradoxical findings notwithstanding, the Kerala state government issued a circular on June 14th 2013 (hereafter referred as 2013 circular) permitting the marriage registration of Muslim women between 16 and 18 years. Unsurprisingly, the controversial circular has resulted in fierce debates regarding the progress and development of Muslim women in the state. While many religious leaders support the government's move citing various reasons and particularly because it upholds Shariat law and prevents prostitution and child sex abuses (Bappu, 2013, Hamza 2013; Musthafal, 2013; Musthafa, 2013; Salam, 2013) many activists and organizations expressed concern that this will further hamper the educational progress of Muslim women (Kunjammu, 2013; Shoukath, 2013; Sulfath, 2013).

In the three years since the controversial 2013 circular was published, there has been no detailed analysis of the relationship between the incidence of child marriage and the educational progress of Muslim women in the state. Based on an intensive field work and analysing available secondary resources, this paper makes three important arguments in this regard. Firstly, this paper argues that there is an undeniable relationship between incidence of child marriage and educational attainment of women. Higher the education level of women, lower the rate of child marriage and vice versa. Secondly, the rate of child marriage is higher among the Muslims of Kerala and it reflects clearly in their levels of higher education. They have the highest number of child marriages and at the same time they have the lowest number of graduates among the various religious communities of Kerala. Lastly, the paper argues that child marriage limits the educational opportunities of Muslims girls in South Malabar even in cases where they perform extremely well in their school education. It contradicts some of the previous studies, which argue that girls with lower education prospects and who are weaker academically are more likely to have a child marriage.

The first section of the article discusses child marriage, the rate of child marriage in different religious communities in India, and the alarming rate of child marriage among the Muslim of Kerala. The second part of the paper examines the relationship between higher education and child marriage by comparing the rate of education of females from illiteracy to graduation and above and the number of child marriages reported in each of the education level categories. In addition to this, this section will discuss the responses of Muslim women in the field who dropped out of school because of child marriage. The current study contradicts this Muslim 'ulama view' by integrating both qualitative and quantitative data on child marriage based on primary and secondary sources.

## **Methodology**

This paper uses both primary and secondary data to analyse the relationship between child marriage and higher education. The secondary data in this study constitutes the latest Census report (2011) on age at marriage and education level in order to establish the fact that higher the educational level of women, lower the likelihood of child marriage and vice versa. Primary data constitutes mainly interviews collected through the field work done in the households of in Ernad taluk of Malappuram district, in order to understand how child marriage curtailed the freedom and rights of girls to attain education, is. Based on newspaper reports, information provided by the Ernad taluk office in Manjeri, and as suggested by the Malappuram District Education Office members, many of the marriages in this taluk were reported as child marriages. The authorities had received complaints of child marriage from many the villages of this taluk. An interaction with many teachers of PMSHS Elankur School, Manjeri Government Girls Higher Secondary School proved that most of their students were married off immediately after their twelfth standard and many of them even got married after their metric education. The information provided by school teachers and district education office members suggest that in this region child

marriage is a common custom and the practice is hardly questioned by political and religious authorities.

Two important techniques used for this study are Group Depth Interviews (GDIs) and In-depth Interviews (IDIs). A total of forty girls were interviewed in the presence of their parents or other family members. In all cases, the girls had married before the age of 18 years, but their husbands had married after the age of 18. All of these cases are marriages that happened after 2006, which means after the implementation of Child Marriage Restriction act. They all scored more than eighty percent marks either in their 10<sup>th</sup> standard or in the ninth standard. This shows that even though the girls perform extremely well in their academics, they are forced to drop their education due to child marriage. There are thousands of girls in Ernad alone who had scored extremely well in the SSLC exams but could not pursue higher secondary education due to their marriage.

### **Child Marriage among the Muslims of Kerala**

Several previous studies, academic scholars, media and common people use the terms early marriage, under-age marriage, illegal marriage, forced marriage and child marriage etc. to denote the type of marriages that happen before the prescribed age suggested by concerned jurisdictions. In the lexicon of social reformers, “child marriage is a term of opprobrium” (Blackburn and Bassel 1997. 108), for many child marriage is an ‘evil custom’ that curtails the freedom of women, for UN and its associate agencies it ‘is a human rights abuse’ and ‘a violation of child rights’ (UNPF, 2012). Reports and studies point out that such marriages are a grave threat to young girls’ lives, education, health, freedom and future prospects, but there is no universal definition that is accepted in all such studies.

In the field, many parents argue that even if their daughter’s marriage happens before the age of 18, they would not consider it as child marriage. For them, their daughter is sufficiently mature enough and well informed about marriage.

From the subjective perspective, such marriages are normal, but the law of the land treats any such marriages as child marriage, even if anyone proves that his or her daughter is mentally prepared and mature enough to get married, and marriage happened with her consent. In the studies of child marriage, the important question one should ask at the beginning is: child marriage for whom? Different countries have set up various age limits for their citizens as the minimum age for marriage. Therefore, in studying child marriage or under-age marriage, it is important to consider the legal definition of child marriage.

Child marriage is defined as the marriage before the age of 18, in accordance with the definition of childhood in the Convention on the Rights of the Child. Like it is defined in India, UNICEF child marriage report of 2012 says that child marriage is marriage before the legal age of 18 years for girls and 21 years for boys (UNICEF 2012). This may create inherent contradictions when, for example, childhood is protected to age 18 but in many countries girls are permitted to marry at 16, and in some other places like India, childhood is protected to age 18 but boys are permitted to marry only at 21. This creates a “*de jure* situation condoning child marriage” (Ibrahim and Abdulla 2006). These situations enable the lawbreakers to defend such marriages and such loopholes prevent the implementation of many policies that are supposed to stop child marriage. However, the present study treats all marriages that happened before the age of 18 for girls and 21 for boys as child marriage. The 2011 Census data shows that 30.21 percent of female marriages in India happened before the bride turned eighteen.

**Table 1: Religion wise marriages in India below the age of 18**

No	Religion	Male	Female
1	India total	6.48	30.21
2	Hindu	7.26	31.27
3	Muslim	5.03	30.57
4	Christian	2.37	12.04
5	Sikh	2.77	10.86
6	Buddhist	5.05	27.80

7	Jain	3.64	16.18
8	Other religions	4.50	23.96

*Source: 2011 Census Report, Government of India*

In India, as shown in Table 1, Hindus (31.27) have higher percent of child marriage than the Muslims (30.57) followed by Buddhists (27.80). But In Kerala, the percentage of child marriage among the Muslims (36.14) is three fold higher than that of the Hindus (12.79). Rate of Muslim child marriage in Kerala is even higher than the national average Muslim child marriage rate (30.57).

**Table 2: Percentage of marriages below the age of 18 in Kerala**

No	Religion	Male %	Female %
1	Hindu	0.95	12.79
2	Muslim	1.40	36.14
3	Christian	0.88	6.84
4	Sikh	1.29	11.61
5	Buddhist	2.25	11.73
6	Jain	0.74	12.35
7	Other religions	1.03	7.50
8	Kerala Total	1.04	17.63

*Source: Census of India 2011, Government of India*

There is a higher incidence of child marriages among the Muslims in Kerala than any other religious community, the rate of which is very alarming. Table-2 makes it clear that compared to Hindus who have the second highest percentage in child marriage, the rate among the Muslims is three times higher, and compared to the Christians, it is six times higher among the Muslims. The

percentage of married women before the age of twenty is also higher among the Muslims compared to other religious communities.

**Table3: Detail of Marriages below 20 years of Old in Kerala**

N o	Religion	Number of ever Married Male below the age of 20	Male %	Number of ever married Female below the age of 20	Female %
1	Hindu	93181	1.94	2195111	34.34
2	Muslim	77754	4.17	1948527	67.63
3	Christian	30909	1.85	461990	22.38
4	Sikh	34	3.14	269	28.14
5	Buddhist	34	4.02	356	30.93
6	Jain	23	1.89	453	29.92
7	Other religion	50	2.57	415	21.47
8	Kerala Total	202435	2.48	4614842	40.59

*Source; Census of India 2011, Govt. of India*

Table 3 shows that 67.63 percent of Muslim women (1948527) got married before the age of twenty. Twenty years is considered the required age to get a bachelor's degree in India. It means that 67.63 percent of Muslim women in Kerala married before they officially reached the age to obtain a bachelor degree. Field responses and stories show that early marriage, which often results in early pregnancy of women, is one of the prime factors that cause an early drop out of women from schools and colleges. The next section will discuss the relationship between child marriage and educational qualification of women in Kerala focusing on Malappuram district in particular.

### **Child Marriage and Education: Relations and Reflections**

An overwhelming majority of stories from the field present the same pattern with respect to the relationship between the incidence of child marriage among women and the rate of their higher education, that child marriage blocks the entry of females to higher education. But the story of Ameena is an exceptional case. On 8th May 2011, Ameena celebrated her sixteenth birthday and on the same day her SSLC results were announced. That was the happiest day of her life; not because she turned sixteen, but because she secured nine 'A' plus and

one 'A' minus and finished as the second topper in her school. However, her parents were not happy. They were worried about her age. She was sixteen! This is, even today, considered as the 'preferred age' for marriage in her region. If a girl does not marry in this 'preferred age' or soon after that, she will have to face hurdles in the future. Nevertheless, Nazar, her father, decided to take the risk. He sent her to a prestigious school in the region where she finished as the topper in plus-two science division. In the same year, Ameena cleared the State level medical entrance test and got admission in Calicut Medical College. Next year she will complete her course and become a doctor, the first female Muslim doctor in her village. You will be prompted to ask whether this is an exceptional case. Yes, at Cherukulam Village of Ernad Taluk in Malappuram district, where ninety five percent of the total population comprises Muslims, this is an exceptional story. To put it sociologically, only people who possess 'social capital' can create such exceptional stories in this region. But many families do not have the positive social networks that help them to acquire educational credentials.

Some of the studies on child marriage argue that girls who are less interested in studies and/or who score minimum grades in exams are more likely to be married off early. However, the cases of child marriages from the field suggest otherwise: There are many students in Ernad taluk who scored more than 80 percent of marks in SSLC exams but were forced to drop out from their higher secondary school because of child marriage. All the forty girls interviewed scored top grades and they each narrated different stories regarding how and why they had to leave school, the common thread connecting all their stories being their marriage before the age of 18years In the field, thirteen respondents said that their husbands or husband's family members told them not to attend school or college immediately after the marriage. They said pressure from their spouses and in-laws were the major reasons to stop the continuation of their studies. Fifteen of them said that they had the opportunity to attend college but were forced to drop out after they conceived their children. Twelve of them cited

various reasons, all related to child marriage like distance of college after the marriage, difficulty to manage household work and studies, and moving with husbands to gulf countries as being responsible for them dropping out of schools. All the forty respondents in the field clearly state that their early marriage was the main reason they restricted their lives to mainly household duties and/or child rearing and stopped them from attaining economic independency. Such a forced drop out from college education is negatively influenced the overall educational status of Malappuram district.

Malappuram district, where 70.23 percent of the population are Muslims, ranked lowest in the Kerala while analyzing the number of both male and female degree holders. The position of Malappuram on the number of graduates is even below the average of all BHIMARU states. The total percentage of graduates in BHIMARU states is 6.53 (M.P 6.66, Bihar 4.90, U.P 7.71, and Rajasthan 6.83), but in Malappuram the total number of graduates are 152366, which is only 5.30 percentage of the total population above the age of 15.

When it comes to the rate of female education, the numbers are even more disturbing in Malappuram. The total numbers of female graduates in the district are 74228, which is only 4.80 percentage of the female population above the age group of fifteen and the district is ranked last on the basis of the number of women graduates in the fourteen districts in Kerala. The percentage of female graduates in Malappuram is also below the national average, 6.39 percentage. Fewer higher educational opportunities, low level of education among parents, patriarchal values and norms, and low social and cultural capital etc. are all responsible for female educational backwardness in the district. However, the present author's extensive field work of one year in the region and a comparison of the Census data on education and child marriage suggest that perhaps the primary reason for Malappuram district's lowest position in the state, with regard to the rate of female education, is due to the prevalent tradition of child marriage.

According to 2011 census, 38.50 percent of total marriages in Malappuram district are reported as child marriages. Moreover, child marriage among the Muslims is reported as higher than 45%.

**Table 4: Educational Level and Child Marriage in Malappuram District**

No	Educational level	No. of Ever Married Male Before the age of 18	No. of Ever Married Female Before the age of 18	Percent of Ever married Male Before the age of 18	Percent of Ever married Female Before the age of 18
1	Total	13441	501245	1.55	38.50
2	Illiterate	1367	69464	2.57	50.59
3	Literate	12074	431781	1.48	37.07
4	Literate but below primary	2882	92775	1.86	48.84
5	Primary but below middle	3016	95443	1.65	45.58
6	Middle but below matric or secondary	2295	106265	1.32	41.72
7	Matric or secondary but below graduate	2646	109553	1.21	28.17
8	Graduate and above	455	2302	1.05	3.94

*Source: 2011 Census Report Ever married and currently married population before the age of 18 and their educational status.*

Table 4 makes it clear that education plays an important role in reducing the number of child marriages. When the educational qualifications increase, it helps to reduce the likelihood of early marriage. For instance, in Kerala, the rate of female child marriage is 33.70 among the illiterate population but only

15.91% child marriage is reported among the literates. The rate of child marriage is 30.11 among those who are educated below primary level, but it is only 19.06 among those who are educated till metric level. More importantly, according to the 2011 Census report, there are 1134069 ever married females who are educated till graduate level or above. Out of those women, only 1.55 percent (17529 females) was married off before the age of eighteen. The data shows that the rate of child marriage among the category of illiterates is 33.70 percent but at the same time it is only 1.55 among the female population who have completed graduation or higher degrees.

The Malappuram district data shows the same results as Kerala, where the higher the educational level, lower the rate of child marriage. In the district, only 3.94 percent child marriages were reported among the females who are in the category of graduate and above. But at the same time 28.17% of Muslim women among the educational category of 'matric or secondary but below graduate level' and 41.72% of the 'middle but below matric or secondary' educational level had child marriages. Child marriages have been reported among 37.07 percent of the literates and 50.59 percent of the illiterates. A comparative study of Census data on education and child marriage, contradicts the view of many who supported the 2013 circular by saying that 'early marriage is not a hindrance to education and even married girls complete their higher education'. The one year extensive field work conducted in Malappuram district as part of my doctoral research and the 2011 Census data both show that child marriage is one of the main reasons for female school/college dropouts in the region. Early pregnancy, movement of residence after marriage, problems from husband's family and difficulty to manage multiple household works, which are all in turn consequences of an early marriage, are the reasons that lead girls to leave their education.

## **Conclusion**

Three years since the state government published a controversial circular regarding lowering the age to 16 for marriage registration among Muslims, this paper argues that child marriage continues to be the major reason for the educational backwardness of Muslim girls in Malabar and it is the primary reason for the dropout of women from schools and colleges. Child marriage, which happens mainly because of the thin agency of girls, patriarchal values, religious and cultural traditions, poor economic capital and the possession of negative social capital, not only creates health problems for women but also hinders the social and economic development of Muslims in South Malabar.

The data discussed above shows that there is a clear link between education and child marriage. Higher education helps to reduce the number of child marriages. The major reason for female educational backwardness in Malappuram district is the tradition of Child marriage. The above discussion also shows that students who perform well in their studies are also victims of child marriage. Their parents lack the positive social capital that inspires them to send their daughters for higher studies. In many cases, early pregnancy forces girls to stop pursuing education. Early pregnancy is not just a threat to the health of women but it also hinders the educational career and dreams of women and further creates economic insecurity and related problems in families. The data shows that there is higher rate of child marriage among the illiterates. There is a huge gap in the rate of child marriage between the graduates' category and above and those who are educated till secondary level. Therefore, apart from adopting direct ways like forming and implementing child marriage laws, it is equally imperative that an awareness is created within the community regarding the negative consequences of child marriage on women and subsequently on larger society. Furthermore, additional measures must be put in place to ensure that opportunities to pursue higher education are made available to women in regions of South Malabar. Lastly, there needs to be more research conducted on this topic and their findings must inform future policies on the issue.

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# **Income Generation Activities and Upward Social Mobility of kudumbashree Members in Kerala**

*Monisha U & Anand Jerard Sebastin*

## ***Abstract***

Many structural and social factors determine the opportunities for upward mobility of an individual or group of individuals. Men and women get different types of opportunities for upward mobility. For women it is bounded by socio-cultural norms, restrictions from the family members and other social and religious tensions. The main purpose of an Income generation activity is to promote the quality of life through the development of skills, knowledge, attitude and values. The Kudumbashree Mission in Kerala is one of the largest women empowering project in the country. Around 41 lakh women members are the backbone of this mission. It provides opportunities to women to earn, become self-reliant and helps to create their own space in the society by becoming smartest, innovative entrepreneurs. Promoting Micro enterprise is one of the major strategies of kudumbashree members. The Mission provides trainings, partial financial support marketing support and hand holding support to the micro enterprises. The researcher has studied the participation of women in income generation activities. Researcher has attempted to describe the influencing factors of social mobility. Researcher has adopted descriptive research design and by using collect data from the kudumbashree members those who have ten years of membership in kudumbashree Neighborhood Group (NHG). A semi structured questionnaire has been used to collect data from the respondents. The findings of the study reflect the factors that affect the upward social mobility of members who have membership in the Kudumbasree Neighborhood Group (NHG).

## **Introduction**

When a person or a group of persons move from lower position to upper position it is called Upward Mobility. For the individuals involved, there are many social and psychic costs of upward mobility. They must leave the ways of thinking and behaving that characterized many of their earlier associations and must learn new ways of thinking and behaving appropriate to their new status. Many structural and social factors determine the opportunities for upward mobility of an individual or group of individuals.

Gender, Ethnicity, Unemployment, Socio-Cultural structure, Education, Social change, Transportation and Communication are some of the important causes and factors of social mobility. Gender is one of the important factors in the social mobility. 'Mobility' is a multi-faceted phenomenon and bears significant impact on the overarching aim of women empowerment. The opportunities that females receive for social mobility are not equal to those of male.

### **Social Mobility through Income Generation Activities**

The main aim of the Income Generation Activities (IGPs) is to improve the standards of living of individual and to build the capacity to produce goods and services. Income can be generated by self-employment, by working for others or by adding to personal resources through investment.

A general definition of an Income Generation Programme was given in ATLP-CE Volume I as an income-generating programme that helps participants acquire or upgrade vocational skills and enables them to conduct income generating activities. The main purpose of an IGP, therefore, is the promotion of a better quality of life for all citizens. In order to achieve this there is a need to develop vocational skills, knowledge, attitudes, and values, and to ensure that these are used to generate income.

### **Social Mobility of Women and Kudumbashree**

Kudumbashree Mission in Kerala is one of the largest women empowering project in the country. The mission provides ample opportunities to women to earn income, become self-reliant and to create their own space in the society. Kudumbashree focuses its programs in three domains, Economic empowerment, Social empowerment and Women empowerment. By promoting Income generation activities it facilitates to be self-reliant and become smartest, innovative entrepreneurs. Micro Enterprise promotion and development is one of the significant strategies of Kudumbashree Mission to facilitate economic empowerment of the poor. The Mission developed specific strategies analysing

the requirements of enterprises. This constitutes trainings, partial financial support, marketing support and hand holding support to the enterprises. These kinds of supports are applicable for both existing micro enterprises and new ones.

The Mission gives priority on the concept of Local Economic Development (LED)–local production, catering to local consumption to increase the economic activity within the local areas for micro enterprise development. In order to facilitate this concept Kudumbasree ensures the involvement of the community and LSGs to analyse the market demand and the development of products and services accordingly. Through the women empowerment programmes they could create their own space in the family and community life, could achieve greater control over resources and achieved social mobility and dignity. The improvements in women’s mobility and interactions to the outside worlds doubled their burden. The empowerment activities have not brought change in their gender roles, their participation in decision making, participation in labour, gender inequality in the acquisition of knowledge and the power relations within the household and society.

### **Women and Employment**

Participation of women in economic activities is essential not only for the individual development but also for the prosperity of households as well as for the economy as a whole. The entry of women into the labour market is strongly influenced by decisions taken at the household level. As per Census 2011, the workforce participation rate for females is 25.51 per cent against 53.26 per cent for males. Rural sector has a better female workforce participation rate of 30.02 per cent compared with 53.03 per cent for males whereas for urban sector. The participation rate of females trails at 15.44 per cent against 53.76 per cent for males. Around 41.1 per cent of females main and marginal workers are agricultural labourers, 24.0 per cent are cultivators, 5.7 per cent are households. The unemployment rate for women in rural area was 2.9 per cent against 2.1 per

cent for men whereas it was 6.6 and 3.2 per cent for women and men in urban areas during 2011-12.

### **Review of Literature**

Venkat Narayan.S (2006) conducted a study on women oriented poverty alleviation programme in Kerala .The findings shows that mobility of Kudumbashree participants from private to public sphere has given them more confidence and self-esteem. The interviewees were very confident and clear in expressing their views to strangers, which they said would never have been possible before they came out of their houses. But the improvements in women's mobility and increased interaction with the outside world have only doubled their burden. These have not brought about any major change in the gender roles; women still have to fulfil both productive and reproductive roles, sacrificing a major part of their leisure time. Most of the working women who were interviewed have sacrificed their leisure time for economic gain. They sleep only five to six hours a day. In addition, working women are also under the obligation to be at home before their husbands come back from work.

Venugopalan K. (2014) conducted a study on influence of Kudumbashree on women empowerment and his major findings were the factors like acquisition of personal skills, self-confidence, knowledge and awareness has not achieved as a contributing factor for women empowerment.

Sumit Mazumdar, M. Guruswamy (2006) conducted a study on Female Labour Force Participation in Kerala: Problems and Prospects International Institute for Population Sciences. The issue of educated unemployed in Kerala in general and females in particular is an important dimension to be considered towards addressing the general issue of female labour force participation. They had attempted to see the nature of association between the numbers of work seekers registered at the employment exchanges in the districts (who can be considered as relatively educated and seeking work) and female workforce participation. Although women outnumber men seeking employment through the employment

exchanges, the association was weak and also not significant. They had examined the unemployment situation in Kerala as it emerges from the latest rounds of survey on employment and unemployment by the National Sample Survey Organisation (NSSO) (i.e. 1994-95 and 1999-2000) it is clear that by any reckoning the incidence of unemployment among the educated is very high in Kerala and for each educational category female labour force had higher rate of unemployment than their male counterparts, regardless of rural-urban differences. Although the state has made significant achievements in spreading benefits of general education among the masses, cutting across regional and gender differences, such achievements have been largely quantitative. Girls are 50 percent of total students at the secondary level, 60 percent of the total students at the degree level and around 70 percent in the post-graduate level (SPB: op. cit.), leading to a higher supply of educated girls in the job-market. The main reason behind the apparent anomaly of oversupply of liberal arts and science graduates and post-graduates, even in the face of growing unemployment is the hypothesis that higher education is viewed as a desirable substitute for employment. In fact, Todaro and Edwards (1970) maintain that worsening of employment situation leads to an increased demand for more education. In view of the phenomenon of 'marriage squeeze', arising on account of dearth of men of marriageable age in the marriage market, (mainly because of large scale outmigration of youth in search of employment) has contributed towards raising the mean age at marriage among Keralite women substantially and had facilitated continuation of education, in the face of no tenable employment alternatives. Apart from unemployment, such a rise in tertiary education also leads to depressing of real earnings, due to the so called 'cascade effect', according to which highly trained but currently unemployed replace less qualified persons and the latter in turn replace those less qualified than them (cited in Mathew: op.cit.).

## **Materials and Methods**

The researcher has studied the role of participation of women in labour market. Researcher attempted to describe the influencing factors of social mobility. The study is considered to be descriptive in nature. Lottery method has been used to collect data from the kudumbashree members those who have ten years membership in kudumbashree Neighbourhood Group (NHG). A semi structured questionnaire has been used to collect data from the respondents.

## Results and Discussion

**Table No.1: Participation of respondents in income generation activity through Kudumbashree**

Sl.No	The participation in income generation activity	Frequency (n=148)	Percent (100per cent)
1	No participation in IGA	118	79.7
2	Yes	4	2.7
3	No	26	17.6

The above table shows that 17.6 per cent of the respondents didn't start any income generation activity after training. Only 2.7 per cent of the respondents started income generation activity after training.

**Table No. 2: Reasons respondents for not starting income generation activity after training.**

Sl.No	The reasons for not starting income generation activity after training	Frequency (n=148)	Percent (100per cent)
1	NA	122	82.4
2	no interest	2	1.4
3	resistance from family members	9	6.1
4	lack of time having another work	7	4.7
5	rearing children	1	.7
6	health problem	4	2.7
7	fear of taking loan	3	2.0

The above table shows the reasons of why they didn't start any income generation activity after training. The reason of 6.1 per cent of respondents is resistance from family members. The reason of 4.7 per cent of respondents is lack of time due to household works. The reason of 2.7 per cent of respondents is health problems. The reason of 2.00 per cent of respondents is fear of taking loan. The reason of .7 per cent of respondents is lack of time due to rearing children. Resistance from family members is the major reason of respondents didn't start any income generation activity after training.

### Major Findings

Majority of the respondents have stopped working for taking care of their children. Half of the respondents (50%) were engaged three to six hours a day for domestic activities and only 28.4 per cent of the respondents were working six hours to nine hours a day for their livelihood. Nearly 79.7 per cent of the respondents didn't get any job oriented training through kudumbashree. And only 20.3 per cent of the respondents got job oriented training through Kudumbashree. Less than one fourth (17.6 %) of the respondents didn't start any income generation activity after training. Only 2.7 per cent of the respondents started income generation activity after training. Resistance from

family members is the major reason of respondents not starting any income generation activity after training. It is seen that 74.3 per cent of the respondents are not ready to work away from home even if they got better opportunity. Only 25.7 per cent of the respondents are ready to work away from home if they got better opportunity. Majority of the respondents are ready to work away from home if they got only government job.

### **Suggestions**

The following are the researchers' suggestions to remove the obstacles which hinder the participation in income generation activities.

- ❖ Providing technical education to all women.
- ❖ Create more opportunities for women in their own locality.
- ❖ Implement more women friendly schemes to facilitate the women enterprises.
- ❖ Providing subsidies to the women group enterprises.
- ❖ Ensure the accessibility of educational institutions to all girls in a given locality.
- ❖ Increase the share of Women component plan provided by Local self-government.
- ❖ Start 24 hour women helpline system in all cities, which may attract more women to migrate into cities for education and the purpose of job.
- ❖ Create facilities in all local self-government to market the products of women entrepreneurs.
- ❖ Create more job opportunities among young women.
- ❖ Conduct community education programme for the dissemination of information technology to local women.
- ❖ Conduct Sensitization programmes for the family members to support the women in all aspects of empowerment.

## **Conclusion**

Social mobility is the change in status of women from one position to another in the social hierarchy. The findings of the study reflected the factors which affecting the upward social mobility of Kudumbasree members those who have ten years of membership in the Kudumbasree Neighbourhood Group (NHG). By considering the above factors, we can conclude that The participation of women in income generation activity is very low. And those who are engaging in income generation activity earn very less. Kudumbashree members have not achieved the social mobility to the fullest extent through the participation in income generation activities. Kudumbashree mission should give more focus in the inclusion of all NHG members in the income generation activities. Each NHG of Kudumbasree must give attention to the above factors for the upward social mobility of members.

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# Inequality of Domination Number and Independent Domination Number in Graphs

Femlin Pious\*

## Abstract

Let  $G = (V, E)$  be a simple, finite and connected undirected graph. A subset  $S$  of  $V$  is said to be a dominating set if every vertex in  $V - S$  is adjacent to a vertex in  $S$ . The minimum cardinality of a dominating set is called domination number, denoted by  $\gamma(G)$ . An independent dominating set is a dominating set which is independent. The independent domination number,  $\gamma_i(G)$  is the minimum cardinality of an independent dominating set. In this paper we investigate the interrelationships existing between independent domination number  $\gamma_i(G)$  and domination number  $\gamma(G)$  in graph  $G$ . The realization problem for a graph  $G$  with  $\gamma_i(G) = \gamma(G) + a$  for any positive integer has been solved. Furthermore, we proved that for any given integer  $k \geq 0$ , there exist a graph  $G$  such that  $\gamma_i(G) = k \gamma(G)$ .

## 1. Introduction

We need the following definitions if we shall consider  $G = (V, E)$  as a finite, connected, undirected graph with no loops and multiple edges. We refer to (West, 2001; Haynes *et al.*, 1998) for graph theoretic notations and terminology. If  $V$  can be partitioned into two nonempty subset  $X$  and  $Y$  in such a way that each edge of  $G$  have one end in  $X$  and other end in  $Y$  then  $G$  is called a *bipartite graph*. A *complete bipartite graph* is a bipartite graph with bipartition  $XUY$  in which every vertex of  $X$  is joined to every vertex of  $Y$ . If  $X$  has  $m$  elements and  $Y$  has  $n$  elements then the graph is denoted by  $K_{m,n}$  and has  $mn$  edges. A complete bipartite graph  $K_{1,n}$  is called a *star* with  $n$  vertices. A graph obtained by taking the join of a cycle and a single vertex is called a *wheel graph*, denoted by  $W_n$  where  $n \geq 4$  is the number of vertices. An acyclic connected graph is called a *tree*. A vertex of degree one is called *pendant vertex*.

A dominating set of a graph  $G$  is a subset  $S$  of  $V$  such that every vertex not in  $S$  is adjacent to a vertex in  $S$ . The domination number  $\gamma(G)$  is defined as the

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minimum cardinality of a dominating set and a dominating set of  $G$  with cardinality is called  $\gamma(G)$ -set. Domination and its diversities have been extensively surveyed in the books of Haynes, Hedetniemi and Slater (Haynes *et al.*, 1998). One such variation of domination is called independent domination. A set is independent if two vertices in it are not adjacent. A subset  $S$  of  $V$  is called an independent dominating set of  $G$  if it is both dominating and independent in  $G$ . An independent domination number  $\gamma_i$  of  $G$  is the minimum cardinality taken over all independent dominating sets. We call an independent dominating set with cardinality  $\gamma_i(G)$  as  $\gamma_i(G)$ -set. It follows immediately that  $\gamma(G) \leq \gamma_i(G)$  as every independent dominating set is a dominating set.

There are graphs in which its independent domination number is same as the domination number. The complete graph, star graph, wheel graph etc. are some such graphs. We call graph  $G$  a  $(\gamma, \gamma_i)$  -graph if its domination number  $\gamma(G)$  and independent domination number  $\gamma_i(G)$  are equal. Several classes of  $(\gamma, \gamma_i)$  -graphs have been found. It has been widely reviewed the characterizations of  $(\gamma, \gamma_i)$  -graphs.

**Theorem 1.1.** (Pious & Joseph, 2015) If  $G$  is a graph with  $\gamma_i \leq 2$ , then  $\gamma_i(G) = \gamma(G)$ .

**Proposition 1.2.** (Goddard & Henning, 2013) If  $G$  is a graph in which the vertices of degree at least 3 form an independent set, then  $\gamma_i(G) = \gamma(G)$ .

Let us see another property that implies independent domination number of a graph is equal to its domination number. An Efficient Dominating Set (or EDS) in a graph is a set  $S$  such that  $\{N[s]: s \in S\}$  is a partition (Goddard & Henning, 2013).

**Theorem 1.3.** (Goddard & Henning, 2013) If  $G$  is a graph having an efficient dominating set, then  $G$  is a  $(\gamma, \gamma_i)$ -graph.

The realization problem for a graph  $G$  such that  $\gamma_i(G) = \gamma(G) = r$ , where  $r$  is a

positive integer has been also settled.

**Theorem 1.4.** (Pious & Joseph, 2015) Given any positive integer 'r', there exists a graph G with  $\gamma_i(G) = \gamma(G) = r$ .

On the other hand, we can observe that there are graphs in which the difference between independent domination number and domination number are arbitrarily large. Our study aims at solving the problem of graph realization problem for any given positive integers a and k such that

$$\gamma_i(G) = \gamma(G) + a \qquad \qquad \gamma_i(G) = k \gamma(G)$$

It is quite obvious that G is a  $(\gamma, \gamma_i)$  -graph when  $a = 0$  and  $k = 1$

## 2. Graphs G with $\gamma_i = \gamma + a$ Where a is Any Positive Integer

Our objective is to construct a solution for the problem of existence of graphs such that  $\gamma_i = \gamma + a$  ; any integer  $a > 0$ . We have already seen that G is a  $(\gamma, \gamma_i)$  -graph which satisfies the relation  $\gamma_i(G) = \gamma(G) + a$  for  $a = 0$ .

For the purpose of construction, consider the complete bipartite graph  $K_{1,1}$ . Add a pendent edge to each vertex  $v_1$  and  $v_2$  of  $K_{1,1}$  at each stage.



Figure 2.1:  $\gamma = 2$  and  $\gamma_i = \gamma$



Figure 2.2:  $\gamma = 2$  and  $\gamma_i = \gamma + 1$



Figure 2.3:  $\gamma = 2$  and  $\gamma_i = \gamma + 2$

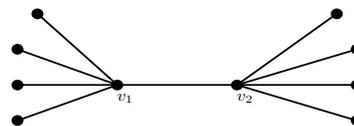


Figure 2.4:  $\gamma = 2$  and  $\gamma_i = \gamma + 3$



Figure 2.5:  $\gamma = 2$  and  $\gamma_i = \gamma + 4$

If we add  $(a+1)$  pendent edges to each vertex of  $K_{1,1}$ , we obtain  $\gamma = 2$  and  $\gamma_i = \gamma + a$  where  $a$  is any positive integer.



Figure 2.6:  $\gamma = 2$  and  $\gamma_i = \gamma + a$

Thus, we conclude that there exists a graph  $G$  such that  $\gamma_i - \gamma = a$ , where  $a$  can be any integer greater than zero. More precisely, we can make the difference between  $\gamma$  and  $\gamma_i$  arbitrarily large. Hence we have settled the following realization problem.

**Theorem 2.1.** Given any positive integer  $a$ , there exists a graph  $G$  such that  $\gamma_i(G) = \gamma(G) + a$ .

Let us now investigate graphs with  $\gamma_i(G) = k \gamma(G)$  for any integer  $k \geq 0$ .

### 3. Graphs $G$ with $\gamma_i(G) = k \gamma(G)$ Where $k$ is Any Positive Integer

We look for graphs  $G$  satisfying the relation  $\gamma_i(G) = k \gamma(G)$ . We have already seen that  $(\gamma, \gamma_i)$ -graph satisfy the above relation for  $k = 1$ .

We know that for any complete bipartite graph  $K_{r,s}$ ,  $\gamma(K_{r,s}) = 2$  and  $\gamma_i(K_{r,s}) = \text{minimum}\{r, s\}$  (Goddard & Henning, 2013).

Consider the following complete bipartite graphs.

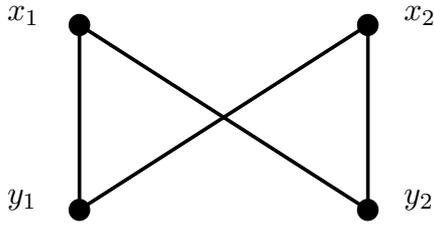


Figure 3.1:  $\gamma_i(K_{2,2}) = \gamma(K_{2,2})$

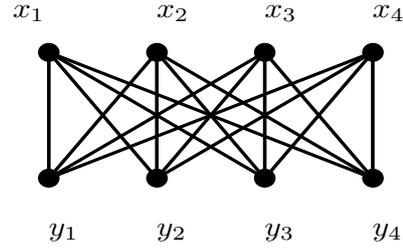


Figure 3.2:  $\gamma_i(K_{4,4}) = 2\gamma(K_{4,4})$

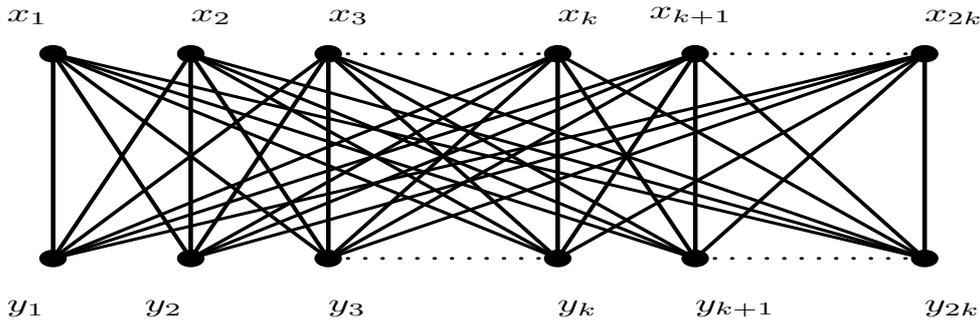


Figure 3.3:  $\gamma_i(K_{2k,2k}) = k\gamma(K_{2k,2k})$

Hence, we proved the realization problem of constructing a graph  $G$  such that  $\gamma_i(G) = k\gamma(G)$ , for any given positive integer  $k$ .

**Theorem 3.1.** Given any positive integer  $k$ , there exists a graph  $G$  such that  $\gamma_i(G) = k\gamma(G)$

**Proof.** We claim that there is a graph  $G$  with  $\gamma_i(G) = k\gamma(G)$ . Consider a complete bipartite graph  $K_{2k,2k}$ . We obtain  $\gamma(K_{2k,2k}) = 2$  and  $\gamma_i(K_{2k,2k}) = 2k$ . Hence the independent domination number can be written as  $\gamma_i(K_{2k,2k}) = k\gamma(K_{2k,2k})$  and thus obtained the desired graph  $G$ .

#### 4. Conclusion

In this paper, we have discussed a graph that satisfies the relation  $\gamma_i = \gamma + a$ , for any integer  $a \geq 0$  and it is found that for  $a = 0$  and when a graph satisfies the above relation is known as  $(\gamma, \gamma_i)$ -graph. We have also referred to several properties of  $(\gamma, \gamma_i)$ -graphs. Hence the problem of constructing a graph  $G$  such

that  $\gamma_i = k \gamma$  for any positive integer  $k$  has been solved.

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# Performance Evaluation of Select District Co-Operative Central Banks in Telangana - A Study

Mohmad Khaja Moinoddin\* & G.RamBabu\*\*

## **Abstract**

*Co-operation is a noble ideology and it aims at establishing a just sane and civilized society. It lays the road to peace and abundance of wealth, both material and moral for all the citizens. The co-operative sector plays a vital role in fulfilling the directive principles and the objectives of the Five Year Plans in India. It seeks to remove the economic inequalities and evils of concentration of income and wealth and thereby prevents the exploitation of the weaker sections by the stronger ones. The co-operative sector has been assigned an imperative role in the development of many sectors. The co-operative sector covers a number of vital areas like agriculture, rural and small scale industries, retail distribution and housing. Since independence, the co-operative sector has made progress especially in the fields of agricultural credit, marketing and processing of agricultural produce, supply of farm inputs and distribution of consumer goods. The growth of output in any economy depends on increase in the proportion of savings and investments. Economic development involves not only economic change but also social and institutional changes. It is a continuous process.*

## **Introduction**

The District central co-operative banks are located at the district headquarters or some prominent town of the district. These banks have a few private individuals also who provide both finance and management. The district central co-operative banks start with the aim of meeting the credit requirements of their member societies. DCCBs act as an intermediary between primary societies with the money market. Deposit mobilization, lending operations, repayment performance and utilization of funds are the key elements that decide the success of the DCCBs. The central co-operative banks have three sources of funds their own share capital and reserves, deposits from the public and loans from the state

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co-operative banks. In India there are 371 DCCBs and in Telangana and Andhra Pradesh 22 DCCBs. The banks mainly concentrate on Agriculture and Rural development by providing financial assistance. DCCBs occupy the middle level position in three tiers co-operative credit structure of the country. They are formed mainly with the objective of meeting the credit requirements of member societies.

### **Profile of the Bank**

**The Karimnagar District co-operative Central Bank (KDCCB)** with its headquarters at Karimnagar was established in the year 1921 affiliated to A.P. State Coop. Bank Ltd., Hyderabad is one of the pioneering institutions in the State of A.P catering to the needs of agriculture credit of the farming community of the Karimnagar district which is considered to be the fast developing district in the state of Andhra Pradesh. Warangal District Cooperative Central Bank (WDCCB) is one of the major banks in Warangal district. It's known as DCCB Warangal. These banks provide loan to the farming community in the district for Agricultural production- mainly for sugarcane, groundnut, paddy crops, development credit for minor irrigation farm mechanization-, Horticulture, Dairy, Poultry, Sericulture, Weavers- handloom and silk weavers credit societies. Apart from Rural development, these banks provide assistance for SHGs, RMGs, SGSY, and govt. sponsored schemes.

The bank provides banking services to semi urban and rural Population through its attractive deposit schemes and providing other services like, safe deposit lockers, cash credits, insurance facilities. Main reason behind establishment of DCCB District Cooperative Central Bank in every district all over India is to serve the financial needy people in the form of loans.

### **Review of Literature**

Mukund Rao J. (2012), examining the financial performance of Sangli (U.P) D.C.C Bank during the period 2001-2011, did inform on how to evaluate the

performance of a bank with short-term liquidity and long-form solvency position as of Sangli DCC Bank. In the study the liquidity position of the bank was examined with the help of current ratio, liquid ratio, cash ratio to analyse the long term solvency, debt-equity ratio, proprietary ratio, solvency ratio, etc. The debt-equality ratio was found to be very high which in turn led to high interest burden to the bank. The solvency ratio and fixed assets, however, seemed to be quite satisfactory.

Gupta & Jain (2012), studied the contribution of co-operative banks with reference to their lending practices, based on successful co-operative banks in Delhi (India) in term of the performance with lending services provided to the customer, who had taken different types of loans from the banks. It was suggested that the bank should adopt latest technology in banking services like ATMs, internet / online banking, credit cards etc.

L. Suryannaryana Reddy & S. Ravi (2013) in their study Whether the Kadapa District Central Cooperative Bank performed well in term of its loaning business as per the stipulated norms of the Vaidyanadhan committee found that the banks own fund seemed to be low. The percentage of deposit to the total working capital increased more than two times during the period under review. The loan operations of the bank were also increased but these could not meet the credit needs of all the PAC farmers. The bank made spectacular progress in the recovery of over-dues. Its operational efficiency also increased mani-fold with the introduction of computerization of the Bank PACs.

### **Need and Significance of the Study**

The most important function of the Central Cooperative Bank is to provide liaison between the State Cooperatives Bank, on the one hand, and the primary credit societies, on the other, in the District to serve the financial needs and aspirations of each of the member Cooperative Credit Society in an efficient and productive way. But how far they are doing their job successfully is a question

to the pondered well. DCCBs constitute the main component of co-operative credit system at the district level in Telangana, as in other states. They have been providing various banking services to the state population at the district through their branches and PAC (primary agricultural credit society). They attract savings from their customers with various deposit schemes and advance credit facilities for agricultural as well as non-agricultural activities. DCCBs are thus playing important role in income generation, employment opportunities and socio-economic development of the State in their own respective way. It is essential to evaluate their performance at regular intervals. Hence a study on the performance of selected DCCBs of Telangana to know their strengths and weaknesses as well as the challenges they face and opportunities that they can provide for growth and development of the district of their respective is be well thought off.

In the field of cooperative sector, a number of studies are available focusing on the general problems. The present study concentrates on financial performance in the cooperative banking field. Though the study covers Karimnagar and Warangal District Central Cooperative Bank Limited, the result of the study will help the decision makers in the cooperative banking business, the Government officials, similar cooperative organizations and researches for their future development in their respective field of interest. This study attempts to analyze its financial performance from the standpoint of the Central Co-operative Bank. Thus the study becomes relevant to the co-operative sector in India. It does not include workers or members and other agencies that are either directly or indirectly connected with the study unit.

### **Objectives of the Study**

The following are the objectives of study:

1. Analyse the financial performance of the Karimnagar District co-operative central Bank and Warangal District Co- operative Central Bank by using the CAMELS Framework.

2. Explore the growth rate in deposits and loans, advances (KRAs) of the banks.
3. Present the trends in the share capital of the banks during the study period.

### **Methodology and Data Collection**

In the first stage the secondary data will be collected from the annual reports, Schedules of KDCCB, WDCCB, Publications of Reserve Bank of India, NABARD, State level Bankers Committee Reports etc. in addition to this, necessary literature and data is to be collected from the published and unpublished Ph.D thesis on District co-operative central banks, websites of the selected banks, bulletins etc. The study is a comparative study .The study covers a period of 10 years ranging from 2005 to 2015.Two banks (Both Karimnagar and Warangal) have been taken into the consideration for the study. For analyzing the financial Performance of the Banks a popular framework used by regulators is the CAMEL Frame work, which uses some financial ratios to help in evaluating a bank’s performance. Various financial Ratios, Averages, Compounded growth rate, Standard Deviation will be used, Co-variance, t- test, P test used for the study.

### **Hypotheses**

1. There is the significant relationship between the liquidity positions of the Banks.
2. There is the significant relationship between the profitability position of the banks.
3. There is the significant relationship between the solvency positions of the Banks.

### **Result of the Study**

**Table No.1: Deposit flow of the banks**

YEARS	KDCCB DEPOSITS		WDCCB DEPOSITS	
	AMOUNT	CGR	AMOUNT	CGR
2005-06	1055111115	100%	584211702	100%
2006-07	1135743896	7.64%	631295872	8.06%
2007-08	1551090336	21.25%	837331151	19.72%
2008-09	2420839066	31.89%	1352572072	32.29%
2009-10	2321339853	21.79%	965224617	13.37%
2010-11	2547010249	19.27%	1019843050	11.79%
2011-12	2713036105	15.82%	1075593469	10.71%

*Source of Data:  
Annual Reports of  
the Banks*

The above analysis is revealing that

2012-13	3398373793	18.19%	1159811898	10.29%
2013-14	3894548984	17.73%	1241401666	9.88%
2014-15	4909944685	18.63%	1661063900	12.31%
<b>MEAN</b>	2594703808.2		1052834939.7	
<b>S.D</b>	1220432346.77449		326566836.45346	
<b>C.V</b>	0.4703		0.3101	

the compounded growth rate is recorded in deposits of

KDCCB is more than the growth rate of WDCCB. In the year 2008-2009 CGR is more in both the banks. The mean, CV and SD of the KDCCB is more than the WDCCB due to the increase in deposits during the study period. It is also observed that the trend percentage is continuously increased in the share capital of the both banks during the study period. The Mean S.D and C.V of the KDCCB is more than the WDCCB during the study period because of continuous increase in the share capital of the bank.

The analysis also found that the growth rate is fluctuated in both the banks loans and advances during the study period. Highest growth rate recorded in the year 2010-11 in KDCCB and in the year 2011-12 in WDCCB. The KDCCB Mean, S.D, and C.V is higher than the WDCCB due to the more growth rate in the loans, advances of KDCCB.

### **Asset Quality Management**

Asset quality is another important aspect of the evaluation of a bank's performance under the Reserve Bank of India guidelines, the advances of a bank are to be disclosed in a classified manner as: Standard; Sub-Standard; and Doubtful and loss asset.

**Table No.2: Total investments to total asset ratio**

<b>YEARS</b>	<b>KDCCB RATIO</b>	<b>WDCCB RATIO</b>
2005-06	8	12
2006-07	8	12
2007-08	13	13
2008-09	33	30
2009-10	30	38
2010-11	21	30
2011-12	17	26

2012-13	17	26
2013-14	22	27
2014-15	30	31
Mean	19.9	24.5
S.D	8.53	8.60
C.V	0.42	0.35
D.F	12	
P (One tail)	0.134	
P( two tail)	0.269	
T (One tail)	-1.13	
T(Two tail)	-1.13	
Result	Not Significantly Different	

*Source of Data: Annual Reports of the Banks*

The above Table is analyzing the relationship between the total investments and total assets ratio of the both the banks. The mean of the WDCCB is more than the KDCCB. The hypothesis test (t test) proved that there is no significant difference in Asset Quality Management of both the banks.

### **Capital Adequacy Ratio**

Capital adequacy is a reflection of the inner strength of a bank, which would stand it in good stead during the times of crisis. Capital adequacy may have a bearing on the overall performance of a bank, like opening of new branches, fresh lending in high risk but profitable areas, manpower recruitment and diversification of business.

### **Table No.3: Debt Equity Ratio**

YEARS	KDCCB RATIO	WDCCB RATIO
2005-06	5.07	1.62
2006-07	4.73	1.64
2007-08	2.68	2.05
2008-09	2.19	0.61
2009-10	2.13	0.63
2010-11	4.84	0.73
2011-12	5.62	0.99

*Source of Data: Annual Reports of the Banks*

The above table showing the long term solvency position of the bank by

2012-13	6.60	1.20
2013-14	5.1	1.67
2014-15	4.6	1.55
Mean	4.356	1.269
S.D	1.434	0.48
C.V	0.32	0.38
D.F	11	
P (One tail)	0.000038	
P( two tail)	0.000077	
T (One tail)	6.11	
T(Two tail)	6.11	
Result	Significantly Different	

using the Debt- Equity ratio. The debt equity ratio of the both the banks is satisfactory when compared with the norm of the debt equity ratio which is 1:1 .The mean, S.D .and C.V Of the KDCCB is greater than the WDCCB. The statistical test is

proving that there is significant difference between the mean results of the banks.

### **Earning Capacity and Return on Equity**

The ‘Earnings is a Conventional Parameter of measuring financial performance. In the pre-liberalization phase (before 1991), interest income used to be reckoned on accrual basis with little variation therein. In the absence of any uniform norm on provisioning against bad debts and depreciation in investment, the variation in accounting profit was mainly due to provisions and contingencies.

It can be analysed that the current ratio of the both the banks are more than the standard current ratio i.e.2:1 specially the current ratio of the WDCCB is more than the ratio of KDCCB. The mean, S.D .and C.V Of the KDCCB is greater than the WDCCB. The t test revealing that there is a significant difference between the liquidity positions of the banks.

**Table No.4: Current Ratio**

<b>YEARS</b>	<b>KDCCB RATIO</b>	<b>WDCCB RATIO</b>
2005-06	1.88	31.59
2006-07	1.89	12.3
2007-08	2.64	26.58
2008-09	5.14	5.44
2009-10	15.09	7.7
2010-11	2.2	5.35
2011-12	1.9	16.6

2012-13	3.8	15.5
2013-14	9.3	26.47
2014-15	16.6	13.02
Mean	6.044	16.055
S.D	5.36	8.84
C.V	0.88	0.55
D.F	15	
P (One tail)	0.00549	
P( two tail)	0.010995	
T (One tail)	-2.9	
T(Two tail)	-2.9	
Result	Significantly Different	

From the above table it can be analyzed that the current ratio of the both the banks are more than the standard current ratio i.e.2:1 .specially the current ratio of the WDCCB is more than the ratio of KDCCB. The mean, S.D .and C.V Of the WDCCB is greater than the KDCCB. The t test revealing that there is a significant difference between the liquidity positions of the banks.

### **Management Efficiency – Credit Deposit Ratio**

The performance of Management capacity is usually qualitative and can be understood through the subjective evaluation of Management systems, organization culture and control mechanisms and so on. However, the capacity of the management of a bank can also be gauged with the help of certain ratios of off-site evaluation of a bank.

**Table No.5: Credit Deposit Ratio**

<b>YEARS</b>	<b>KDCCB RATIO</b>	<b>WDCCB RATIO</b>
2005-06	2.8	5.20
2006-07	2.69	5.15
2007-08	1.88	5.27
2008-09	.83	1.26
2009-10	1.08	1.53
2010-11	1.53	1.86
2011-12	1.72	2.33
2012-13	1.66	2.50
2013-14	1.66	2.66
2014-15	1.36	2.14

Mean	1.721	2.99
S.D	0.59	1.51
C.V	0.344	0.50
D.F	12	
P (One tail)	0.0183	
P( two tail)	0.0367	
T (One tail)	-2.35	
T(Two tail)	-2.35	
Result	Significantly Different	

*Source  
of Data:  
Annual  
Reports*

*of the Banks*

The above table revealing that the both the banks are maintaining the very low ratio .The co efficient of variation (CV) of WDCCB is more than the CV of KDCCB. The mean, S.D .and C.V Of the WDCCB is greater than the KDCCB. The hypothesis test revealed that there is significant difference between the Management efficiency of the both banks.

### **Findings**

- 1.** The compounded growth rate (CGR) Of the Karimnagar District co-operative central bank (KDCCB) is more than the Warangal district co-operative central bank (WDCCB). The both banks deposits are in fluctuated during the study period.
- 2.** The trend percentage in the share capital of KDCCB is higher than the WDCCB during the study period, both banks are increased their share capital every year during the period.
- 3.** The loans and advances of the two banks fluctuated during the period and KDCCB recorded negative growth rate in the year 2007-08 and WDCCB in the year 2009-10.
- 4.** The WDCCB is maintained more investments on their total assets compared to KDCCB.
- 5.** The long term solvency position (Debt-Equity) of the KDCCB is more than required, where the WDCCB ratio is not good during the 2008-09 to 2011-12.

6. Both banks are very poor in earnings capacity during the study period; both were registered negative ratio during the study period.
7. The liquidity position of the both the banks are positive and they are maintaining the huge investments in current assets rather than requirement.
8. Credit deposit ratio of the banks is positive during the study period.

## **Conclusion**

The growth rate in deposits of the both the banks are increased during the study period. It is observed that the share capital of the both the banks are increased. The trend percentage in the share capital of the WDCCB is low as compared to the KDCCB. Growth rate in Loans and Advances decreased in both banks. Liquidity position of the banks during the study period is satisfactory. Banks maintained the low credit deposit ratio during the study period. The return on equity of the both banks is negative during the study period. Solvency Position of the banks is satisfactory during the study period. The asset quality management efficiency of the banks is positive during the study period.

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## Investors Attitude towards various Tax Saving Schemes in India

*Krupa V. D.\**

### *Abstract*

*Tax Savings is an effective measure to ensure that people save some of their tax liability in a legal way. The tax saving schemes are the one of the part of tax planning. Tax planning is legal and everyone assesse should do it to increase their wealth. There are many investment options which provide deductions to the assesse and some of them are Public Provident Fund (PPF), National Saving Certificate (NSC), Post Office Scheme, Life Insurance Premium (LIP), Mutual Funds, Unit-Linked Insurance plans (ULIP), other tax saving schemes for 2014-15 (A.Y.2015-16) 5 year Bank Deposit, Employee's Provident Fund (EPF) etc. However, there is a need to analyse the investors' attitude towards these tax saving schemes and the study mainly conducted in Malnad region of Karnataka by using both primary and secondary data. The study revealed that the investors of the study area are actively investing on tax saving schemes but major problem identified from this study is that, many of them are repeatedly investing on the same schemes as they are not aware about certain good tax saving recently introduced by GoI and the lack of awareness about the new, innovative and logical tax saving schemes.*

### **1. Introduction**

In India, tax is imposed on an individual or a company by the Government of India only if his or her income is included in the slab of taxable income. The Indian Income Tax Act of the year 1961 governs the levy whereas Central Board for Direct Taxes (CBDT) governs the department of income tax in India. However as per some of the sections of this Act like section 80C, 80CCF, 80D etc... exemptions are given on certain incomes. There are many tax saving options, investing on which one can get a deduction on his or her total income

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tax. India has got several government as well as private sector organizations offering numerous tax saving options to the residents of this country.

The tax saving schemes offer tax rebates to the investors under specific provisions of the Indian Income Tax laws as a government officer tax incentives for investment in specific avenues. Investments made in equity linked saving scheme, PS, PPF, NSC are allowed as deduction under section 80C of the Income Tax Act 1961. Most of the Income Tax payee tries to save tax by saving under Sec 80C of the Income Tax Act. However it is important to know the sections so that one can make best use of the options available for exemption under Income Tax Act. One important point to note that one can not only save tax by under taking the specified investment but some expenditure which you normally incur can also give you the tax exemptions. The income tax act offers many more incentives and allowances, apart from the popular 80C. This could reduce tax liability substantially for the salaried individuals. Tax saving is an important part of financial planning. An intelligent tax planning strategy can serve the dual objective of helping individual meet their financial goals and save tax in the process.

## **2. Review of Literature**

Sapna Singh and Nishanth Kumar, in their study on “Investors attitude towards pension scheme; special reference to Lucknow district, Uttar-Pradesh state, India”, analysed that, most of the investors have a positive attitude towards the pension scheme because most of them thinks pension scheme is a safest measure to invest. Whereas K. Hunumantha Rao and T. Gopi, bring a detailed account of “Investor perception towards unit linked insurance plan {ULIP) a select study on UTI Mutual Fund”, analyzed that, UTI-ULIP is better alternative to compare with the other investment avenues like traditional policy, bank, FDs, postal saving and infrastructure bonds. Whereas Gaurav Agrawal, Mini Jain, in their study on “Investor’s perception towards mutual fund in compassion to other investment avenues”, states that, maximum number of investors are aware about

banks and LIC investment avenue only and most the investors would like to invest in Real estate because of its rapid growth and it is a most preferred investment avenue including the mutual fund. Whereas Sreenivas, D. L and Anand, M. B, in their study “Investors perception on public and private Life Insurance companies in India – with special reference to Life Insurance Investors in Karnataka”, it has analysed the behaviour of individual investors, the study revealed that gender, age group, education, occupation and income groups are most influencing factors to purchase of the life insurance policy. Whereas Muthu Gopalakrishnan, Prashant Mane, they studied on, “An analysis of Investors attitude towards various tax saving scheme”, the study reveals that, some of the assesses are not aware about the tax saving scheme and their benefits and most of the investors are preferred to invest their money in fixed deposits compared with other saving schemes. Whereas Bhuvanewari, C, in her study on “A study on Investor’s perception towards Equity / tax saving Mutual Fund”, it has analysed the major factors like liquidity, rate of return, dividends, growth of NAV and consistency those are influencing the investor’s perception in the equity / tax saving mutual fund are impacting on the investment instruments. On the other hand Senthikumar and Desti Kanniah, they studied on “Investors attitude towards savings in Post Office”, the study reveals that, some factors like age, education, and income are not influencing on the investor’s attitude towards saving in post office. Whereas Velmurugan, G, Selvam, V and Abdul Nazar N, in their study “An empirical analysis on perception of investors towards various investment avenues”, the hypothesis test of the study reveals that, income and education factors are majorly influencing towards the selection of various investment avenues in the Vellore city at Tamilnadu.

### **3. Objectives of the Study**

1. Assess the awareness level of an individual about various tax saving schemes in the study area (Malnad region of Karnataka).
2. Know about the investors’ attitude towards various tax saving schemes and rank the instruments on the basis of their preference.

3. Ascertain the factors influencing the investor for the investment and assess the investors' expectation from tax saving instruments and deductions under Sec 80C.

#### 4. Research Design

**Data:** Primary data have collected through personal interview method and also from structured questionnaires which are distributed to the individual assesses. The secondary data have collected from books, journals, financial report of the company and websites. The sample size of the study is 120 respondents selected from Shivamogga and Hassan city using convenient sampling method.

**Tools of analysis:** The collected data is analyzed through various tools i.e, percentage. Most of the data presented in discussion is clearly analyzed through Likert five points scale and exhibited in percentages and few tables.

#### 5. Discussion

After analysis of data following interpretations are drawn, majority of the male respondents are regularly investing on tax saving schemes i.e., 76.67% when compared to female respondents, 20 to 30 year age group are maximum extent (i.e 35%) investing on tax saving schemes compared to other age groups. Private, government, businessman and professionals are regularly investing their savings on tax saving schemes i.e 98.33% (26.67%, 36.67%, 21.67%, 13.33%), and majority of the respondents whose annual income is below Rs. 350000 up to Rs 1000000 are regularly investing on the tax saving schemes and only 1.67% of respondents income is above Rs 1000000 have invested on tax saving schemes, majority of the graduates and post graduates have invested on tax saving schemes i.e, 66.67% (41%, 25%).

**Table No.1: Respondents' objectives for savings and investment**

<b>Objective of Savings &amp; Investment</b>	<b>Responses</b>	<b>Percentage (%)</b>
Appreciation	02	1.67

Tax benefit	21	17.5
Liquidity	10	8.3
Future benefit	49	40.83
Security	38	31.67
<b>Total</b>	<b>120</b>	<b>100</b>

*\*Source: Field Survey*

From the above analysis it is interpreted that, majority of respondents are married and they are interested in savings & investment because it gives future benefits, security, and appreciation for their investment and also to get tax benefits. Majority of the respondents prefer long term tax saving schemes because this scheme provides fixed benefit, high rate of return and tax exemption when compared to short term schemes.

Majority of them are agreed and strongly agreed that, they invested on tax saving schemes as it fulfils tax bracket requirement, less risky in nature, it provides assured regular returns. But majority of them neither agreed nor disagreed that, liquidity of the schemes and meeting specific requirement are factors influenced to invest on tax saving schemes.

**Table No.2: Respondents' awareness level on various Tax Saving Schemes**

Tax saving schemes	Not at all aware	Slightly aware	Somewhat aware	Moderately aware	Extremely aware
Provident fund	14	52	24	24	06
NSCs	30	26	46	14	04
ELSS	50	30	24	14	02
Pension Plan	04	20	28	30	38
Mutual fund	10	24	50	14	22
Children education fund	02	22	24	40	32
Fixed deposit	06	12	16	44	42
Post deposit	02	10	14	44	50
Med claim policy	06	12	30	42	30

*\*Source: Field Survey*

From the above analysis it is interpreted that, majority of respondents are extremely, moderately and somewhat aware about med claim policy, children

education fund, pension plans and especially about post office deposit schemes, fixed deposit because it is a less risky and also safe. On the other hand most of them are not much aware about the ELSS (Equity Linked Saving Scheme), NSCs, provident fund etc.,.

**Table No.3: Respondents schemes chosen for investment**

Schemes	Responses	Percentage (%)
Pension plan	24	16.78
Public provident fund	08	5.59
Fixed deposit (above 5 years)	33	23.08
Children education plan	29	20.28
Med claim policy	24	16.78
NSCs	02	1.40
Post office saving scheme	23	16.08
<b>Total</b>	<b>143</b>	<b>100</b>

*\*Source: Field Survey*

The above analysis interpreted that, most of the respondents have chosen more than one scheme for investment, such as fixed deposit, pension plan, med claim policy, post office savings scheme and children education plan for investing because investors have more awareness about these saving schemes benefits and these saving schemes are less risky and tax deductions available under section 80C.

**Table No.4: Nature of schemes respondents invested**

Nature of schemes	No of respondents	Percent (%)
Exempted at the time of investment & maturity	44	36.67
Exempted at the time of investment only	22	18.33
Exempted at the time of maturity only	16	13.33
Exempted at the time of investment & regular income	18	15
Exempted regular income & at the maturity	08	6.67
Don't bother	12	10
<b>Total</b>	<b>120</b>	<b>100</b>

*\*Source: Field Survey*

From the above analysis it is interpreted that, majority of respondents are preferred exemption at the time of investment & maturity because the exemption is enjoyed at the time of investment and maturity which reduces the tax burden for the investors. Majority of the respondents have invested on tax saving schemes because annually they are saving tax up to Rs 50,000.

1. Most of the respondents are opined that fixed deposit/post office deposit is not at all risky to investment their money because this schemes are safe and there is no risk for investing in these schemes. Even pension plan is also has less risky but ULIP and mutual fund are risky because it's subject to market risk.
2. Most of the investors expect that they should get more tax benefits and assured return for their investment so they can invest on various long term annual tax saving instruments.
3. Majority of investors treat that tax savings are the part of the tax planning. So they are continuously planning to reduce the tax burden.
4. Most of the investors are prefer redeposit in post office savings scheme and fixed deposits schemes for investment and tax planning because this scheme is risk free and safety compared to other saving schemes.
5. Majority of investors invest in tax saving schemes because it yields tax benefits and also risk minimization is the important aspect for investing in saving schemes.
6. It's also found that investors are not aware about the new tax saving schemes and current changes in the existing schemes.
7. High, middle income salaried peoples are not satisfied with the deduction limit prescribed by the Income tax deduction under Sec 80C and they are claiming deductions up to Rs.2,00,000.
8. Majority of investors have opined that the tax saving schemes of India are reducing tax burden of tax payers because many of the tax payers are willing to reduce their tax liability by investing on tax saving schemes. On the other hand some of them also opined that through tax saving schemes government

playing mind game to motivate the people to pay tax promptly and also facilitate economic development of the country

## **6. Suggestions**

1. It is suggested that government and financial institutions should give information about the existing and new tax saving schemes to the investors.
2. Investors are responsible to ask and strive for all the necessary details related to savings and investment.
3. Government should improve the saving schemes features and also need to update schemes frequently to attract the existing and new investors.
4. More awareness programmes should be conducted for the tax saving schemes for female category and also for less educated investors.
5. Tax department has to conduct workshop or conference for professionals and other job holders.
6. Provide proper and updated information related to amendments made in tax saving schemes to the investors through various Media.
7. Many high income and middle income employees are not satisfied with limit prescribed under Sec 80C. As limit is less, investors are not interested. Therefore the government should increase the ceiling limit.
8. Investors generally have a perception that tax saving instruments only carries tax benefits but there are certain schemes which are giving tax benefits & good return as these schemes are having a little equity exposure.
9. Standardize of existing schemes with definite criteria.
10. Banks and other institutions which provide better investment avenues and also give guidelines especially for small investors.
11. Government should promote public awareness about benefits of investment and important guidelines to select different investment avenues.
12. Government should frame suitable policies for utilizing the savings of investors and should provide more returns on the investment.
13. Government should introduce new attractive investment schemes and motivate small investors to invest in those schemes.

14. Government should organize investor's education programmes to educate the public about the investment, how to choose better investment avenues, information about different regulatory authorities which protect the interest of investors and legal & regulatory aspect of investment.
15. The government should reduce the duration of long term investments like NSCs, public provident fund etc. and it should increase the return on these investments. By this government can attract more short term investors as well as tax payers can get more tax benefits.

### **Conclusion**

A tax saving scheme is a mechanism introduced by government of India to satisfy tax payers by reducing their tax liability. It is helping in the economic development of the country by sharing money both in the form of short term and long term investments. But government is failing to satisfy the needs of long term investors due to longer duration and less return on investment. The tax saving schemes is playing an important role in the development of the country.

Individuals are not always aware of all the technical details about the scheme which they choose for investment. They might choose a particular scheme for benefit while being ignorant about other schemes which provide same or better benefits with better term. So what is important here is to know all the terms related to an investment. Investor's education programmes about the various tax saving schemes is the only means to raise awareness level about tax saving schemes. Making awareness about the tax saving schemes to the right people at right time in right format shall be the mantra to increase tax saving among investors.

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# **A Study on Tax Planning Among Academicians with Special Reference To Ernakulum**

*Reena Devassykutty\* & Regha P Antony\*\**

## **Abstract**

*Tax planning is important to reduce tax liability of an assessee. Tax planning is the best way by which one can arrange their financial affairs without breaking up any law and to obtain full advantage of all exemptions, deductions, rebate and reliefs allowed by law so that the tax liability can be reduced. Government provides all the above benefits to the economy as well as society. "Study on Tax Planning among Academicians" is relevant in the current phase, in order to asses & update the available deductions, exemption, rebate & relief available to the tax payers as per the Act. It will be benefited the academicians to utilize the savings in tax fruitfully.*

## **Introduction**

The word tax means a rate or sum of money levied on persons or property for the benefit of the State. Tax planning may be defined as an arrangement of one's financial affairs in such a way that without violating in any way the legal provisions, full advantage is taken of all exemptions, deductions, concessions, rebates, allowances and other reliefs or benefits permitted under the act so that the burden of taxation, as far as possible, is the least. Tax planning may, therefore, be regarded as a method of intelligent application of expert knowledge while planning one's affairs with a view to securing the consciously provided tax benefits on the basis of national priorities in keeping with the legislative and judicial opinion. Tax planning is neither tax evasion nor tax avoidance. It is the scientific planning of one's financial affairs in such a way as to attract minimum liability to tax or postponement of the tax liability for the subsequent period by availing of various incentives, concessions, allowances, rebates and reliefs provided for, in the context of existing tax laws. The exemptions, deductions, rebates and relief have been provided by the legislature to achieve certain social

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and economic goals and to encourage savings and investments for the economic development of the country.

Tax planning is an act within the four corners of the Act and it is not a colourable device to avoid the tax. Thus, if a person takes the advantage of the deductions and rebates she/he not only reduces her/his tax liability, but also helps achieving the objectives which are lawful, social and ethical. Tax planning involves in every case a thorough and up-to-date knowledge of tax laws. Not only an up-to-date knowledge on the statute of the law necessary, but one must also be aware of the judgements of the laws in the form of various decisions of the Courts of the country.

The academicians constitute a sizable class of taxpayers who contribute to the total revenue collection by way of income tax. Their income is assessed under the head “Salaries”. Tax planning has assumed special importance for the academicians as tax payers in view of the mounting pressures of inflation, price hike and their strict obligations to tax compliance. It is, therefore, essential for this class of tax payers to know their tax obligations in the right perspective and the measures of tax planning available to them so that academicians can make the best use of their earnings by reducing tax burden. Thorough and up-to-date knowledge of the tax laws is necessary to avail the benefits provided under the provisions of the Act. However, efforts from the part of the assessee to plan his savings and investments help to minimize the tax incidence. For the main object of tax planning is to reduce tax liability in ethical manner.

### **Statement of the Problem**

Sunnykutty Thomas 1998 studied Tax practices among the salaried people of Kerala, in general to judge the extent of awareness and compliance of TP schemes among the people. It was found that neither the Tax administration nor the employer had framed any regular methodology so far to impart training to

the salaried people in the effective tax planning. The study concluded that even though the employees are aware about certain TP schemes but they were not implementing it in the actual life. Sudhir Kaushik & Ankur Sharma (2013) in his study concludes that Salaried people often falsely believe that they do not need any financial planning as their income and expenses are regular and they do not make simple efforts to understand and take control of their personal finances including income tax issues. Geeta R and Sekar (2012) opined that most of the individual tax payers are not aware of the e-filing and e-payment procedures so sufficient steps are required to create more awareness in the minds of tax payers regarding e-filing of income tax. Tan Boon Hui et al, (2011) in their study confirms that financial literacy is a useful indicator of an individual's financial planning decision. Individuals wishing financial wellbeing should be aware of financial planning.

Taxation is considered as a complex matter affecting financial planning of each income tax assessor. The scope of the present study is limited to the tax planning measures adopted by the academicians in Ernakulum Dist., Kerala. Tax planning is possible through appropriate savings and wise investment decisions. Tax payers normally turn away of their tax liability only towards the end of the financial year. This leaves them with little option to invest or save with the available income. The real issue would relate to having awareness on the numerous provisions that would help in reducing the tax liability. The key issue is awareness about the income tax provisions as well as awareness about investment opportunities. Investment comes in the form of physical assets and financial assets with varying yields. The complete understanding on the opportunities available and managing one's finance considering tax liability and post-tax cost are crucial as far as personal finance is concerned. Planning for the future so as to enhance returns and minimize tax commitments would form part of financial decision making. These issues are more complex when it comes to the salaried class with a stabilized income inflow. The current study is an effort to evaluate the tax planning measures adopted by the salaried income tax

assesses of the State in the light of tax administration measures being implemented by the Government.

### **Objectives**

1. Know the level of awareness of tax planning among academicians.
2. Understand and evaluate the tax planning measures adopted by academicians.
3. Analyse the impact of tax planning on saving habits and investment pattern.

### **Research Design and Tools**

Descriptive research design has used to gather information regarding tax planning measures taken by academicians. Primary data was collected through a structured questionnaire to get information. The samples included are 25 academicians selected by using convenience sampling method. Percentage analysis is used to analyse the data.

### **Results and Discussion**

#### **1. Annual Savings of the Respondents**

Our study consist of 25 respondents majority were belongs age group of 31-45 and are females residing at rural areas of Ernakulum, having an experience of 11 to 20 years & majority works under Government educational institutions. 80% of the respondents are having annual income of 250k-500k. And as per the study majority of the respondents have savings amounting to Rs.1,00,000 but 40 % of the respondents have repaid the housing loan, 12% repaid the educational loan and remaining 40% of them did not make any loan repayment. It is also noted in the study that only 40 % of the respondents repaid the housing loan and 12% repaid the educational loan but a portion of 40% of them not make any loan repayment.

## 2. Awareness Regarding Deduction under IT Act U/S 80

An enquiry into the awareness of the income tax deduction under the Income tax act U/S 80 is needed to plan various modes of tax saving and thereby build one's asset in the life. The government India under this Act provide provisions for such means namely housing loan, mutual fund, fixed deposit, medical insurance, charitable donation etc. An enquiry is made by the research among the respondents about their awareness on the same.

**Table No.1 Awareness of the Respondents on Awareness on Tax Deduction under IT Act**

AWARENESS REGARDING DEDUCTION UNDER IT ACT			
RESPONSE	FULLY AWARE	PARTLY AWARE	UNAWARE
AWARENESS REGARDING PROFESSIONAL TAX	20	5	0
INTEREST ON HOUSING LOAN	7	14	4
CAPITAL GAIN ARISING FROM TRANSFER OF PROPERTY	5	8	12
INSURANCE PREMIUM	12	13	0
CONTRIBUTION TO PROVIDENT FUND	20	4	1
INVESTMENT IN NSC & POST OFFICE SAVINGS BANK	15	10	0
SUBSCRIPTION TO MUTUAL FUND	7	6	12
REPAYMENT OF HOUSING LOAN (PRINCIPAL)	14	10	1
FIXED DEPOSIT IN SCHEDULED BANKS FOR NOT LESS THAN 5 YEARS	9	10	6
CONTRIBUTION TO PENSION FUND	12	13	0
TREATMENT OF HANDICAPPED DEPENDENTS	3	10	12
MEDICAL INSURANCE POLICY	8	15	2
INTEREST ON LOAN TAKEN FOR HIGHER EDUCATION	8	16	1
DONATION TO CHARITABLE FUND	9	13	3
RELIEF IN RESPECT OF ARREAR SALARY/ADVANCE SALARY	2	17	6

Cent per cent of the academicians are fully aware about deduction available for professional tax, contribution to PF. While majority is aware of contributory

pension repayment of housing loan, insurance premium, least knowledge in the sections of salary advance, treatment of handicapped dependent, capital gain on transfer of property is observed among the respondents. It is also noticed that minority of them also aware of various provisions like medical insurance, fixed deposit in scheduled banks, subscription on mutual fund.

As per the table, it is evident that majority of the respondents are partially aware of the various provisions such as medical insurance, fixed deposit in scheduled bank, loan on higher education etc. It is discouraging to note that the majority of the respondents are unaware of tax saving at treatment of handicapped dependent and capital gain raised out of property transfer.

Therefore the study discloses that respondents are aware of some provisions that are regularly related in their life. But provisions that help the respondents to save tax are either unknown or partially known to the respondents which may be a reason that majority of the tax payers are not opting for such provision which requires further studies.

### **3. Tax Planning Measures Adopted by Respondents**

Real knowledge leads to practice. Level of awareness can lead to practice of tax saving schemes offered by government to various professionals under Income Tax Act. As of the study discloses that majority of the respondents are aware of the various provisions available but its practice also need to be known. For mere knowledge can serve the purpose and if not practiced it can be self- defeating.

**Table No.2: Tax planning Measures of the Respondents**

<b>Sl.No</b>	<b>Tax Planning Measures</b>	<b>No.Respondents</b>
1	Provident Fund	19
2	Payment Of Tuition Fee	8
3	Nsc & Psob	6
4	Interest On Housing Loan	4
5	Payment Of Health Insurance Premium	4
6	Contribution To Medical Insurance	3

7	Repayment Of Housing Loan (Principal)	3
8	Donation To Charitable Fund	2
9	Fixed Deposit In Bank	1
10	Approved Pension Fund	2

Most of the academicians contributed to PF, as it compulsorily paid at the end of the month and strict implementation is ensured by the government as a means of employee welfare means. Whereas other provisions such as Tuition Fee and NSC& PSOB are practiced by a minority. As per data provided by the respondents it is noted that majority of the respondent occasionally approach financial advisor (48%) for making investment decision in the beginning of the financial year and occasionally seek the services of a tax consultant for filing returns. It is interesting to note that not even 20% of the respondents are not practicing provision such as interest repayment on housing loans, payment of health insurance, medical insurance, donation for charitable fund, fixed deposit in the bank and approved pension fund. These are the provisions government was keen to practice and promote welfare of the people. Unlikely poor knowledge and less insistence using legal measures fail the practice of such provisions.

#### **4. Taking Advice before Making Investment**

Obtaining information & guidance is good when we face problems or when we need answers. Tax planning advice will depend upon different circumstances & how complicated your financial affairs are. Planning is essential for availing deductions u/s 80C & to reduce the tax liability or to reduce taxable income. Seeking advice from tax professionals in this regard will be valuable. In the survey, Majority of the respondent occasionally approach financial advisor (48%) for making their investment decision as part of their tax planning.

‘Failing to plan is planning to fail’. Tax planning helps a tax payer to make the best use of various tax exemptions, deductions & benefits to minimise their tax

liability over an assessment year. As the study is concerned majority of the respondents have done their tax planning at the beginning of the year itself and made use of tax professionals' assistance in this regard.

### 5. Services of a Tax Consultant for Filing Returns

Filing Return is a form in which one has to report his income and capitals, and details of the allowances and relief claimed, for a particular tax year. Filing of returns is voluntary on one hand but mandatory on the other hand. If a person is having an income which is taxable, but he is an escapist, his income becomes "black money" as he is not adhering to the law of his country. The Government makes it mandatory for every assessee to file his return and pay tax if it falls within its definition but a person can still file his return even when he is not having any taxable income. The tax rates imposed by the income tax department depend on type of assessee and his nature of income. Majority of the respondent's occasionally sought the services of tax consultants for filing returns so that penal measures can be avoided.

### 6. Opinion Rating

The respondents were asked to air their view on the decisions taken by ministry of finance but can affect their tax payment level specifying the dimensions such as high rate of tax, avoiding surcharge, increase in tax exemption limit and enhancement of limit under s/c 80.

**Table No.3: Rating of Opinion of the Respondents**

<i>RATING THE OPINION</i>					
Sl.No	Opinion	High Tax Rate	Avoid Surcharge	Increase In Tax Exemption Limit	Enhancement Limit U/S 80c
1	S. Agree	7	5	3	4
2	Agree	11	12	17	15

3	No.Opinion	1	8	3	4
4	Disagree	6	0	2	2
5	S. Disagree	0	0	0	0

Majority of the respondent opined that the prevailing tax rate is high .most of them says surcharge should be avoided. They are of the opinion that tax exemption limit must be increased & deductions u/s 80C must be increased. Majority of the respondents agree that there is a need to take action to provide quick and time bound refund of excess tax paid by the tax payers. It is good to note that major portion of the respondents agree with TDS procedure and decision to implement uniform progressive tax rate.

### **Findings of the Study**

1. Majority of the respondents are belongs to middle age group and they are in female category residing in rural areas having a service of nearly 20 years.
2. With respect to repayment of liabilities of previous year, 40 % of the respondents were repaid their housing loan.12% repaid the educational loan but 40% of them not make any loan repayment.
3. Majority of the academicians are fully aware about deduction available for professional tax, contribution to PF, investment in NSC & Post Office Savings & repayment of housing loan (principal) deduction under IT act.
4. Most of the academicians contributed to PF, Tuition Fee and NSC & PSOB were taken as tax planning measures & occasionally approach financial advisor (48%) for making investment decision.
5. Majority of the respondent done their tax planning at the beginning of the year itself by receiving the services of a tax consultant for filing returns.
6. Respondent opined that the prevailing tax rate is high & also says surcharge should be avoided. They are of the opinion that tax exemption limit must be increased &deductions u/s 80c must be increased.
7. Majority of the respondent agree that quick and time bound refund of excess tax paid & also agrees with TDS & to uniform progressive tax rate.

## **Recommendations of the Study**

1. Income Tax Authority must provide more awareness programs to assess the income so that the tax payers can avail the benefits provided by IT Department for Proper Tax Planning.
2. Proper tax planning helps the tax payer to reduce his tax liability for this purpose, he can avail the benefits of deductions, reliefs & rebates permissible in the Act to get the maximum tax advantage.
3. Proper savings and investment helps the development of the Nation & reduces the pressure on the Govt. revenue.
4. By tax planning, society is also benefitted by getting employment which is the after effect of savings of assesses & starting of new industrial units.

## **Conclusion**

Tax planning is the best way by which one can arrange their financial affairs without breaking up any law and to obtain full advantage of all exemptions, deductions, rebate and reliefs allowed by law so that the tax liability can be reduced. Government provide all the above benefits to the economy as well as society. As the academicians belongs to a major group of income earners proper tax planning will be very helpful to the individual assessee as well as to the society and Govt. Awareness regarding tax planning is inevitable in the current scenario.

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# A Study on “Developing countries like India need Aid for Trade

*Sheena Jose\**

## **Abstract**

*Developing countries often seek aid for development from developed countries and simultaneously trade with other nations for growth oriented development. Economists and financial analysts often differ in their perspective: aid or trade as the sources for development fund for developing countries. The author enquires into the same and try to identify the need of trade for development though significant contribution is made by aid to the development of the under developed or developing countries.*

## **Introduction**

From a theoretical perspective it is significant to know the challenges India faces to emerge as a world power even though we are getting lot of aid. Trade is an opportunity for growth, Liberates economy, it Earns on Assets, and will make developers self-sufficient and pave way to explore their potential. Developing countries definitely needs trade from the neighbouring and other developed countries. This helps in increasing the economic conditions and it develops a good bondage between them. Trade is most essential parameter for a developing country.

Aid for trade is intended to support the integration of developing countries into the world trading system. Developing nations need both. Trade has huge limitations based on the availability of resources and skilled workforce. And it would take a long time to generate profit from the trade again all such profit is vulnerable to the fluctuation in the market. So trade alone could not help a nation progress. The aid is equally necessary -Aid for health, Military aid and Infrastructure supplements like growth of any developing nation which they could not afford from the revenue alone. One cannot always aid a person so it is

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better to help him by providing an opportunity to grow. But what actually happens is bit different. Those poor who get lot of benefits never think to compete with others. They just live in their condition as they will know government will help them. This is the reason why India stills a country of poor. May be traditional way helps to address the problem in short span. But in long run we achieved nothing. Hence it is very important to solve the problem rather than just addressing the problem for short span.

Developing countries play a major and vital role in the trade market. Developing countries definitely needs trade from the neighbouring and other developed countries. This helps in increasing the economic conditions and it develops a good bondage between them. One cannot always aid a person so it is better to help him by providing an opportunity to grow.

Trade is the activity or process of Buying, Selling or exchanging Goods or Services” and essential for satisfaction of human wants. It is done not only for the sake of earning profit but it also provides service to the consumers and enhances the standard of living of customers. Trade is a key factor influencing prospects for sustainable and equitable growth among developing countries.

Foreign Aid means Economic, technical, military aid given by one nation to another purpose of relief and rehabilitation for Economic stabilization or for mutual Defense. Aid may be given by individuals, private organizations, or governments. The general aim of foreign aid is to provide in each Developing Country a positive incentive for maximum national effort to increase its rate of growth.

Both trade and aid plays an important role in developing countries. Both are two sides of a coin. Trade is important for a developing country like India but to do trade they need financial stability. Developing countries first need to have stable economy and for that they will require aid from the countries which have high

economies of scales. Trade helps a country in its development and provides development whereas aid keeps it fit.

### **India's Aid Status**

India as an emerging world power and also the biggest recipient of aid from developed countries. (Data compiled by USAID and released recently shows that India received \$ 65.1 billion in economic assistance from the US in inflation-adjusted dollars in the period 1946-2012). We are trying to analyse the need of aid for trade from developed countries.

Developing countries play a major & vital role in the trade market; it is beneficial to the country in all the means like in economy & in the development of the country. Every time a country cannot go for a aid, it should start developing on its own, so trade is the only means and the way through which the country can be successful in its future. Today we are in business world. So when we are improving that country like developing surly we are maintained the trade mark. Business is the biggest tool of improving country. And also improve our economy.

Aid-for-Trade Initiative designed to remove frictional barriers to trade such as in transportation, communication and energy infrastructure. Aid for Trade helps developing countries, and particularly least developed countries. Developing countries face a range of supply-side and trade-related infrastructure obstacles which constrains their ability to engage in international trade. The WTO-led Aid for Trade initiative encourages developing country governments and donors to recognize the role that trade can play in development. In particular, the initiative seeks to mobilize resources to address the trade-related constraints identified by developing and least-developed countries. According to FORBES (2016) Study India's wealthiest people are Mukesh Ambani (Chairman and Managing Director of Reliance Industries Limited, his net worth is 18.9 Billion USD and Dilip Shanghvi (founder of Sun Pharmaceutical Industries, his net worth was estimated at 18 Billion USD. Still India ranked first among the first ten countries

receiving aid from USA. Top 10 countries receiving US economic assistance from 1946-2012 (According to the data compiled by USAID): India: \$65.1bn, Israel: \$65bn, United Kingdom: \$63.6bn, Egypt: \$59.6bn, Pakistan: \$44.4bn, Vietnam: \$41bn, Iraq: \$39.7bn, South Korea: \$36.5bn, Germany: \$33.3bn, and France: \$31bn.

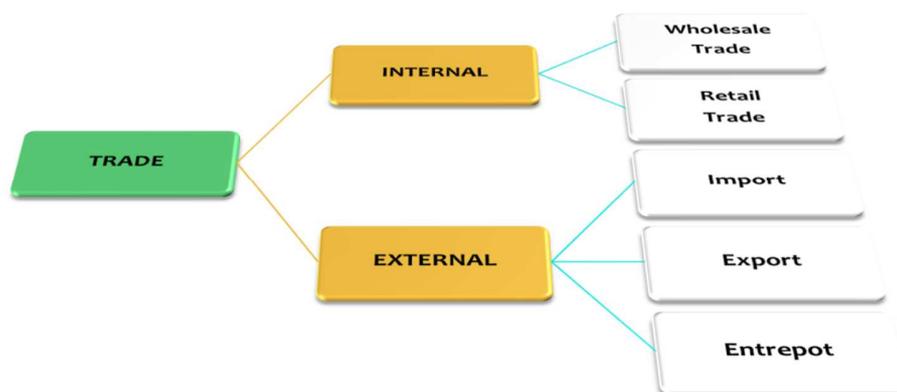
While India has been receiving billions of dollars in foreign aid, India has also been giving aid to other countries. It has a foreign aid budget of \$1.6 billion for the period 2015-16. Most of India's foreign aid over the past decade has been directed towards its neighbours. Devex analysis says that 84% of the Indian foreign aid is to be directed towards the South Asia, with Bhutan being allotted the largest share of 63%. This is in consonance with India's status as a regional power.

India accounted for the largest number of people living below international poverty line in 2013, with 30 per cent of its population under the \$1.90-a-day poverty measure, the World Bank said. Nearly 800 million people lived on less than USD 1.90 a day in 2013, around 100 million fewer poor people than in 2012, it added. India accounts for one in three of the poor population worldwide, the world body said in its inaugural edition of the report 'Poverty and Shared Prosperity', according to which extreme poverty worldwide continued to fall despite the global economy's "under-performance". This study mainly adopted to analyse and to clarify the contradictory feels of Indian economic growth, one side India has some of the wealthiest people in the world, the largest foreign aid recipient, India has also been giving aid to other countries, the other side there are a greater number of people living below the poverty line than in any other country.

### **Indian Economy and Aid for Trade**

Developing nations need both. Trade has huge limitations based on the availability of resources and skilled workforce. And it would take a long time to generate profit from the trade again all such profit is vulnerable to the fluctuation

in the market. So trade alone could not help a nation progress. The aid is equally necessary, aid for health, military aid and infrastructure supplements like growth of any developing nation which they could not afford from the revenue alone. The foreign Aid helps the country to increase in Tax Revenue, solve the problem of Balance of payment, raise the standard of living, meeting Emergencies, Establishment of Modern Economic and Social Infrastructure, defense Modernization, level of technological increases. And various types of trade are both internal and external are described below.



Indian economy is now the third-largest in the world (in Purchasing Power Parity terms), growing at approximately 7% for the last two decades. Indian army is the world's third largest military, Indian Air Force is the world's fourth largest air force and our annual defence budget runs into billions of dollars (spends \$32 billion a year on defence ). We are also a nuclear-weapons armed state and recently spent hundreds of millions of dollars on space research (Spend \$2 billion on a space research programme). With this in mind, it becomes a bit puzzling to note that India was the sixth largest recipient of foreign aid (official development assistance) in 2011 and continues to be one of the highest recipients. According to the data on World Bank's website, it received \$3.2 billion in 2011, \$1.6 billion in 2012 and \$2.4 billion in 2013. The top donors have been- World Bank, Japan, Germany, Asian Development Bank, United

Kingdom, France, Global Fund (to fight AIDS, tuberculosis and malaria), United States and European Union. The Aid for trade can help the country in multiple ways and they are:

1. Trade can help boost development and reduce poverty by generating growth through increased commercial opportunities and investment, as well as broadening the productive base through private sector development. Between 2000 and 2008, GDP per capita increased from \$325 to over \$625 in Least-Developed Countries. Much of this can be attributed to an increase in trade and foreign investment.
2. Trade enhances competitiveness by helping developing countries to reduce the cost of inputs, acquire finance through investments, increase the value added of their products and move up the global value chain. Emerging economies like China, Brazil, India and South Africa are steadily catching up with developed countries.
3. Trade encourages innovation by facilitating exchange of know-how, technology and investment in research and development, including through foreign direct investment.
4. Trade facilitates export diversification by allowing developing countries to access new markets and new materials which open up new production possibilities. India cut import duties from an average of 90% in 1991 to 30% in 1997. This gave Indian manufacturers access to a variety of intermediate and capital goods and imports of India in intermediate goods increased by 227% over this period. Two thirds of the intermediate goods imported were products of Indian producers could not buy before 1991. As a result, industrial output grew by 50% with new products accounting for 25% of the total.
5. Trade creates employment opportunities by boosting economic sectors that create stable jobs and usually higher incomes, thus improving Livelihoods.

6. Trade is better because that makes a country realise and explore its own potential. It gives the country a sort of independence which every country seeks. It brings a developing country and a developed country closer and it abridges the gap between them, which thereby results healthy and peaceful relation.

The foreign Aid to trade in a country like India has assisted and facilitated the trade, increasing export and decrease of Imports. Thus aid facilitated the growth of GDP, per capita Income and country's reserve fund. More specificity is arrived at in the following dimensions:

1. Foreign aid has helped to raise the level of investment: The rate of investment has substantially increased from the annual level of over 10 per cent of the national income at the beginning of the First Plan to nearly 25 per cent of the national income.
2. Aid used to stabilise food prices and import raw materials: Of the total aid utilised, a significant proportion represented aid in kind or commodity, the bulk of which has been utilized to import food grains.
3. Aid used for the enlargement of irrigation and power potential: External assistance has contributed to the productive capacity of agriculture in a big way by enlarging the irrigation potential of the country.
4. Aid for improving transport: Transport absorbed large proportion of total utilized aid, i.e., 14 percent, out of which 12 per cent has gone to the railways. It has played an important role in the renovation and modernization of the railway transport and it has helped to increase the rolling stock and locomotives.
5. Aid used for building up steel industry: The necessary aid was received from West Germany, erstwhile U.S.S.R. and U.K.
6. Aid used to develop petro-chemical and electronics industry: India is making efforts to develop the complex of petro-chemical and electronics industries.

7. Aid used to enlarge technical resources. External aid has also helped to enlarge technical resources through: (a) the provision of expert services, (b) training of Indian personnel and (c) helping the establishment of new or the development of existing educational research and training institutions in the country.

### **Reasons: India the Largest Aid Recipient**

1. It is used as a strategic tool for various ends – consolidation of donor's status of regional, continental or global power, strengthen cultural or diplomatic relations, to reward the recipient country for favourable decisions/actions, to provide infrastructure needed by the donor for resource extraction from the recipient country or to gain other kinds of commercial access.
2. Most of India's foreign aid over the past decade has been directed towards its neighbours. Devex analysis says that 84% of the Indian foreign aid is to be directed towards the South Asia, with Bhutan being allotted the largest share of 63%. This is in consonance with India's status as a regional power.
3. India has historically been the largest donor to Bhutan. Much of India's assistance here goes towards developing the hydro-power sector. India has signed a treaty with Bhutan in 2007 to develop and import a minimum of 10,000 megawatts of electricity by 2020.
4. The next highest recipient is Afghanistan at 7%. India has been assisting in the construction of large-scale infrastructure projects there, including the new parliament building in Kabul and the Salma Dam in Herat province. Other recipients include Sri Lanka at 5%, Nepal at 4%, Bangladesh and Myanmar at 3% each and Maldives at 2%. Moreover, African countries are also slated to receive 3% of this amount.
5. India's foreign aid has been growing continuously over the past few years, rising from \$442 million in 2009-10 to \$1.6 billion in 2015-16 (at an average of 24 percent). Finance Minister Pranab Mukherjee was in Dhaka recently

offering Bangladesh a \$1 billion loan package. On arrival, he said, “we (India) are committed to assisting Bangladesh in addressing its priorities for development.” The loan is intended for the development of railways and communications infrastructure which would allow the transportation of Indian exports to the Northeast via Bangladesh. Contradicting this Rewind a few weeks prior to Pranab Mukherjee’s visit to Bangladesh in the days leading up to David Cameron’s visit to India. The Department for International Development, the U.K.’s bilateral aid agency, found itself responding to public criticism concerning the 250 million pounds that India receives annually as aid money from its coffers. This makes India the U.K.’s single largest aid recipient.

6. Aid strengthens economy: India provides aid to Afghanistan and other friends across the developing world. This is because Afghanistan and these friends also trade a lot with India. Trade is the best antidote to poverty. When our friends are strong, India's interests will be strong even if they don't repay the debts in any way. When India is strong, we will have more tools to solve poverty.
7. Aid reduces migrations: India provides a lot of aid to countries like Sri Lanka that previously had refugee flows into India. By stabilizing Sri Lanka, India can save money spent on managing refugees.(India provided large amount to rebuild Nepal during the earthquake because that will reduce the migrations to our country)
8. Aid pushes out other interests: Sri Lanka was looking to move to China's sphere and that was dangerous to India. This would have increased India's defense expenses and also impacted trade with Sri Lanka [as China can be a bigger partner than us]. However, the aid helped them win back to Indian sphere of interest. In short, that is an investment.

### **Aid and India status as Developing Economy**

It is attributed to multiple reasons and a few are below:

- 1. Corruption:** Almost all the government departments are affected from it. Corruption is regarded as one of the biggest reasons of poverty in India. In the mid-Eighties, Indian Prime Minister Rajiv Gandhi famously said that for every rupee given in aid, 85% disappeared in corruption. Sadly, that figure is probably even higher today.
- 2. Poverty:** Survey says world's 33% poor lives in India. Approx. 20 crore people will not get food.
- 3. Economic policies:** It is believed that economic reforms started in early 1990s are responsible for the fall down of rural economy in India. It also led to the agrarian crisis. Because of high debt, poor farmers are left with no other choice than to commit suicide. The new policies by the government encourage farmers to switch to cash crops in place of traditional crops. But this has led to a manifold increase in farm input cost which ultimate resulted in the economic burden and thus poverty.
- 4. Illiteracy:** The rural youth is mostly not well educated, lack skill and even not interested in farming. All these are enough for a disastrous and poor future. Government should come up with plans to make villages self-reliant. Skill based education must be provided to the youth.
- 5. Mismanagement and faulty development model:** Much of the fund raised or allocated to the anti-poverty schemes is consumed in administrative cost. So the entire chain that is formed to help the poor does not allow this to happen.
- 6. High population growth rate:** Ever increasing population is not a direct cause of poverty but it is an effect. More people mean the need of more resource, food etc. But if this surplus is trained in a right way then it can take part in the economic development of the country.
- 7. Ever increasing economic inequality:** India's growth model has benefitted to the businessmen but failed when we see that near about 213 million Indians

go hungry every night. Rights of organized as well as unorganized workers are being violated. They are underpaid and not paid according to the industrial growth and ever rising inflation.

8. Attitude of poor: Not only external factors but also the internal will of poor people to remain poor is an obstacle. You must have seen healthy beggars at red light. If they are asked to do task instead of begging then their simple answer is no. Even their kids do not go to school but just beg. They can never come out of this vicious cycle of begging and poverty.

## **Conclusion**

To come out of poverty one has to change his or her mind. Poor must understand the importance of education and its lifelong benefits. There is no shortage of jobs in India. Even if you are not educated you have enough jobs like wrapping the colour, adding buttons to the already stitched clothes and sweaters, making boards for electronic goods etc. I have seen people earning from these kinds of jobs and sending their kids to school to have a better future. India needs great political leaders to push the nation in a forward direction. Productivity and how to use human resource for the productivity must be focused. India must educate its every child so that a resource can be added. India must have a clear economic vision and a great system to execute this. Confused ideologies must be separated from the clear-cut and result oriented ones. India must be free from corruption to become rich.

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