



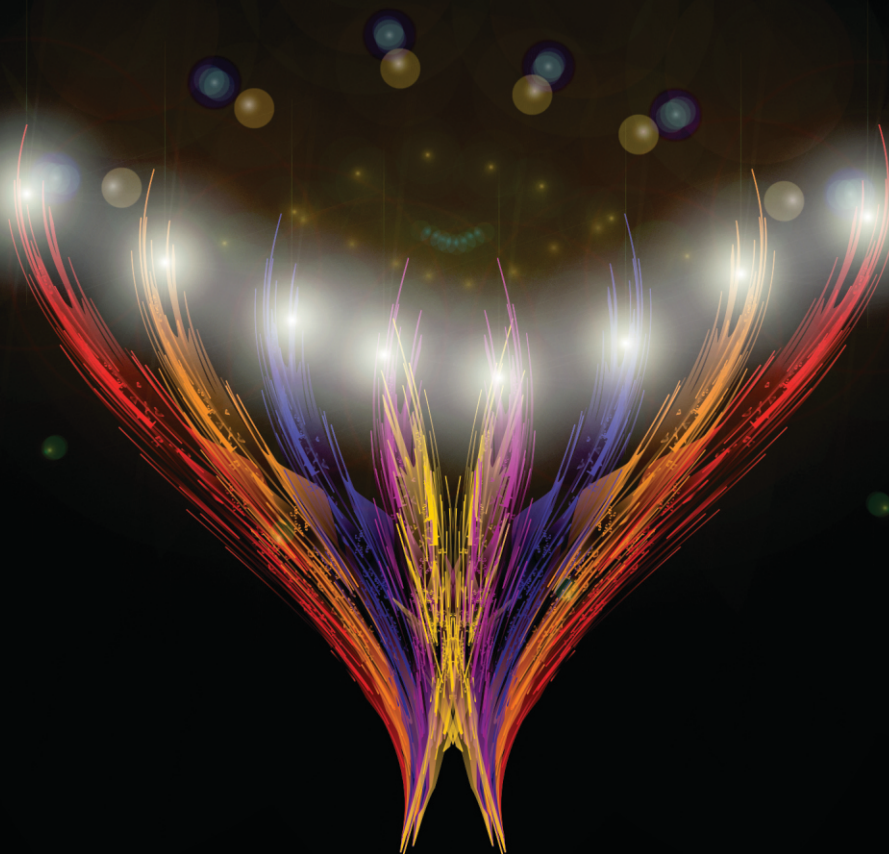
Kishinchand Chellaram College

Churchgate, Mumbai - 20



Srujan

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Editor's Note.....

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Dear Friends,

Srujan, the academic journal of K.C College will serve as a forum for the teachers to share their research and pedagogical insights with fellow colleagues and research scholars thereby facilitating a process of critical scholarship.

The articles in this issue explore different facets of human relations in the context of an increasingly complex global humanscape. From examining the role of technology and self help groups, leadership patterns and communication processes within the corporate sector to exploring issues of ethics in scientific research, the articles in this issue emanate from empirical inquiry, classroom debates and discussions as well as other critical engagements.

The papers in this issue have been divided into two major sections, Humanities and Social Sciences and Pure Sciences. We propose to expand in future and forthcoming issues will include apart from articles and essays new features like book reviews and notes, points of view and discussions on topical issues and will also reach out to a larger audience.

We look forward to your continued support to the Journal as well as contributions from all of you who write, speak and feel on issues pertaining to your area of research and concern.

— ***Dr. Hemlata Bagla***

Foreword



Srujan, is a laudable endeavour on the part of the Research Committee to bring together research papers and articles authored by faculty members in the form of an academic journal. The theme for this issue is “Fusion and Fission of Human Relations”, a topical theme in the current scenario when familiar truths and established facts about human development are being increasingly contested. In our quest for a modern, rational scientific world are we setting aside questions of ethics and human relations? How do the applied and pure sciences interpret or negotiate human relations? How does our world evaluate the impact of technology on human relations? These and other pertinent issues have engaged the attention of the contributors of this issue.

I take this opportunity to compliment the teachers for contributing papers to this issue of Srujan and I wish the Research Committee every success.

— ***Ms. Manju Nichani***
Principal

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Informal Organization and Decision Making at the Workplace

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Abstract:

Society as a social system is a complex network of interpersonal relationships among humans. The different levels of interpersonal relationships tend to generate various kinds of prescribed organizational relationships to fulfill specific functions in society. The formal organizational structure gives rise to informal structures and relationships which can impact individual behavior and also collective performance. This study makes an attempt to study the impact of informal relationships on decision making process in the formal, structured organizations. The dynamics of these relationships in six organizations from the fields of education, health and industry in terms of the emergence of these networks, the functions that they perform for members and the impact of these networks on their own decisions as well as those set forth by management have been examined.

Keywords: prescribed organizational relationships, formal organizational structure, informal relationships, collective performance, decision making

Informal communication occurs at all levels in an organization [Tripathi and Reddy 1983]. The emergence of these networks can be understood by factors such as proximity at the workplace, similarity and diversity in attitudes and socio-economic backgrounds and also problems faced by members in organizations. Technology can also shape the nature of interactions at work. People can come together in informal networks for the satisfaction of mutual interests and goals, security, social needs and self – esteem [Greenberg and Baron 1997].

Informal networks manifest themselves in organizations in the form of ‘cliques’ and ‘friendship groups’. Within the informal networks of relationships, members can play a variety of roles. They develop norms of behavior for themselves. These are not officially enforced through formal rules. However, conformity may be induced by group members.

The informal networks may be highly cohesive. Similarities of attitudes, values, opinions and behavior bind people in these networks. However, over a period of time differences may develop. The extent to which members are willing to resolve their differences has an impact on cohesiveness.

The factors affecting informal networks of relationships are number and composition of members. Studies on group structures indicate that smaller groups are faster at completing tasks than are larger ones. At times, while performing a collective task, members may exert less effort. In terms of composition, greater heterogeneity of members in informal networks contributes to diverse inputs in terms of ideas and opinions. Within these networks certain processes like synergy and social facilitation can operate [Robbins 2003: 238].

These relationships are characterized by uninhibited behavior. Members share trials and tribulations. Informal communication can help in educating members about organizational policies and issues. The communication within these networks can encourage relational learning at work. It can also foster cooperative relationships among multifunctional work groups. Informal interaction contributes to social capital formation by fostering an exchange of skills and sharing of opinions. Informal communication can also take place via cell phones and community web sites as well.

A form of informal communication is known as grapevine. This communication provides management with feedback about workers. It helps in interpreting management policies to the workers. Information can be modified in the course of travel. Informal communication patterns may be studied by using the sociometric technique developed by Moreno.

Members in informal networks can have distinct identity. Decisions undertaken generally represent the consensus of collective mind. This calls for accountability and can be a unifying experience for group members. However, this may increase individual's dependence on others. Members may be forced to conform to common decisions. This can impair decision making.

Informal networks among employees may influence the approach towards management policies [Mayo 1933]. Management may perceive informal relationships between employees to be the root cause of organizational problems. It may restructure the informal groupings of its staff. Employees may engage in informal relationships in the management hierarchy. However, these friendships may be formed because of the purposes served by the individuals.

The study has focused on the factors leading to the emergence of the informal relationships, the nature of interactions among the members these networks, the functions that these networks perform for members, the process of decision making within them and their impact on managerial control.

The research process

The study explored the following hypothesis: informal relationships affect decision making at employees' personnel level and also administrative and policy level in the formal organization.

A comparative analysis of six formal organizations in Mumbai (two companies representing industrial production units, two hospitals representing health services and two colleges representing educational services) was undertaken.

The study used non-random or non-probability sampling design. A sample of seniors in terms of managers from industrial production units, managers, Medical Superintendents and Deans from health service organizations, Heads of Departments, Vice Principals and Principals from educational service organizations was taken. A sample of middle – level employees in terms of officers and executives from industrial production units, junior medical officers, nurses and administrative staff from health service organizations, lecturers from educational service organizations was also taken.

The variables used in the study for the senior personnel aimed to gather information about their impressions about the employees. An attempt was made to understand how employees' perceptions of their jobs brought them in informal relationships. It would also help to understand how the process of decision making operated within these networks. The responses from the middle-level and senior personnel were compared to develop an overall perspective to the study.

Findings

The senior personnel in all the organizations felt that employees communicated better not only among themselves but also with them. Generally collective decisions were taken in the interest of the organizations. Employees could engage in informal interactions among themselves. However, they did not conspire against their seniors.

In the case of employees, the tendency to identify not only with the organization that one belonged to but also to different networks was inevitable. In all the organizations the employees revealed the desire to relate to their co-workers informally.

When it came to decision making, employees preferred to think independently and make their own decisions. They felt that they were capable of handling their own problems and did not desire interference from any quarter. They did what they felt like doing and developed their own perspectives. They did not mind listening to others but the final decisions were their own.

Physical proximity at work could play a key role in the setting up of these networks. However, people from different departments could also possess similar ideas and values which could bring members together in these networks of relationships.

Though collectivities were formed, individualistic tendencies in decision making were strong enough for members to assert themselves. Everyone wanted to be heard. Everyone wanted to have a share in the decision making process.

Therefore employees rarely engaged in defying goals prescribed by the organizations. The study revealed that informal relationships do not impact decision making in structured organizations for middle-level personnel and managerial staff.

Notes

1. Greenberg and Baron [1997: 256] based on Benne and Sheats [1948] from their article "Functional roles of group members" have explained the roles played by group members in terms of task, relations and self oriented roles. Members in informal networks also play these roles. Very often members find themselves playing conflicting roles.
2. The German psychologist Max Ringelmann's 'rope pulling' task as mentioned in Greenberg and Baron [1997], showed that individuals exerted less pressure while pulling in the presence of others, highly characteristic of social loafing.
3. Davis and Newstrom [1998], Robbins [2003] and others have written on the grapevine. It coexists with management's formal communication system. The term originated during the Civil War. Intelligence telegraph lines were strung loosely from tree to tree in the manner of a grapevine. Messages from the lines were incorrect. Any rumor was said to be arising from the grapevine. Today the term applies to all informal communication, including company information that is communicated informally between employees and people in the community.
4. According to Bhandarkar and Wilkinson [2000: 246] the technique of sociometry involves asking group members to indicate whom they would like to be associated with. The data collected may be presented in the form of a sociogram.
5. A phenomenon in which conformity plays an important role is groupthink. According to Miner [1992: 207], Irving Janis [1972] in his book *Victims of groupthink: A psychological study of foreign policy decisions and fiascoes* group members engage in collective rationalizations. They develop stereotypical notions of out-groups.

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'NLP & Communication'— An Aid to Human Fusion

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Abstract:

Communication is an exchange of both verbal & nonverbal information but this paper studies communication on the basis of Neuro Linguistic Programming perspective which instead of focusing only on overt communication goes deep into the human mind and discovers the intricacies of communication taking place there and explains how one can effectively utilize and control these seemingly automatic processes for ones benefit. Richard Bandler & John Grinder the discoverers of NLP found that people communicate about their experiences to themselves and others by changes in their neurology which is determined by the type of information received by their sense organs. This neural activity initiates changes in the verbal and non verbal communication cues of the person. Also depending on their preference some people prefer the auditory or visual or kinesthetic mode therefore if there is a proper coordination or match between two communicators preferred style and information channel it will aid in communication thereby aiding rapport, understanding, conflict resolution which is essential for human relations to develop this section has been dealt in the research evidence section of the paper.

Introduction

Communication has been an indispensable component of the living world right from early civilization up to the modern world. This is because whatever the situation, be it a job interview, a company meeting, negotiation between world leaders or internal family matters the person who employs effective communication emerges the winner.

Therefore the need of the hour is a capability in effective communication hence several fields purporting to enhance effective communication have mushroomed all over the world. One field which has gained prominence in recent times is a field known as Neuro Linguistic Programming (NLP) which provides people with tangible methods to attain effective communication.

History of NLP

NLP was discovered by Richard Bandler & John Grinder in the early 1970s at Santacruz University, California, USA. They observed the working of outstanding therapists to find out what made people excel in their respective fields & they identified certain patterns of communication used by the therapists which seemed to make all the

difference these patterns were called 'Neuro Linguistic Programming' which gained importance as an aid to effective communication.

Importance of NLP in Communication

*"Tell me & I'll forget,
Show me & I may not remember,
Involve me & I'll understand."*

This Native American proverb clearly emphasizes the importance of arousing the intrinsic interest of the receivers in the communication process. Thus a communication style which matches the preferred information processing, understanding and thinking style of the receiver facilitates the communication process. The basic question then is how to identify the preferred style of people and the fascinating field of NLP provides the answer.

NLP classified the preferred thinking style of people into preference for auditory, visual or kinesthetic information which is labeled as Representational system.

Representational system

People take in information about the world through any one or more of their sense organs, on receiving this information sense organs carry this information to the brain and present or represent it to the brain in the form of mental images, internal sound tracks and felt spatial constructs. NLP researchers have termed these different styles of representing information as representational systems or preferred thinking styles. Since each representational system corresponds to one of the five sense organs there are five different types of representational systems but in everyday life auditory, visual & kinesthetic systems are used most often.

Details of the three widely used representational systems are given below:

(1) The Auditory Representational system

This system consists of the external sounds people hear and the internal sounds which they create. People preferring the auditory system understand the world through sounds & words which are indicated by their style of language

I hear what you say
Sounds good to me

(2) The Visual Representational system

This system consists of external objects which people see and internal images they create the visuals use words like

Looks good to me
I see what you mean

(3) The Kinesthetic Representational system

This system consists of things people can feel which is reflected in their style of language

I feel good about that

But simply having knowledge about how the brain functions is not enough because ways to use this

knowledge have to be devised to aid in effective communication. The first step in this direction is the identification of which representational system is preferred by oneself and others which can be ascertained by identifying the predicates used by people. Once the representational style is identified people can use it to establish rapport by matching their communication style to the preferred style of the person. Yapko (1981) found that subjects given a hypnotic induction matching their preferred predicates relaxed the most. Mattar (1980) found that visuals and kin esthetics better comprehended questions containing predicates that matched their representational systems. Shobin (1980) studied the effect of verbal pacing on the development of initial therapeutic rapport using modified verbal pacing a condition in which the interviewer matched the subject's voice tone, tempo of speech & sentence syntax but mismatched the subject's predicate language leading to positive results.

Conclusion: The key to effective communication which is very essential for establishment of human relations or human fusion lies within each person the basic difficulty is they don't know how to apply it. NLP has helped in the identification and application of this key which is the representational system leading to positive results.

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Privatization of Education and Inclusive Growth Objective of Eleventh Plan for Achieving Global Leadership.

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Abstract:

India is committed to the goal of universal elementary education for all children. This goal is part of the Education for All (EFA) goals adopted at the World Education Forum, Dakar in April 2000. The Millennium Development Goals (MDG) also includes universal primary education and promotion of gender equality and empowerment of women. The Eleventh Plan (2007-12) document gives importance to inclusive and sustainable development of our economy. But privatization of primary and higher education has created various disparity related issues. Privatization of education has been considered to reduce education subsidy, to improve education quality in the current global competitive environment.

1. Introduction

Education in India has a history stretching back to the ancient urban centers of learning at Taxila and Nalanda. India's improved education system is often cited as one of the main contributors to the economic rise. In 1950-51 India had 27 universities, which included 370 colleges for general education and 208 colleges for professional education (engineering, medicine, and education). At the beginning of the 2006-2007 academic years, India had 369 Universities and 18,064 colleges. The private education market in India is estimated to be worth \$40 billion in 2008 and will increase to \$68 billion by 2012.

2. Plan allocation for higher education

The First Five Year Plan (1950) the share of resources for higher education was only 9%. However, its share in the second plan doubled to 18% reaching a high of 25% in the Fourth Plan. In the Fifth Plan it was 28%. From the Sixth Plan onwards (the 6th Plan 21%, the 7th Plan 16%, the 8th plan 10%, the 9th plan 9%) one finds a consistent decline in the share of allocations to higher education reaching the lowest share of 7% in the Tenth Plan (2002-2007) period (MHRD, 2005). To attain the target of universalization of elementary education, the share of education in GNP needs to be increased to 6% (Varghese, 2000).

3. Sources Of Income For Higher Education

The funds for higher education in India comes mainly from three different sources, viz, government, fee income from students and other sources of income from philanthropy, industry, sale of publications, etc.

3.1 Student fees

Government of India had constituted a number of committees to examine the issue of mobilization of resources for central universities Justice K Punnayya committee (UGC, 1993), Dr D Swaminathan committee (AICTE, 1994), Dr.M.V.Pylee committee (UGC,1997), Dr. Anandakrishnan committee (UGC,1999) to formulate the revision of fee structure committee under the chairmanship of Dr. Mohammad-ur-Ruhman (UGC 2000). All these committees have a consensus that there is an urgent need for upward revision of fees chargeable by universities and colleges from a reasonable to a substantial limit.

While examining the finances of universities in India in the post reform period, Tilak and Rani (2002) found that in the decade 1990, in a sample of around 40 universities, there had been modest to steep increase in students' fees of various types. This indicates that the fees are already higher, nearing various committees' recommendations. Very steep increase in fees might compel a good number of students from low and middle income

families and women not to go for higher education, and some rich students to opt for studies in abroad.

3.2 Student loan

Student loans are currently in operation in more than 80 countries around the globe. Heavy reliance on such student loans will discourage students from low income families, women, and other weaker sections and minorities from participating in higher education.

4. Need of Privatization

If India has to be amongst the category of the developed countries, it must provide access to higher education and technological skills for at least 20% of the youth in the relevant age group by 2020. In order to achieve this ambitious goal, the government in India has no other option but to rope in the private sector and private investment in higher education in a big way.

4.1 Declining Public Subsidies on Education

Government of India (1997) has proposed to reduce subsidies on non-merit goods. In case of the education sector, education up to elementary level is considered as a merit good, and education beyond elementary level, i.e., secondary and higher education, is labeled as a non-merit good.

4.2 Need of Education Subsidies: The Rationale

There are three important economic justifications for government funding for higher education as:

- 1) Higher education investments generate external benefits important for economic development, such as the long-term return from basic research and from technical development and transfer which is essential for competition and globalization.
- 2) Private investment alone in higher education would be socially sub-optimal.
- 3) Increased role of market undermines the participation of meritorious students from economically disadvantaged groups (World Bank, 1994).

The concern for equality of opportunity has led to almost universal agreement that the government should subsidize education.

4.3 Declining Public Expenditure on Education

Public expenditure on education as a proportion of GNP has been far below the national target of spending 6 per cent and in recent years declined from above 4 per cent in 1990-91 to about 3.9 per cent in 1998-99. As a proportion of GNP, public expenditure on higher education has declined from 0.55 per cent in 1989-90 (it was nearly 1 per cent in 1980-81) to 0.39 per cent in 1998-99.

4.4 No Change of fees

The amount of fee levied remained almost unchanged over a long time, while the cost of education increased. This has resulted in an increasing cost and fee disparity in education. Therefore, there is a justifiable case for increasing the fee to be levied from students of higher education.

4.5 Professional Courses

In the 80s, a large number of institutions offering professional courses were set up in the private sector. Such capitation fee colleges represent a case of totally leaving the responsibility of education to the private sector (Tilak, 1992).

4.6 Open universities and correspondence courses

Enrolment in higher education in the open universities and correspondence courses has increased in India during the 1990s (Srivastava, 2002). It needs to be noted that this sector does not necessarily cater to the age group which normally attends courses in universities and colleges as most of the students are earning and learning and above 25 years in age and has capacity to pay.

4.7 Need of foreign educational institutions

In 2006 there were more than 150,000 Indian students studying abroad. The RBI estimate of expenditure on this foreign education could be about \$3.5 billion in 2005-06. To save foreign currency it is better to have good private and foreign educational institutions in India itself.

4.8 International trends in private higher education

Private higher education has been playing a major role in Japan, South Korea, Taiwan, Taipei, Indonesia, and the Philippines. In these countries, up to 80 percent of students attend private institutions. Private higher education is reported to be rapidly growing in China, Vietnam, Cambodia, and other central Asian republics as well (Asha Gupta 2005).

5. No need of privatization

Too many new self-financing private institutions present a dismal face, offering poor quality at high cost to millions of students, but going scot-free as the bureaucracy looks away and politicians cash in (Kannan Kasturi, Support India Together 2009). There are following reasons why privatization of education should be avoided.

5.1 Promote Gender Inequality

In the drive for privatization, women as students are the main losers as parents channelize financial resources for son's education, daughter's education is considered to be less important (Jacobs, 1996).

5.2 Regional imbalance of private professional educational institutions

Maharashtra, Andhra Pradesh, Tamilnadu, and Karnataka provide a more conducive environment to establish private institutions, than the rest of the country. Sixty per cent of the private medical colleges in the country are located here. A similar situation holds for engineering and nursing. The rapid growth of private institutions in these four states has resulted in a strong regional imbalance in the spread of professional education in the country.

5.3 Poor quality of Higher Education

The NASSCOM-McKinsey Report of 2005 found that only 25 per cent of Indian engineers were employable in the offshore IT industry.

The National Knowledge Commission (NKC 2005) working group on medical education chaired by Dr. Sneha Bhargava, former Director, AIIMS, clearly finds that the rapid expansion of private medical and nursing colleges has led to falling

standards and reduced quality of graduates. Government inability to regulate private institutions is becoming increasingly obvious (Tilak, 1993). 25% of teaching positions nationwide are vacant, and 57% of college professors lack either a master's or PhD degree.

5.4 High Cost of Private Professional courses

The cost of private medical education is so high in India that students are even prepared to go to China to study, despite the language difficulties.

5.5 Politicians as Profit makers

The picture that emerges is of mushrooming private institutions with strong political connections generally providing low quality education but charging high fees and often demanding other payouts.

5.6 Supreme Court ruling on Higher Education

In 1992, in its judgment in *St. Stephens v. University of Delhi* the Supreme Court ruled that "educational institutions are not business houses." In the landmark *Unni Krishnan v. Andhra Pradesh*, the Court reviewed the state's right to interfere in the admission policy and the fee structure of private professional institutions. It held that education, being a fundamental right, could not be the object of profit-seeking activity.

6. Conclusion

The public sector has a preeminent role to play in higher education. Private sector investment has been confined to professional streams, bypassing the majority of students. Furthermore, private institutions are also plagued by severe governance weaknesses, raising doubts as to their ability to address the huge latent demand for quality higher education in the country. Thus it seems that Eleventh plan objective of sustainable and inclusive growth can not be possible by privatization of education sector.

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Promoting Financial Inclusion through Self-Help Groups.

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Abstract:

Financial Inclusion is indispensable for long term sustainability of economic prosperity and social development. Hence NABARD has taken the initiative of extending outreach of credit to the rural poor through its Self-Help Group Bank Linkage program launched in 1992. The program has been a phenomenal success and has aided poverty alleviation, empowered women, improved living standards, enhanced literacy levels and proved that the poor are "bankable". However it has also thrown up certain challenges like regional imbalances, inadequate capacity building, growth of federations and livelihood problems among others. These have to be tackled with the concerted action of the government, banks, financial institutions and the corporate sector to keep the spirit of the program alive.

Banking industry has exhibited tremendous growth in volume and complexity during the last few decades. Despite making significant improvements in areas relating to financial viability and competitiveness, there are concerns that banks have not been able to reach the vast segment of population, especially the underprivileged. Even today those living below the Bottom of the Pyramid have remained beyond the reach of institutional finance. Despite nationalization of banks, the average number of people per branch is 16,000 and close to 60% of rural households do not have a bank account. Over 70% of marginal farmers have no deposit accounts and 87% have no access to formal credit. The rural penetration of banks with respect to demand deposits is as low as 18%. This indicates the extent of financial exclusion which is both a symptom and cause of poverty. Hence financial inclusion which is the delivery of financial services by the financial system at an affordable cost to the vast sections of disadvantaged and low income groups is imperative.

The pursuit of financial inclusion is indispensable for the growth of any country, more so for a developing country like India with a large section of the population living in the unorganised sector. The perils of financial exclusion are manifold. It traps the excluded in a vicious circle of poverty and weakens the growth momentum. Financial

penetration aids the process of economic growth and leads to economic and social empowerment. The GOI and RBI have been taking several steps over the years to make financial services accessible to all. It is not without reason that financial inclusion, financial literacy and inclusive growth are the themes of modern banking. Banking industry has taken rapid strides with IT initiatives and there is an explosion of banking products for the masses.

Against this backdrop, the NABARD has initiated a search for alternative policies, systems and procedures, saving and loan products, other complementary services and new delivery mechanisms that would fulfil the needs of the poorest especially the women. The emphasis was on improving access to microcredit rather than providing just micro credit facilities. One such program was the Self Help Group Bank Linkage Program.

Based on the findings of Action Report Project, the Self Help Group (SHG) Bank Linkage model was evolved in 1992 as a core strategy that could be used by the banking system in India for increasing access of the poor to formal credit. The program has been designed and nurtured by NABARD for more than 15 years. After a pilot phase in 1994 the programme was mainstreamed with commercial and cooperative banks in 1996. The main objective

has been **financial inclusion** by extending outreach to poor households in rural areas, making credit available at their doorsteps with easy access to formal financial services on a sustainable basis and in a cost effective manner.

A typical Self Help group will comprise like minded individuals who volunteer to save small amounts of money in a common pool, out of which, need based loans are given to members for meeting their emergent credit requirements based on the priorities decided by the group members. They exercise close supervision on utilisation of loans and exert peer and moral pressure on members to continue savings and repay the loans promptly on time. In short, SHG is a group of poor persons who own, manage and control a micro level bank of their own, empowering themselves to meet their credit emergencies.

NABARD has been playing the role of propagator and facilitator by providing a conducive policy environment, training and capacity building besides extending financial support for the healthy growth of SHG linkage program. NABARD offers refinance to banks for collateral free loans to groups. SHGs are “linked “ with banks and three broad models of linkage have emerged.

Model 1. SHGs formed and financed by banks. Here SHGs are directly formed by banks. The banks form and nurture groups, open savings accounts for them and provide them with bank credit after satisfying themselves about their maturity to absorb credit.

Model 2. SHGs formed by NGOs and formal agencies but directly financed by banks. These are called NGO facilitated SHGs and is a popular model among bankers. Under this, NGOs and formal agencies in micro finance act as facilitators and propagate the message, organize groups, train them in thrift and credit management. Banks in due course link these groups by directly providing loans to them. More than 70% of SHGs are linked through this model.

Model 3. SHGs financed by banks using NGOs as Financial intermediaries. In this model, NGOs take the dual role of facilitators and financial intermediaries. They form and nurture the SHG and approach the bank for bulk assistance for lending to these SHGs.

Another model has been piloted recently by NABARD. It facilitates formation of SHGs for bank linkage in areas without NGOs. Instead they use the services of committed individual volunteers identified by bank branches.

The outreach of the SHG Bank Linkage program has been phenomenal. Please refer to Table 1 for details.

While the program was slow to take off in the initial years it has picked up in recent years. By the end of August 2008, 2.93 million self help groups, an overwhelming number of SHGs comprising exclusively of women, had been provided credit by banks. With a total amount of outstanding credit of Rs.1,81,00 crores, it is the largest micro finance program worldwide. This impressive growth has thrown up some interesting trends in SHG Bank Linkage programs.

Trends and Progress of SHG Bank Linkage programs in India.

The following trends are worth mentioning.

1) During 2007-08, 87,852 SHGs have been credit linked. This phenomenal outreach has enabled 41 million poor households to gain access to micro finance from the formal banking system, registering a growth of 24.16% over 2005-06.

2) There has been a correction of regional imbalances by the spread of SHG linkage programs to resource poor regions of the country moving away from the concentration in the southern states. NABARD has identified 13 states which have a large poor population for focussed attention. The SHG credit link in these states has increased from 1 million to 1.4 million within a year.

3) There has been an increase in the promotional initiatives by NABARD in areas like capacity building, support to innovative outreach ideas, capital equity support to emerging MFIs etc.

4) Training programs for officers of commercial and cooperative banks and programs for the elected members of the Panchayat Raj institutions to create awareness about Micro finance have been started.

IMPACT OF SHG BANK LINKAGE PROGRAM.

The impact of these programs on poverty eradication and other aspects has been documented through various studies. Some of them are:

a) Rural households which earlier spent 70-80% of credit for consumption are now using it to set up micro enterprises.

b) Income levels and standards of living of SHG members have increased. Members had repaired or renovated houses, bought more livestock etc.

c) There has been social empowerment. They have acquired confidence, awareness and pride in themselves. Poor households now feel that banks respond to their needs.

d) An evaluation study of NABARD had found that 86% of SHG members belonged to the weaker section and the group members had increased their assets by 59%.

e) Attempts at gaining literacy have increased. Member households spend more on education than non-members. School attendance has improved and drop out rates have decreased marginally.

f) There is empowerment of rural women. The women have acknowledged that membership in SHGs had brought gains in the form of knowledge and awareness of the external world and in specific skills. Women play a bigger role in household decision making now and are able to articulate better in public fora. Violence against women has also reduced.

g) Child mortality rates have reduced. There is improved maternal health and ability to combat diseases due to better hygiene and awareness.

h) Expenditure for productive purposes has increased.

i) The program has increased credit delivery to tenant farmers.

j) There has been a positive effect on bankers and their attitude towards the poor. They interact more with members and this has led to a lasting motivational impact on bank officers.

Challenges

While the SHG linkage program has attained the status of a national movement, there are certain challenges to be faced in making this a sustainable program.

1) Regional imbalances have emerged. 52% of the credit-linked SHGs are in the southern states of the country and there is a need for better linkage efforts in the northern, central, eastern and north-eastern states. This is important because these areas have a larger concentration of rural poor. Special surveys and analytical studies have to be taken up in these regions. This will help in identifying factors that affect the working of SHGs and their sustainability.

2) Substantial number of SHGs which are more than three years old and well established are now in a position to diversify their income generating activities. Though NGOs are trying to help, the critical constraining factor is that SHG members face marketing problems besides low level of skills. There is a need to evolve a method for promoting enterprises which create livelihood and employment opportunities among SHG members. Imparting relevant skills and developing their risk taking abilities are some of the areas that require focus.

3) It has been observed that when there is withdrawal of support from promoting institutions there is a tendency for a slip in performance. The solution to this is to nurture the group upto a point

till it becomes well managed and independent. This implies setting up of a proper system of account keeping, auditing, credit management, skill upgradation, etc. The time has come to focus on capacity building of SHG members as many groups are mature groups with increasing business levels. Under this program, the average size of the bank loan is sometimes as low as Rs. 2400 per member. Such low per capita loans do not enable the members to overcome poverty or acquire capital assets. As it is, this program covers the lowest segment of the rural poor who, in addition to poverty suffer from handicaps like low level of skills, illiteracy and inadequate access to information. All this significantly lowers credit absorption capacity. Hence the challenge here is for all stake holders to join hands in a collective effort through various repeat cycles of credit infusion.

4) According to a study in 2004, 82% of households did not have any insurance cover. There is a serious need to introduce micro-insurance products and bring in various players in the insurance sector for development of composite insurance products. These should cover life, health, property, assets and accidents. If there is a government subsidy on insurance for the SHG members it would be the icing on the cake!

5) Another challenge to the SHG bank linkage program has been the emergence of SHG federations. These represent the aggregation of collective bargaining power, economies of scale and a platform for addressing social and economic issues. Considering their role as value addition to SHG functioning, NABARD has decided to support these federations. A policy which benefits both has to be chalked out.

6) The SHG-Bank linkage programs are thriving in the areas where banks are present. However in unbanked areas they are yet to make a foray. The task of taking banking to every nook and corner of India is an enormous one as there are 6,50,000 villages in India and only 80,000 bank branches.

7) As a large number of rural population suffer from financial exclusion, there is a need to bring about financial inclusion through technological inputs on a massive scale in the next few years. This means every rural family must have at least one member with a bank account which will enhance access to deposit account, low cost credit, micro-insurance, money transfer, etc. This would require application of fine technology such as smart cards, biometric IDs, mobile handsets, rural kiosks, etc. Banks while opening accounts of SHGs, should ensure that accounts are opened for individual members so as to take the first step towards financial inclusion.

While the SHG model of NABARD is the dominant model of micro finance in India, financing by Micro Finance Institutions (MFIs) is coming up as an emerging model in India. A vast majority of MFIs in India are non-profit ones which are registered as societies or trusts under the Societies Registration Act of 1860 or the Indian Trust Act of 1882. These acts provide relative ease of registration and formation. Majority of MFIs follow the SHG model in addition to the Grameen approach.

Various experiments have been carried out in the last two decades in developing countries especially Bangladesh, Philippines, Indonesia and Nepal with the help of International Development Agencies to provide alternate credit arrangements for the poor. The Group based approach has been highly successful in almost all the countries. In India, though the Group based strategy has been adopted a little late, the experience of the last decade has been very encouraging. It has benefited the poor women especially who, with their limited access to resources contribute a lot to the economy. This enormous potential has been effectively utilized by organizing them in small groups and inculcating in them the habit of saving. They have responded enthusiastically and have shown their ability to take decision on matters relating to their group, resolve issues and strengthen their collective power.

The bottom of the pyramid customer requires small doses of finance for which banks need to think in terms of designing products that suit them. The focus on financial inclusion serves the interest of both society and banking system. Micro credit through SHG program is an ideal instrument of poverty alleviation. However, the government agencies themselves may not be able to sustain this for long. While the work of NGOs has to be recognized and appreciated, involvement of more people and organizations has to be encouraged. Even Corporates have a role to play provided appropriate environment conducive for their involvement is created by the government. SHGs have the potential to upgrade their operations into small enterprises. But they need support by way of education, information, skill up gradation, training and last but not the least, productive assets. Given the scarcity of resources it is necessary to take a holistic view at the highest level by the Government, Banks and financial institutions and the corporate sector as well to ensure judicious and equitable use of these resources without affecting the spirit behind the movement.

Table 1.: Trends SHG Bank Linkage program

	31.3.2000	31.3.2004	31.3.2008
1.Number of Groups (cr)	1.147	1.079	1.149
2. Cumulative coverage(No. Of families in crores)	0.19	1.67	4.1
3.Women's groups in total (%)	85	90	90
4.Cumulative bank loans (Rs. Crores)	192.98	3,904	18,041
5.Repayment rate from SHG to Bank/NGO(%)	95	95	90
6.Average loan per SHG(Rs)	16,814	36,197	61,678
7. Average loan per family (Rs)	1,016	2,338	2,779

Source: NABARD 2008:A Snapshot of SHG-Bank Linkage in India.

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Leadership and Relationships

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Abstract:

Building responsible business practice into the mainstream of management development is a long-term task that requires a process of cultural change. In order to define and describe the type of behaviors required for corporate responsibility it is necessary to consider leadership qualities, management skills and reflexive abilities. Today, the picture is entirely different. Companies recognize they are actors in large, complex systems and need to interact in a web of relations with different stakeholder groups. Realising corporate success requires a delicate balance of dialogue and action with groups and individuals inside and outside the organisation. Leadership is now about balancing competing demands and engaging people in collective goals.

Keywords: Corporate Responsibility, Team spirit, Competencies, Relationships.

The entire work culture and the environment in the corporate world is changing. The corporate world today is more accountable as well as answerable to all its stakeholders. To achieve success in an organisation the companies have to maintain relations with all the stakeholders. The business world has, two phase responsibilities, on the one hand they have to meet the competing demands of their clients and on the other hand they are responsible to the stakeholders.

Talk to any senior manager in a large company today and they will tell you that the biggest challenge they face is managing complexity. In a traditional hierarchical organisation the role of leading people was relatively straightforward. Influence and authority came with position and status; the boundaries of decision-making were prescribed by functional silos; and the business itself operated in a relatively stable and orderly system.

Businesses of all sizes, in all sectors and across many different countries are facing increasing pressures to make a positive contribution to society beyond the traditional economic benefits that derive from corporate activities. Developing appropriate management behaviours to operate effectively in this new environment is at the heart of debates about the nature and character of

corporate responsibility. Countless books, reports and articles have been written on the business case for organisations to embrace a wider set of social and environmental responsibilities. However, an issue that is less widely researched is how companies go about implementing such practices into mainstream business life? How does a company develop a culture that promotes a sense of corporate responsibility among its employees? How do you integrate corporate responsibility into mainstream business strategy? And perhaps most importantly, how can an organisation enhance the understanding and practice of responsible leadership by developing management competencies for corporate responsibility? This latter question lies at the heart of this research inquiry. In essence, we are trying to identify the management competencies necessary for integrating corporate responsibility into mainstream business practice.

Leadership and Competency

The first question to ask is – why a competency framework? In short, the answer is that most world class organisations use competencies to define and drive high performance. Leadership boosts the organizational competencies and provides a better platform to the organization to carry on corporate responsibility. The concept of corporate

responsibility has faced lots of changes as well as challenges over the years. Leadership is powerful when it brings changes, changes which are positive, changes which are beneficial to the society and the changes which are for the better future.

The chancellor of Germany, Angela Merkel has topped the Forbes list of 100 powerful women for the second year in a row. Not only is she in control of the large European country of Germany, but she is also using her power to tackle challenging issues. Merkel set a challenging target to cut carbon emissions in Europe and argued her case successfully with G-8 leaders. The powerful German woman has an approval rating in her home country of 75%, even after raising taxes.

Team spirit

The success of a leadership is not inherent in the fact that leadership should be achieved individually, in fact the success of the leadership is gaining success as a team, and if a team succeeds it's the leader who wins. The principle for effective leadership is: The best results come not from what you make happen but from what you LET happen.

Importance of Relationships

Leadership is also about maintaining or building relationship in an organisation, leaders can build strong human relations in an organisation. A leader can build and develop strong relationships within the organisation as well as outside the organisation with the competitors, clients etc.

And the success of any organisation depends upon the human relations existing in the organisation. Strong human relations can almost just end all the management problems in any organisation. Because if the human relations are well knitted in the organisation than the organisation would not face the problem of labour turnover, stress, absenteeism, retaining people etc. The leaders should maximize the potential of their workers and should have the skills to get the best out of them. Therefore the better the relationships in the organizations are developed, better the performance of the employees and easier it

becomes for the leader to carry on his responsibilities.

Great Leaders

Effective leadership does not come from mere knowledge about what successful leaders do, or from trying to emulate the characteristics or styles of noteworthy leaders, or from trying to remember and follow the steps, tips, or techniques from books or coaching on leadership. And it certainly does not come from merely being in a leadership position or in a position of authority or having decision rights. In fact effective leadership comes from the inherent qualities by motivating people and committing them for the work. A better understanding of the employees can help the leaders' in not only in better growth of the organization but also adds to the success of the leader.

An individual, who has had profound influence on others, on institution or on society, possessed three common attributes: vision, discipline and passion. There are few examples from the history. These three attributes rule the world and they represent the leadership that really works. For example, George Washington had the vision of building a new nation, united and free from foreign interference. He disciplined himself to learn how to recruit, supply and keep people from deserting the Revolutionary Army angered by discrimination against colonial military officers, British land policies, and restriction on U.S. expansion, Washington was passionate about the cause of liberty.

Mohandas K. Gandhi was instrumental in establishing India as an independent state though he never held an elected or appointed office. He had no formal position from which to lead people. Gandhi's moral authority created such strong social and cultural norms that it ultimately shaped political will. He governed his life by an awareness of a universal conscience that resided within the people, the international community and the British themselves.

Transformation

Leadership is the capacity to translate vision into reality. Continuous innovation and constant improvement in quality requires more and more effort from workers, who are constantly up against new technologies, cultural changes, and intense international competition. If we stop to think for a moment, we will conclude that not all of this modern explosion and changes in working habits comes exclusively from an ever changing technology, but also from the creative performance of people. People are the real force behind this transformation, and it is the people that are paving the way towards the new millennium. What can a sophisticated machine do if there was no one to invent it in the first place? To attain success we depend on people and people depend on leaders. Leaders that have the capacity to reinvent companies and can get the most out of their collaborators stand tall.

But first, leaders must look within themselves to find new ways of influencing people and changing the course of companies. It is the leader that must be the first to change. The leader then gathers followers, but not those that only do what they are told. Leaders want mature and responsible people that can look ahead. As a result a partnership will be formed with those people who are personally committed to themselves and the success of the business.

Responsibility of a Leader

Leaders assume the responsibility of keeping teams together. They have the obligation to take command, establish rules, and determine values and principles that will lead to success. The leader must look at leadership as a responsibility and not as a position of privileges. The effective leader is responsible for all final decisions, and he must not fear the force of his associates or subordinates. He must encourage, instigate and be proud of all those that collaborate with him. The leader must look at others success as being his as well.

Therefore, the leader with the help of the strong knitted relationships can be far more productive than any other generation. The leader should be

open to change so as to adapt to the challenges and the changes for the better management of the organisation. This helps in not only increasing the productivity of the organisation but also increasing the overall performance of the employees.

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Yesterday, Today, Tomorrow: The Changing Face of the Indian Woman Protagonist

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Abstract:

This paper traces the change that has been wrought in the Indian woman protagonist in the works of contemporary women writers of Indian English. The rise of feminism in India, the liberalisation of the economy and the wider reach of education have all made the Indian woman a force to be reckoned with and this is reflected particularly in the contemporary fiction of Indian English Women Writers. The works of a few writers like Irawati Karve, Nayantara Sahgal, Manju Kapur and Jhumpa Lahiri have been discussed, while a few others like Chitra Banerjee Divakaruni etc have been mentioned. The contemporary Indian woman protagonist mirrors the Indian woman today - a woman who knows her mind and is strong enough to fight all odds to achieve it.

Since ancient times, Indian society has been an orthodox and conventional one with its women living passive lives and being regarded as upholders of that tradition and culture. Manu's code of conduct has been inflicted with all its rigidity upon women. However with changing times, societal norms have also undergone changes and so too have women. British rule, independence, education for women, increasing westernisation and the liberalisation of the economy have produced emancipated women for whom freedom of choice has been of the utmost importance.

The Woman Protagonist in the novels of women writers in Indian Writing in English, best mirrors this change. Though the male writers have also delineated fascinating women characters, yet these women have hardly ever been the central figures and have often merely conformed to societal ideals. Hence most women characters of male novelists have been created around the mother figure ideal of a Ceres or Demeter and any protest by them has also been feeble. However, women novelists writing in English have attempted to project the Indian woman as the central figure and have succeeded in presenting her predicament most effectively. We see that the Indian woman protagonist of such fiction has transformed

radically and is in tandem with the revolutionary pace of the society, both of India and the world.

This paper, however, begins with a powerful woman protagonist created by men, from our own mythological epic, the *Mahabharata*. The Vedic period worshipped women in theory and religion but the actual social reality was a contradiction that is well depicted by the life of **Draupadi**. Hers is the first feminist cry of protest recorded in Indian literature. Draupadi was the daughter of Drupad and the wife of the five Pandavas. She was born of the fire and so was fiery. She did not hesitate to speak up against injustice in a strongly patriarchal society where she was considered a mere chattel of her husbands. **Irawati Karve** in her work *Yuganta* says,

She was not one to suffer in silence, however. She clenched her fists and cursed; she burned with anger. When her brother Dhrishtadyumna visited her in the forest, she wept continuously and cried with bitter rage, 'I have neither husbands, nor brothers, nor a father. If I had, do you think they would have stood for my being insulted like this?'

When everyone had left, she again brought up the subject, trying in vain to persuade Dharma to

take revenge against the Kauravas. (Ch Draupadi, pg 88)

Keats said “Heard melodies are sweet, but those unheard are sweeter.” Draupadi’s was the ‘Unheard melody’ that the world woke up to only in the 20th century literature, when the feminist movement strengthened in India. Hers is the first tempestuous extraordinary spirit that is heard in Indian literature.

Draupadi symbolises the ‘caged bird’ of **Maya Angelou**, the famous Afro-American poet who wrote ‘Why does a caged bird sing’. She is the bird that longed for and sang of freedom and equality.

Let us proceed straight to the Indian National Movement in the 20th century. This movement under the leadership of Mahatma Gandhi led to further emancipation of Indian women as he involved women in the struggle for the freedom of the country. He vehemently criticized traditions such as child marriage, purdah and prohibition of widow remarriage. His stance was seconded by many educated men and thus inspired and encouraged the Women’s liberation movement started in the country.

After independence, we find more and more middle class and upper class women becoming conscious of their rights. **Nayantara Sahgal** is a writer whose women protagonists symbolise this consciousness. Sahgal is the daughter of Vijaylakshmi Pandit and the niece of Pandit Jawaharlal Nehru and had been exposed to education in the United States. Her heroines are caught in a conflict between conformity to age-old restrictions and modernity that education gave them. They are in a conflict between sexual passivity and sexual emancipation and between silence and speech. **Simrit’s** story in *The Day in Shadow* is actually Nayantara Sahgal’s own story and the crushing divorce settlement thrust upon her by her husband. Simrit in *The Day in Shadow* is denied equality by her husband and her voice is stifled even in the ordinary decisions of every day life, not even in the choice of curtains or chair covers. Hers is the ‘suffocating suffering of

servitude’ [1] She is finally estranged by her husband’s growing obsession with power and possession and his lack of love and care for his daughters. She walks out of her marriage taking her children with her. However this is not the end to her suffering as a brutal divorce settlement is inflicted upon her. She at first suffers passively thinking of the settlement as a part of her ‘karma’, until Raj uncarves her and helps to free her to become a ‘New Woman’. A woman, who takes decisions, makes choices and becomes aware of herself as a woman [2]. Simrit’s divorce in *The Day in Shadow* does not imply that marriage has failed as a social institution but that there is a need for a reciprocal relationship in marriage. It is a partnership based on mutual respect and concern and has not become a superfluity even today when divorce is a social reality. Simrit takes a stand but still needs the support of another modern and progressive man to ultimately find herself.

The recent novel of **Manju Kapur**, *The Immigrant*, is set in the post emergency phase of India. It tells the story of **Nina**, a 30-year-old single woman who lives in Delhi with her mother and teaches English literature at Miranda College, Kapur’s own college. Nina has suffered a broken love affair and seeks an escape from her lonely desultory life. She has an arranged marriage with Anand, an Indian settled in Halifax, Canada and thus begins her journey as an immigrant to another country and culture. Indians who left the country at this time and became NRIs in countries such as USA and Canada, were envied by their friends and relatives. Post-emergency India was just not the place to be in. Many people left the country to settle for greener pastures abroad. The sense of freedom from the shackles of family and restraints, the power of the dollar and the openness of the western culture were easy lures for Indians emigrating. A marriage to an NRI was sought after and if someone had a close relative in one of the developed countries, then this made for wonderful avenues for boasting in social circles. Ananda has his own complexes and inadequacies, but in Delhi circles, he is a proud NRI.

Nina is almost on the shelf as she is nearing 30 and still remains unmarried. Her mother's only wish is to see her daughter settled in life. Once the marriage is accomplished, Nina reaches Halifax and finds her teaching degree to be useless there. The conflict between her vegetarian Indian traditions and meat eating western society are well delineated. At first Nina is totally dependent on her husband but eventually becomes a librarian and develops her own identity. After some initial reluctance and difficulty she realises the practicality of the Canadian way of life and adopts it. Her marriage runs into rough weather and both she and her husband have extramarital affairs. However, she is not happy with the direction of her life and her mother's death leaves her free to make her choices and live her life in her own manner in another city. She realises that *'there is no going back for an immigrant but there is no staying still either'* (pg 333, *The Immigrant*). Nina defies traditional restrictions and finds herself, emerging ultimately as a strong woman. In fact one feels sorry for the husband, Ananda, at the end. Kapur's Nina is a real woman full of weaknesses but strong enough to move forward and rebuild her life, leaving everything behind her.

Jhumpa Lahiri is another acclaimed Diaspora writer who in her new work **"Unaccustomed Earth"** takes up from where Manju Kapur left off in *'The Immigrant'*. Lahiri in her earlier works has written about the travails of the first generation Indian immigrants anxieties and problems of creating a life in the U.S, but in the short stories of *Unaccustomed Earth*, she talks about the second and third generation settlers who are more assimilated into the American way of life than their parents.

In the first story **Unaccustomed Earth**, we see **Ruma** happily married to an American and expecting her second child, caught in the dichotomy of being an independent American and of behaving with her father in the traditional Indian way that she feels is expected of her, especially after the death of her mother. Ruma has always made her own choices in life and has been a successful lawyer. But with the advent of another

child, she is now a stay at home mother who has recently moved to another city with her family and is suddenly living the life of her mother.

"Growing up, her mother's example — moving to a foreign place for the sake of marriage, caring exclusively for children and a household had served as a warning, a path to avoid. Yet this was Ruma's life now." (pg 11, Unaccustomed Earth)

Ruma has not been close to her traditional Indian father and now connects to him through her small son, Akash. Surprisingly, her father is uneasy about his daughter not working and being only a homemaker. He, who had never thought of letting his wife work, now urges his daughter to rethink and start hunting for a job. He asks her the very American question, *"Will this make you happy?"* (pg 36, *Unaccustomed Earth*) and tells her not to isolate herself and look for a job as *"Self reliance is very important."* (pg 38, *Unaccustomed Earth*).

In this story Jhumpa Lahiri paints the modern working woman's dilemma. The modern woman is a successful career woman until she has to balance the needs of young children, the exigencies of pregnancy and so on.

This problem has also been emphasised by **Betty Friedan** in her work, **"The Second Stage"**, where she says that the first stage of feminism had meant being involved in breaking the stranglehold of the feminine mystique, while in the second stage, a woman needs to abandon her rage and anti family, anti male position to go back to family since the family is the source of a woman's power.

However, things are never in black and white and urban and rural working women are struggling to balance home and work and are trying to turn themselves into superwomen by battling at all fronts, daily.

We have other acclaimed writers like **Kiran Desai** and **Arundhati Roy**, who have today lighted up the literary scenario with their award winning works.

The present is bright and augurs well for the future. Writers like **Bharati Mukherjee** and **Anita Nair** are taking the ball forward by creating fiction where the women protagonists are individuals at peace with their convictions, sexuality and identity.

The Woman protagonist of Indian English has definitely come of age and has broken the mould. She is a progressive woman who is strong, makes her decisions and exercises her choices. Today more than ever we find interest being revived in Draupadi once again, especially through the novel of **Chitra Banerjee Divakaruni**, *The Palace of Illusions* - a story of Draupadi's life told in her own voice. Draupadi is a resonant prototype of modern feminism living within her own patriarchal restrictions and so will always be a source of interest and inspiration to the Indian English writer.

The future women protagonists of Indian writing in English will be strong women comfortable with themselves and their multi tasking roles and drawing strength from their essential sensitive and emotional core. The male characters will also be progressive and believers in the empowerment of women, thus reflecting the direction in which our society is heading. Women had since ages been led but now they are the leaders.

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Mapping memories: Reading Mira Kamdar's *Motiba's Tattoos* as a feminist auto – ethnography.

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Abstract:

*The primary goal of the feminist movement has been to recover and honor the specificity of women's experience, history and cultural significance by making women's voices and stories audible. Influenced by postmodernist theories and interrogations of difference, 20th century women writers have used narrative tools of autobiography and memoirs, as a site for cultural critique. The contradictory and fluid subject positions lead them to intervene in their cultural fictions interrogating and re-reading the stories for their own purposes. Autobiographies become the basis of the early feminist critique of patriarchy. This paper examines Asian American writer Mira Kamdar's work *Motiba's Tattoos* as a valiant attempt to recover and celebrate the legacy of her grandmother amidst a simulacrum of cultural identities in a globalized world .*

Key Words: Auto ethnography, Globalization, Diaspora, Identity formation

The story of my grandmother's life and the lives of her descendents is the story of leaving home; of losing one's life...[Motiba's Tattoos, xxiv]

The recovery and study of women's narratives have contributed a great extent to the growth of literary criticism by and about women .One such example would be *Incidents In The Life Of A Slave Girl [1861]* by Harriet Jacobs recovered from obscurity in 1987 by Jean Fagan Yellin. The text provided a different paradigm to critics to view slavery as well as the way in which the woman narrator places herself in American society. It also emphasized the invisibility of women in history, science, and psychology. Pioneering research work by scholars such as Sandra Gilbert and Susan Gubar, Elaine Showalter focused their attention on specific issues women writers experienced as they defied cultural expectations in the act of writing.

According to Leigh Gilmore postmodern practices in crafting memoirs, writing the text becomes a site of identity production that both resist and produce cultural identities. A memoir provides a means to assert an autonomous selfhood, ability to resist social limits and disseminate power and agency for women. For instance, Maxine Hong Kingston's

The Woman Warrior juxtaposes myths and realistic narratives as a formal device that highlights the conflicting discourses and ideologies she negotiates in the process of constructing a workable identity in United States.

Sidonie Smith posits that the structure of traditional autobiography has been severely tested. Since there remains no self, no authority, no truth outside discourse, traditional autobiographies lose any special status. The genre almost seems to be threatened with extinction .Yet the genre is important at a time when women, people of different races, colonized people are demanding their own self-representations. By disregarding the genre, we would encourage the erasure of marginalized peoples, to silence the heterogeneity of their oppressions, in service to the impersonal technologies of textuality. Female writers of memoirs resist hegemony and attempt a degree of agency while recognizing the role played by society in constructing their identities. Therefore, the traditional boundaries of autobiographical texts and fiction are subverted, by subverting readers' desire for coherent narratives. The fusing and blending of narrative devices, use of language provide tools to defy hegemonic constructions of identity and womanhood.

An examination of recent memoirs reveals fictional elements incorporated in the text, which undermines the rigid constructs of the genre. These genre bending texts have been termed as creative non-fiction by writers Robert Root Jr. and Michael Steinberg in their work *The Fourth Genre*. [1998] The collapse of generic boundaries make it possible for a variety of texts such as personal essays, academic and cultural criticism, literary journalism to be examined under this category. In this context, Auto-ethnography becomes an important discipline of study. Carolyn Ellis defines Auto-ethnography as “research, writing, story, and method that connect the autobiographical and personal to the cultural, social, and political. Autoethnographic forms feature concrete action, emotion, embodiment, self-consciousness, and introspection portrayed in dialogue, scenes, characterization, and plot. Thus, autoethnography claims the conventions of literary writing.” [xix]

Postmodern feminist theories accept the inadequacy of relying on a single grand narrative. Ethnic and immigrant writers used memoirs to impose order on an experience that was both disruptive and confusing. It provides a record of a distinctive mental odyssey out of which women have sought to become a whole person with a bi-cultural identity. The works reveal paths taken by them to emerge from circumscribed patriarchal backgrounds and become more empowered as career women, writers and intellectuals. Narratives become sites for power struggles between different value systems of different cultures. Autobiography enables the writer to raise two fundamental questions; Who am I and how did I become what I am? According to Kamala Visweswaran in her book *Fictions of Feminist Ethnography* [1996] feminist ethnography takes on two important tasks. Firstly re-reading and assigning new value to texts ignored or discarded while the second exercise is exploratory. [17]

Motiba's Tattoos published in 2000 is a work that is global in its tone and yet underscores the attempts by the author Mira Kamdar to recover a

blurred and fragmented cultural heritage. Born of an Indian father and Danish-American mother Mira Kamdar divided much of her childhood years between the West Coast of the United States and in India. Kamdar has been a Senior Fellow at the World Policy Institute at New School University in New York City since 1992. As founder of the Institute's Emerging Powers Program, she has focused her research and writing on issues surrounding economic and political transition in South Asia, on the status of women in the evolving global economy, and on cultural aspects of global political change.

Kamdar's book draws its life from the tattoos etched on her paternal grandmother's arms. Tattoos have served as rites of passage, a mark of status and rank, symbols of religious and spiritual devotion, a talisman for protection. *Motiba's* tattoos are all of these and serve as an invaluable link to her Kathiawari ancestry. The major sections entitled *Kathiawar, Rangoon, Bombay, America* mark the geographical locations that have defined both *Motiba* and her granddaughter, Mira.

In what emerges as an ethnographic study Mira Kamdar retraces the life of *Motiba* from the village of her birth in the remote Gokhlana, Kathiawar to her childhood in Rangoon, her marital home in Jetpur and Bombay and her travels to United States. Susan Roberson believes that “writing is also a location, a site for the construction of further spaces of power and knowledge, spaces that are also gendered.” [8]. Yet the world view described by women is often a different one from that of the men, fraught with dangers, fearful elements, disease, death. Narratives become both sites and journeys of exploration leading to new understandings, to new corners of the self crossing, extending and breaking graphic boundaries. [11].

The grand name of Jayakunver seems quite incongruous for *Motiba's* simplicity and her diminutive person. Yet the name seems justified as book unravels the affluence of the Khara and Kamdar family and their commercial establishments in Akyab and Rangoon in Burma in early 20th century. The young Jayakunver

would have faced the stifling pressure of living in a patriarchal social structure especially when a “carefree phase of life came to a sudden and crushing halt at puberty” [*Motiba's Tattoos*: 28]. Marriage was then the only goal that girls could aspire for. Yet stories of subversion of the tightly constructed patriarchal authority are not absent. The story of Motiba instigating her Mother-in-law to confront Mahatma Gandhi and revoke his appeal to his followers to be celibate is one such example.

In any case the fantastic story of my father's coming into the world is the story of a confrontation between the world of women and the world of politics; a story in which the masculine spheres of the secular and the civic are vanquished by the feminine realms of seduction and practical home management. [*Motiba's Tattoos* :57]

Kamdar's impressions on understanding Motiba's childhood circumscribed by custom and tradition, is juxtaposed to her own years as a teenager in the US in the liberated atmosphere of the sixties

...I glimpsed how wide the gulf of experience and perspective between my life and my grandmother's was, how radically different were our relationships to our bodies and our environments. [*Motiba's Tattoos*: 36]

The quest for a “home”—for some sense of connection to one's heritage, for a richer understanding of the essential fluidity and karma that defines one's identity—is perhaps the central theme running through *Motiba's Tattoos*. However Mira and her siblings are initiated into the pleasures of shared living through all sorts of fascinating myths, fantastic speculations, and colorful family lore. “Motiba was the center around which family and community life revolved.” [138]

The book also traces the journeys taken by Motiba's children to the US in search of better prospects. However Prabhakar (Pete) Kamdar, Mira's father has to accept that that color of one's skin can override merit and commitment to hard work. The strain of racial discrimination at

universities and the workplace makes him decide that the only way to negotiate their lives in America would be to accept complete assimilation and not be a sojourner. This is choice that he not only makes for himself but also for his children after his marriage to the Danish American, Lois. This choice of a complete acceptance of an American identity complicates Mira Kamdar's search for a sense of rootedness.

As an American who is part Indian and who has lived in India at various times in my life, I am constantly shifting between points of view on these and myriad other social matters. I do and do not understand. I do and do not accept. I do and do not condemn. The hard economic realities of a society deeply divided by class and caste, into haves and have-nots are evident and cold. Yet the human relationships across these divides are often genuinely warm, sometimes lasting entire lifetimes even continuing over several generations. [*Motiba's Tattoos*: 144]

Kamdar records in *Motiba's Tattoos* the shifting categories of cultural identity in the South Asian diaspora in United States. The discussion of immigration patterns over the decades in the book's “America” section is a significant reminder of the role played by technology, economic trends and forces of globalization in bringing diasporic communities closer to their home countries. The painstaking attempts to transcribe traditional Jain and Gujarati recipes as used by Motiba at the end of each section accompanied by a glossary of words reflect Kamdar's attempts to record cultural representations that may soon be forgotten in the changing globalized world. Personal traditions and their transmission across national borders are a precarious enterprise and Kamdar is “constantly negotiating pathways through fractured portals.” [252] Yet what enables her to cross borders of a fractured entity is an acceptance of a fluid identity “to be able to drop in, speak the lingo, be accepted, but retain all the while an outsider's perspective.” [253]. It reiterates the overwhelming presence of simultaneity where the celebration of myriad identities is possible. Kamdar's thoughts about the circularity and

plurality of our global identities resonates in the concluding chapter *Kaliyuga*. It also envisions a new hope for all the descendents of Motiba in negotiating borders in a complex multicultural world.

Elizabeth J. Ordonez believes that narratives move beyond cultural nationalism to a commonality of textual coding as the text itself becomes both the means and embodiment of modifying and reshaping female history, myths and ultimately personal and collective identity. The different modes of discourse enables a disruption of genre which becomes important for female text which fuses discourse and body in rejection of genre as well as gender limitations. In the words of Kamala Visweswaran, “in situating an individual within a particular community, the local and specific are broached in ways we may call ethnographic” [8]. It emerges as potentially strong with an ability to displace the central patriarchal text. It therefore involves the writing and rewriting of a subversively oral matrilineal tradition or the invention of alternate mythical or even historical accounts of women.

Immigrant autobiographies become important and unique historical, cultural, psychological and literary documents. There is a constant attempt to diffuse the boundaries of fiction and nonfiction by introducing elements of both. The stories do not follow a set chronology but instead are pastiches, layers of set pieces that create a work in their combination. Women like Motiba become, as Leslie Bow suggests “boundary markers in a world where national borders are seen to be eroding” [176]. The book becomes an important record of an extraordinary life deeply enriched by lived experience and journeys that would open the world for Motiba and in turn for her family. As an auto-ethnographic narrative *Motiba's Tattoos* provides alternative perspectives on the trajectory of Motiba's life, a recovery of a lost heritage and most importantly celebrating the notion of agency in a patriarchal world.

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Role of ICT in Microfinance

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Abstract:

To enable the transition of microfinance to a well functioning and mature industry the various government and financial institutions are increasingly using Information and Communications Technology (ICT). Technology is a great hope which will help in increasing outreach in the credit delivery mechanism. However, in certain cases it has created problems like inadequate efforts on the part of the buyers to internalize the technology, cost of different technology solutions is not properly assessed, technology resources are not managed and shared between various stakeholders etc. Thus technology is not a magic wand. To reap its benefits able management practices too have to be in place.

Making financial services available to the poorest people, especially investment loans for micro development projects are recognized as an important poverty reduction strategy. However, in spite of its successes, microfinance has barely scratched the surface of need. Institutions and government have been trying hard to increase the outreach, but the present delivery models are not quite meeting the challenge, especially when it comes to serving communities in remote locations. Technology is a great hope which will bring fundamental changes to credit delivery system.

This paper is an attempt to study the impact of information and communications technology on the microfinance sector for a greater outreach and sustainability. Section I gives a broad outline of the concept of microfinance. Section II discusses the pattern and quality of growth of microfinance in India and section III examines the role of Information and Communication Technology (ICT) in expansion and penetration of microfinance in the grass root levels.

Section I

‘Microfinance’ is often described as financial services for poor and low income clients. In practice, the term is used more narrowly to refer to loans and other services from providers that identify themselves as ‘Microfinance Institutions’ (MFIs). These institutions deliver very small loans to unsalaried borrowers, taking little or no

collateral. These methods include group-lending and liability, pre-loan savings requirements, gradually increasing loan sizes and an implicit guarantee of ready access to future loans if present loans are repaid fully and promptly. More broadly, microfinance refers to a movement that envisions a world in which low income households have permanent access to a range of high quality financial services to finance their income producing activities, build assets, stabilize consumption and protect against risks. These services are not limited to credit, but include savings, insurance and money transfers.

Typical microfinance clients are poor and low income people mostly women, that do not have access to other formal financial institutions. They are usually self-employed household based entrepreneurs. Their diverse ‘micro enterprises’ include small retail shops, street vending, artisanal manufacture and service provision.

In India, there are two models of credit delivery i) Joint liability group model (JLG), widely called the Grameen model (although Grameen with its particular features is a subset of joint liability) and ii) Self-help Group Bank linkage Programme (SBLP). A JLG is a small group of borrowers (typically 4 to 5) who are jointly liable to an external lender (MFI) for a loan that they receive. Unlike the SHG, the sole purpose of existence of a JLG is to receive a group loan from a micro-

finance institution. A Micro-finance Institution (MFI) is an organization engaged in lending of very small amounts to low-income households previously disconnected from or underserved by the formal banking sector. The organization may be for or not for profit.

A Self-help Group (SHG) is a group of around 15 to 20 poor individuals – usually women- who provide financial support to one another in the form of pooled savings and internal credit assistance. SHG members generally used the loan for both consumption and productive purposes. Given the fungible nature of money, most MFIs do not scrutinize loan utilization. The bank issues a loan to the group, after rating them based on their savings and internal credit behaviour. The loans are kept on the banks' balance sheet. The SHG may choose to keep only part of their savings in the bank account, partly in order to maintain internal financing capability for emergency loans. This is a savings-first model, where credit discipline is inculcated in the group with their own funds. Banks feel comfortable lending to such groups as they build up an adequate corpus of their own funds before they approach the bank for credit. In view of the availability of social collateral and joint liability, banks have found the repayment experience encouraging enough to actually take charge of this programme. This model was initiated in India as a pilot project by the NABARD and the RBI in February 1992. In India the SHG-bank linkage model is the more dominant of the two models.

Section II

Microfinance has made great strides during the past few years. The SHG-bank linkage programme (SBLP) has continued to make good progress. It covered an additional 0.552 million SHGs during 2007-08 with an estimated membership of 7.18 million. The cumulative number of groups ever linked to the banking system increased to 3.47 million and the estimated number of households covered to 45.1 million. The MFIs have recorded an increase of almost 4 million clients in 2007-08 (Table1).

Table 1: Client Outreach (in millions)

Segment	2006-07	2007-08	Growth in Outreach
SBLP	38.02	45.20	7.18
MFIs	10.04	14.01	3.97
Total	48.06	59.21	11.15
Total adjusted for overlap	44.97	54.87	9.90

Source: *Microfinance India, State of the Sector Report 2008, 2009*

But the expanded outreach and increased loan disbursement have to be seen in the context of the quality of what has been achieved which is examined from the width and depth of outreach achieved. A study carried out by EDA Rural systems and Andhra Pradesh Mahila Abhivruddhi Society (APMAS) in 2005 had found that only 51 per cent of its sample SHG members were poor. Poverty audits carried out revealed that in 5 MFIs out of 8, the proportion of non-poor clients were more than the poor, with coverage of non-poor ranging from 42-88 per cent of the clientele. Both SBLP and MFI segments expanded in developed states. Four southern states (Andhra Pradesh, Tamil Nadu, Kerala and Karnataka) have a major share of the stock of micro-finance clients and growth. However, the SBLP has hit a plateau in even these states, with new group linked being less than that of 2006-07, impacting the growth numbers for the country as a whole. The growth in the eastern, western and northern states has been very limited. The other dimension of quality expansion is the depth of services. The average loans per client in both MFI and SBLP have been low between Rs3500 to Rs5000. The duration of the loan is short, typically 1 year or less. The small loan size and short duration do not enable most borrowers to do much except to ease liquidity problems.

Section III

The banking system, driven by the financial inclusion initiative of RBI/GoI has taken to technology application for designing cost-effective solution to the problem of adding large number of clients. Indian Bank, Andhra Bank, SBI, Union

Bank, State Bank of Hyderabad, Axis Bank, HDFC Bank and Canara Bank are using smart card based technology solutions. The Corporation Bank has a model of branchless banking which makes use of smart card that works on the basis of radio frequency identification technology. This 'near field communication' wireless device, which can be used in conjunction with mobile phone, is able to identify the customer with the help of biometric information captured on the smart card, which is compared with the actual finger print of the client. Transactions are processed based on this identification and they could be authenticated through printing of a receipt connected to the mobile phone. The pilot projects are run in Goa, Karnataka, Tamil Nadu and Andhra Pradesh.

State Bank of India has a mobile banking kit known as 'bank in a box'. This box contains a cell-phone, a finger print reader and a printer. This is used to open no frills account that issued on smart cards. The smart cards hold the name, account number, finger print and the balance in the account of the client. The smart card can hold details of 16 different types of accounts including a loan account. This has capability of putting through transactions both online and offline. This project is run in Mizoram, Meghalaya, AP and Uttarkhand.

Pushtikar, a Jodhpur –based cooperative MFI has introduced handheld devices to cover clients at their doorsteps especially for collecting periodic payments. It provides individual loans and also forms and finances women self-help groups. Handheld devices with a printer and inbuilt memory are used by their staff. The field staff regularly visits the clients and recovers the installments, which is recorded in the handheld device. A receipt is printed out giving the amount of the loan repaid, and the balance loan. This information is then transferred through a server to the main office. This has brought considerable cost reduction in the operations of Pushtikar.

There are also pilots underway to test 'leakage proof' routing of government benefits payments, electronically to beneficiaries accounts. Under the National Rural Employment Guarantee Scheme

(NREGS), a large pilot that transfers payments to the labourers through smart cards-based savings accounts is being tested by any banks in AP. This initiative achieves the other objective of financial inclusion of excluded people. Suggestions are being given by the RBI to provide a unique ID to each client. Payment information too needs to flow electronically to the government so that database is created automatically.

There are different models of correspondent banking which are underway in many parts of the country. Some solutions follow the kiosk model where the customer has to walk in to get served. The kiosk has a point-of-sale terminal that enables banking transactions to be put through. Institutions such as BASIX have entered into collaboration with banks to set up kiosks. These kiosks have been able to provide much more than financial services and help to local population in securing other essentials and also maintain contact with the external world through internet connectivity. Some follow the mobile based technology where a biometric enabled smart card is used to transact with the help of a bank correspondent or a bank official's mobile phone. There are cell phone based solutions that use additional authentication procedures involving secure 'signature codes', not requiring additional investments in smart cards or readers for the same. There are others who work offline and at the end of the day, transfer data at the base office.

The Problem Areas

Although technology is considered to be panacea for all problems in the microfinance sector, available evidence suggests that technology may not be the solution in few cases. In fact, technology investments have created new problems rather than providing effective solutions to the problems that were to be addressed. Firstly, the technology providers blame inadequate efforts on the part of the buyers in internalizing the hardware and software of the business requirements. On the other hand the technology buyers point to the inadequate customization of technology to suit business requirements. After the technology has been introduced investments in training, understanding

of new risks that arise in such transformations need to be studied more carefully. While the technology may be cheap but the internalization process may be costly.

Secondly, MFIs generate a significant amount of data and information from their respective technology trials but lack the ability and resources to manage and share this information between various stakeholders. There are significant gaps in understanding of respective domains. This is true with both microfinance institutions and technology providers. There is a great need for technology investment education within the microfinance industry allowing MFIs to make better informed technology procurement and implementation decisions. Management Information Systems (MIS) is only clearly established technology need. MIS is an area that needs strengthening in the microfinance sector and IT can make a huge difference in this sphere. In India most of the MFIs are engaged in Grameen-style lending and rely on extremely rudimentary information systems. A few rely on excel spread-sheets; some others rely on custom-designed solutions built by a local consultant, who had no experience in microfinance.

Thirdly, not much work has been done in comparing the costs of different technology solutions and examining the cost of providing services at the unit level like cost per client acquired or served, cost per transaction etc. If technology can reduce the cost of service delivery and administration of the product then margins could be reduced to make the product more affordable and attractive to the clients.

Fourthly, after acquiring a technology MFIs get trapped by the same even when it is no longer able to serve the changing needs effectively. Expansion of business, change in product profile, change in methodology, change in loan sizes etc are some of the areas that technology should be able to tackle in growing businesses. While making technology investments, key considerations should be scalability, flexibility and ability to interface with other hardware and software platforms.

According to Muhammad Yunus, the founder of Grameen Bank in Bangladesh and the Nobel Peace Prize winner, changing the quality of life of the bottom 25 per cent of the population is the essence of economic development. He writes in his book 'Banker to the Poor', that 'in human society each economic entity or group has its own engine, thus the combined power of all the engines together pushes and pulls the economy forward. If the society fails to turn some of the engines, the combined power of the economy will be reduced.' Microfinance is one such way to start up the economic engine at the rear end of the train by starting up the engine in each passenger. In this process information and communications technology can help in accelerating the speed of development. If used properly, technology can break-down structural barriers, distances and cultural differences and help the poor share in economic well-being.

Notes:

1. EDA Rural Systems is one of the leading development sector consultancy established in 1983. It focuses on microfinance and micro-enterprises in South and South-East Asia
2. BASIX (estd 1996) provides a comprehensive set of livelihood promotion services which include financial inclusion services, agricultural/business development services and industrial development service to rural poor households under one umbrella.

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Women within tribal communities: An ethnographic study of women within Kutia Kondh tribe of Orissa

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Abstract:

This paper presents the findings of an ethnographic piece of research work that was carried out on Kutia Kondh tribe in Orissa. Women have been the main protagonists of this study. It seeks to understand the intricacies of the tribal world through the eyes of tribal women. This study is also an attempt to engage with issues of tribal integration, isolation and marginalization that have been a recurrent theme in tribal scholarship. This paper argues that the protectionist measure of keeping tribes in isolation is a deliberate attempt to keep them backward and marginalized. On the other hand the policy of integration is completely flawed and seeks to integrate the tribes under conditions determined by the dominant groups. What we need therefore is an alternative pattern of tribal development, one that makes the tribals the centre of development and reclaims subjugated knowledges as a mode of empowering marginalized groups. A total of four villages were covered which were inhabited by the most vulnerable groups among the Kutia Kondhs and focus group discussions and indepth interviews have been the primary tools of data collection besides participant observation.

Tribal communities in India are enormously diverse and heterogeneous. There are wide ranging differences among them with regard to language, physical characteristics, demographic traits, modes of livelihood and cultural exposure. The position of women in these tribes then is not a monolithic one. There is a lot of diversity in the treatment and position of women among different tribes. Their roles, activities, participation, rights, privileges, restraints and impositions and so on differ. (Xaxa, 2004). The state of Orissa has the second highest percentage tribal population of the Indian State. It is home to 62 tribes of varied socioeconomic formations. The kondhs form the largest group among the 62 tribes of Orissa.. There are three main divisions among them. The Dongria Kondh, Kutia Kondh and Desia Kondh. (Chaudhary 2004)

This study is an attempt to address the gaps in the existing literature on tribal studies in the state of Orissa. Most of the literature that has been produced has a male centric viewpoint with a quantitative dimension and the women's perspective is missing. Women do undergo a distinct historical experience, different from mainstream adivasi society. It is important that we

comprehend this experience and integrate these 'silent spectators' and their worldview.

This study also seeks to engage with issues that have been a recurrent theme in tribal scholarship. Issues of tribal integration, isolation and marginalization. Indian conception of tribes is dualistic, characterized by oppositions and binaries. One perspective romanticizes tribes and advocates the need to protect them from the ravages of modernity. The other approach views them as 'primitive' and 'backward' and emphasizes the need for assimilation into the mainstream. (Kamat 2008).

Methodology

A brief note on methodology is in order here. This is a feminist qualitative piece of research work where the intent is not to generalize the information but to elucidate the particular, the specific. I have done away with the barriers between the researcher and researched and made my respondents the subjects of the process of enquiry, learning and sharing with them. The final product has been a holistic cultural portrait of the group that incorporates the views of the

participants (emic) as well as my own (etic). As the research objective was to explore the beliefs, language, behaviours of the Kutia Kondh women and to study issues such as power, resistance and dominance the researcher used a critical ethnographic design.¹

The following procedures were used to carry out the field work (Creswell 2007).

Locating a Site

Kutia Kondhs do not constitute a homogenous tribal community. They are vastly differentiated in terms of levels of development, contact with the outside world, occupation patterns, dress, diet, belief systems etc. The researcher's objective was to locate the most vulnerable groups among the Kutia kondhs which have not been much impacted by the processes of change and which require urgent attention by the state. Consequently the researcher with the help of a few representatives from non government organizations was able to identify four villages whose inhabitants had very little interaction with the mainstream and shared a distinctive culture. These villages were situated in the Thuamul Rampur block of Kalahandi district which comprises of 13 Gram Panchayats. These were very small villages with the largest among them having a population of 130 and the smallest with just 30 people and 10 households. These villages were situated atop hills or down a valley and could only be accessed by foot on a narrow muddy path that ran through streams, valleys and rocky terrain. They lacked basic amenities like a primary health centre or a school or a community centre, electricity, excepting one village which had a primary school and a community centre.

Methods of data collection

Focus group discussions and participant observation were the two methods of data collection. Participant observation was not complete participant but a middle path. Focus group interviews were most feasible in the situation as the interviewees were similar and cooperative with each other, there was a time constraint and women were hesitant for one on one interviews. Focus group discussions were held at

different sites within a village, in the homes of the respondents, at the village temple etc. In every village that the researcher visited a key informant happened to emerge who provided critical information and led the researcher to other participants. The key informant opened up the discussion and others would join in after a bit of coaxing.

Discussions were loosely structured around a series of key topics and questions to allow for a degree of flexibility. The questions, probes and prompts were written in the form of a flexible interview guide. The broad listing of themes revolved around their daily routine, political participation, food and diet patterns, participation in the economy, festivals, integration with the mainstream,

Summary of findings

The Kutia Kondhs are patrilineal, patrilocal and patriarchal tribes and monogamous in nature with an abundance of nuclear families. Land is inherited in the male line except of course if there are no sons. Women cannot hold property except when they have no male relatives but widows and unmarried daughters have a right to maintenance.

Women do most of the work. They collect water and fuel wood from the forests, cook and look after the household. Food is cooked in boiling water to which turmeric and salt are added. Except for a few families the rest do not know about oil, onion, ginger, garlic etc. in one village some also consumed a poisonous variety of snake known as 'dhamana'

Women sustain the tribal economy. During the harvesting season, women play a proactive role and are more visible in the fields. Male participation in the economy except during the sowing season is almost nonexistent.

Marriage constitutes an important life cycle ritual among the Kondhs. As soon as a girl reaches puberty the ground is laid for preparing her for marriage and motherhood. Rules regarding marriage are not homogeneous. In one of the villages, the women explained that girls are

engaged by the time they are five or six and married a year after menstruation. In some cases there is marriage by elopement or experimentation or forceful abduction. One rule that was uniformly followed was that of village exogamy and two other rules of endogamy included tribe endogamy and sub tribe endogamy.

When asked about their festivals and the way they celebrate them women replied that they celebrate 13 festivals in 12 months. Chaitra parab, duli parab, bali parab, rani prab, push parab, sahit parab, toki parab, aam parab, asra parab. One of the main festivals is toki parab.²

Their only source of contact with the mainstream is for health purposes when they visit hospitals in the nearby towns and taluka and the weekly market. They have to trudge through miles of kutcha sloppy terrain to reach these places. Government officials rarely visit these remote, inaccessible villages except for immunization purposes.

In most of the Kondh villages the female deity is worshipped. The deity's presence is symbolized by a small heap of stones in the centre of the village. Respondents pointed out that they worshipped 'devi' and 'devtas' that included hen eggs, pigeon, coconut, mother earth and stone worship. Tribal men and women in the villages that I visited had no knowledge of Hinduism and Hindu rites and rituals except for diwali.

Political participation by women is nil except in one village where the researcher met a lady sarpanch who had had a very unpleasant experience and vowed never to contest elections.

Pertinent issues

This paper forcefully argues that the protectionist measure of keeping tribes in isolation, providing them 'aid' in terms of reviving, organising and marketing their craft products and doling out some benefits in the realm of nutrition and health care is a deliberate attempt to keep them backward and marginalized. On the other hand the policy of integration is completely flawed and seeks to integrate the tribes under conditions determined by

the dominant groups. As documented by several studies and committees modernist paradigm of development has failed to bring about development of the tribals and has led to large-scale alienation and marginalization of the tribals.³

Much as I tried not to draw parallels between the two worlds as I call them, the increasingly globalised, highly consumerist context that I came from and the world of the Kutia Kondh the contradictions were too stark to escape notice. While on the one hand we have made rapid strides in communication technology our country registering 9 % economic growth at the other end of the spectrum lie these vulnerable groups, surviving on the margins devoid of basic amenities. Therefore it is imperative that they are in dire need of development.

However having said that my second contention is that one must not impose outsider interpretations and evaluations of development. What this paper advocates therefore is an alternative discourse on development, one that emanates from the margins within the margins, makes the tribals the centre of development and reclaims subjugated knowledge as a mode of empowering marginalized groups. A discourse that recognizes the inherent worth and dignity of individuals and provides an opportunity to the tribals to assert their rights, to present a counterlogic to development and to be agents of history.

At this juncture I am reminded of what one of my respondents said when I asked her about integrating with the mainstream and I quote

"Yes at times we do feel the need to integrate. We understand we lead secluded and isolated lives, government officials and others rarely visit us. But what would integration mean? If it means assimilation then we are not interested. But if it means mutual respect for each other's culture, then why not? But tell me what do we do amongst you? Will the government give us an assured means of livelihood and land. If the integration happens under conditions determined by us and not you, then we do not mind shifting."

A statement that was not just interrogating the idea of development but sought to subvert the very agenda, values and processes of what constitutes development.

This must not be construed to mean that I am endorsing or glorifying traditional, local autocratic power structures and issues related to women's subordination within the family or what Meera Nanda calls 'valorizing the margins'. But I am most certainly against replicating a western model of development which believes that tribals have to be civilized and disciplined.

Last but not the least, this study very clearly demonstrates that women want change. In response to a question on what would they like to change within their social structure Kutia Kondh women made a vociferous plea to root out certain practices that are inimical to women. They were concerned that because of the tribal customary practices a large number of women have been deserted by their husbands. Tribal customary law permits bigamy which is the source of much marital strife. Very often during festivities women are forced into marrying men against their wishes. Contrary to popular perception it is far easier for men to remarry but for women it is difficult. Women do not even form part of the assembly that dispenses justice. They also expressed concerns about violence against women which they saw as normal. So a feminist consciousness was taking shape but remained bounded by the internalization of patriarchal norms.

Notes:

1. Critical ethnography includes an advocacy approach where the researcher has a clearly stated position and takes a stand on issues and advocates for the emancipation of groups marginalized in society. Critical ethnography studies issues of power, empowerment, inequality, inequity, dominance, impression, hegemony and victimization.
2. It is celebrated during the month of Pausa December – January. The Kondhs practiced human sacrifice (called meriah) to appease the

earth goddess. This was banned by the Britishers in 1836. The kutia kondhs now sacrifice a sheep instead of a human being. For details see Robin. D Tribhuvan's Fairs and festivals of Indian Tribes.

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An insight on Obsessive-Compulsive Disorder (OCD) – an anxiety and personality disorder, a perspective in young adults

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Abstract:

Obsessive Compulsive Disorder (OCD) is a highly debilitating neuropsychiatric condition with estimated lifetime prevalence of 2–3%, more than twice that of schizophrenia. [1]. The general objective was to find the most common obsession and compulsion along with the different categories of OCD prevalent in the society. Our study was qualitative, based on a sample of 280 respondents gathered. Patients were evaluated on the basis of a questionnaire. For statistical analysis the sample was subdivided in two groups according to gender, as well as, age. It was found that among the people with OCD, obsessive behaviour was more common in women as compared to men. Personality disorder was more prevalent in adolescents; while there was no significant difference in males and females. Important similarities and differences between pattern in juvenile and adult onset forms of OCD were observed.

Key Words: OCD, schizophrenia, neural substrates, obsessive behavior, personality disorder.

Obsessive Compulsive disorder (OCD) is an anxiety disorder that is characterized by the subject experiencing repeated obsessions and/or compulsions. These are known to interfere with the person's ability to function socially, occupationally, or educationally, either as a result of the amount of time that is consumed by the symptoms or the marked fear or other distress suffered by the person.

It is a severe and debilitating anxiety disorder afflicting about one adult in 40, making it twice as common as schizophrenia and bipolar disorder, and the fourth most common psychiatric disorder.

To study the dynamics of OCD & its social, behavioural aspects, scientific innovation and research can be optimally utilised. With the increase in awareness of OCD, its prevalence in the different spheres of life can be brought down to a great extent. With the knowledge of personality & anxiety disorder, the interpersonal relationships & communication can be strengthened & improved a lot better among human subjects.

Obsession: Obsessions are unshakable, recurrent thoughts. An obsession is defined as a thought, impulse, or image that either recurs or persists and causes severe anxiety. These thoughts are irresistible to the OCD subject despite the person realizing that these thoughts are irrational. [1, 9].

Compulsion: A compulsion is a ritual or behaviour that the individual with OCD engages in repeatedly, either because of their obsessions or according to a rigid set of rules. [1, 9]

Despite considerable research into the possible causes of OCD, no clear answer has emerged. As with most psychiatric conditions, different factors may be involved. At the present time, the most we can say is that OCD may appear to be caused by a combination of psychological and biological factors. [10]

1. Psychological factors include behavioural therapy and cognitive theory. [6, 10]
2. Biological factors include regulation of brain chemistry and changes in brain activity. [6, 10]
3. Genetic factors are one of the elements responsible for OCD.[10]

There are different types of treatments which include:

1. Medication. [10]
2. Psychotherapy. [10]
3. Herbal treatment. [4, 10]

While cognitive-behavioural therapy and medication usually help reduce the symptoms of OCD, there are aspects of living with the illness that these therapies do not fully address. The process of recovery from OCD, like the onset of the illness, is gradual and ongoing.

A statistical survey by means of a questionnaire was carried out where people were categorized on the basis of age and sex.

Evaluation was done on the basis of following criteria:

1. YALE-BROWN OBSESSIVE COMPULSIVE SCALE (Y-BOCS).[7]
2. DSM-IV & DSM-IV-TR.[9]
3. The ICD-10 Classification of Mental and Behavioural Disorders
World Health Organization, Geneva, 1992.

When the fears reflected in the following obsessions are experienced, they usually result in immediate anxiety. Some of the more common obsessions are:

Contamination

- fear of contamination by dirt, germs, or other diseases (for example, by shaking hands)
- fear of own saliva, urine, feces, semen or vaginal fluids

Repeated Doubting

- fear of not having done a specific act that could result in harm (for example, turning off the stove, hurting someone in a traffic accident or leaving a door unlocked)
- making a mistake

Ordering

- fear that things will not be "just right" and become distressed when things are shifted or touched

- focus on exactness and order

Religious

- fear of having blasphemous thoughts
- preoccupation with religious images and thoughts

Aggressive

- fear of harming oneself (for example, while eating with a knife or a fork, handling sharp objects or walking near glass windows)
- fear of harming others (for example, poisoning people's food, harming babies, pushing someone in front of a train or hurting someone's feelings)
- fear of blurting out obscenities in public

Sexual

- forbidden or unwanted sexual thoughts, images or urges (for example, experiencing recurrent pornographic images)
- being obsessed with sexual thoughts that involve children or incest
- fear of being homosexual

Common compulsions include:

Cleaning/Washing

- washing hands too often or in a ritualized way; showering; bathing; brushing teeth; grooming a lot or having detailed toilet routines; cleaning household items or other objects
- avoiding objects and situations considered "contaminated"
- Checking
- checking that you don't harm others or yourself; checking that nothing terrible happens; checking that you don't make mistakes

Ordering/Arranging

- making sure things are just right, or are consistent with a specific rule, such as bed sheets or notes on the desk
- Hoarding
- collecting seemingly useless items, such as paper, magazines, towels, bottles or pieces of garbage

- unable to throw these same things away

Following are the results which were obtained.

I. Obsession:

From our findings, it can be observed that, more number of female subjects showed obsessive behaviour as compared to the males. This was based on four factors- impaired control of mental activities, being infected by pathogens, repeated behavioural pattern, urges and worries of losing control over motor behaviours. Among those people with OCD, obsessive behaviour was more common in women as compared to men. Early onset was associated with more checking, and late onset with more washing. Gender-divergent features may reflect differential etiological factors. [2].

II. Compulsion:

Although most research on OCD pertains to adults, studies of the disorder in children and adolescents have burgeoned over the last decade. Important similarities and differences between the juvenile- and adult-onset forms of OCD can be seen. Both show the same clinical phenotype, but the early-onset disorder differs in being clearly male preponderant, more highly familial. [3]

III. Obsessive-Compulsive Personality Disorder:

Personality disorder is more prevalent in adolescents however there was no significant difference in males and females. In the whole group, a histrionic personality disorder (Histrionic Personality Disorder is a condition characterized by excessive emotionality and attention-seeking) is supposed to be more common in women than in men and OCPD more common in men than in women, whereas borderline personality disorder (Borderline personality disorder (BPD) is a serious mental illness characterized by pervasive instability in moods, interpersonal relationships, self-image, and behavior) was most common among women in the OCD group.

The presence of a personality disorder in adulthood could not be correlated with such childhood factors as social background, symptoms or age of onset of OCD. Childhood traits reflecting obsessive-

compulsive personality appear to be important risk factors and may represent markers of a broader phenotype for a specific subgroup of patients with anorexia nervosa [5].

IV. Anxiety Disorder:

The male preponderance emerges early in life, and retrospective data indicate that males are already twice as likely to have experienced an anxiety disorder as are females.[8]

Psychosocial variables that were correlated with both anxiety and gender were identified. Although the comorbidity (A concomitant but unrelated pathological or disease process) of substance abuse and other psychiatric disorders in adolescents is recognized as an important factor in the treatment of adolescents, further research is needed to establish its prevalence, genetics, and clinical implications.

V. Adolescents suffering from moderate and severe condition of different categories of OCD:

Maximum population suffers from compulsion followed by obsession which can be based on the hypothesis that compulsive behaviour comes into being due to obsessive behaviour.

In the severe conditions it can be seen that compulsive behaviour predominates over all the other three which can be a result of forced compulsions. Also male and female population is equally affected.

The above study highlights that OCD is a common psychiatric disorder that often goes undiagnosed. Only a small proportion of OCD sufferers seek treatment because of the associated embarrassment, shame and guilt. It is important to correctly diagnose the disorder early because effective treatments are now available to treat OCD. The OCD tends to run a chronic course with fluctuations in symptom severity. Complete recovery occurs in only a quarter of the patients.

Research findings suggest a major role for substance use in the etiology and prognosis of psychiatric disorders such as affective disorders, conduct disorder and anti social personality disorder, attention-deficit hyperactivity disorder,

and anxiety disorders. Psychiatric disorders also appear to have an important role in the etiology of and vulnerability to substance use problems in adolescents.

Age group and gender wise analysis:

1. Obsession:

Our study highlights that adolescents showed more obsessive behaviour as compared to the other age groups. However, severity of the condition was not significant as the no. of subjects suffering from mild and moderate conditions were larger. This can be attributed to the fact that during the phase of adolescence, there may be an underlying correlation between the psychological and physiological changes occurring.

2. Compulsion:

The data generated indicates that adolescents suffer from clinically significant compulsive behaviour. Also the acuteness of the condition was found to be more prominent due to the reasons which include peer pressure which forces them into habitual activities. This may have far and wide reaching implication in the adolescents.

3. OCPD:

On examining the statistics the outcome attained gives us an idea that mild and moderate conditions prevail among the adolescence as well as the subjects belonging to the age group 20 – 35 yrs. Work hassles are regarded as the key factor initiating the disorder among age group 20 -35 yrs.

4. Anxiety disorder:

Anxiety disorder was not very prominent amongst the subject population under investigation.

Only sub clinical and mild conditions were prevalent with maximum population belonging to the class of adolescents.

It was noted that there was no remarkable difference between the male and female population suffering from the different categories of OCD.

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Impact of scientific innovation on human relations

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Abstract

We truly owe to all those scientists who have made our lives a lot simpler and luxurious by their various innovations in various fields of sciences. The impact of these innovations is so vast that generations after generations have changed their mind sets and thinking ability and that have got a greed of further innovations in science. One of them is 'The Human Genome Project' (HGP), which offers great promises for the improvement of human health. As a consequence of the HGP, there will be a more thorough understanding of the genetic basis of human biology and of many diseases. This, in turn, will lead to better therapies and, perhaps more importantly, prevention strategies for many of those diseases. Similarly, as the technology developed by the HGP is applied to understanding the biology of other organisms, many other human activities will be affected including agriculture, environmental management, biologically-based industrial processes and the life style of the whole society.

Key words: Human Genome Project, Genetic sequencing

The scientific discoveries in last 50-60 years have remarkably changed the total life style of an individual as well as his relations in the society. Talking about all the innovations and their impact on life is really a task but I have discussed about the two most interesting innovations and their merits and demerits in this article.

To list a few paths breaking discoveries which became the paradigm shifts of this era are as follows:

1955—TV REMOTE CONTROL

It marks the official end of humanity's struggle for survival and the beginning of its quest for a really relaxing afternoon. In 1955 was discovered the first wireless remote, designed by Zenith's Eugene Polley, is essentially a flashlight [1]. When Zenith discovers that direct sunlight also can change channels on the remote-receptive TVs, the company comes out with a model that uses ultrasound; it lasts into the 1980s, to the chagrin of many a family dog. The industry then switches to infrared.

1957—BIRTH-CONTROL PILL

Enovid, a drug the FDA approves for menstrual disorders, comes with a warning: The mixture of synthetic progesterone and estrogen also prevents ovulation [1]. Two years later, more than half a million American women are taking Enovid—and not all of them have cramps. In 1960 the FDA approves Enovid for use as the first oral contraceptive.

1962—COMMUNICATIONS SATELLITE

Telstar is launched as the first "active" communications satellite—active as in amplifying and retransmitting incoming signals, rather than passively bouncing them back to Earth. Telstar makes real a 1945 concept by science fiction author Arthur C. Clarke, who envisioned a global communications network based on geosynchronous satellites [1]. Two weeks after Telstar's debut, President Kennedy holds a press conference in Washington, D.C., that is broadcast live across the Atlantic.

1966—HIGH-YIELD RICE

The International Rice Research Institute in the Philippines releases a semi-dwarf, high-yield Indica variety that, in conjunction with high-yield wheat, ushers in the Green Revolution. Indica rice

thrives in tropical regions of Asia and South America, raising worldwide production more than 20 percent by 1970[1].

1969---Automated Teller Machine "On Sept. 2, our bank will open at 9:00 and never close again!" —Long Island branch of Chemical Bank, advertisement from 1969 [1].

1973---Cellphone

"Joel, I'm calling you from a real cellular phone." —Martin Cooper, leader of Motorola's cellphone team, to Joel Engel, research head of rival AT&T's Bell Labs, April 3, 1973 [1]

1978---In-Vitro Fertilization

"We'd love to have children of our own one day. That would be such a dream come true." —Louise Brown Mullinder, the first test-tube baby, on her wedding day, in 2003

1987—PROZAC

Prozac becomes the first in a new class of FDA-approved antidepressants called "selective serotonin re-uptake inhibitors," which block the reabsorption of the mood-elevating neurotransmitter serotonin, thereby prolonging its effects [1]. Though at times controversial, Prozac helps patients cope with clinical depression, reshaping our understanding of how personality and emotion can be chemically controlled. Within five years, 4.5 million Americans are taking Prozac—making it the most widely accepted psychiatric drug ever.

1998—GENETIC SEQUENCING

Scientist Craig Venter announces that his company will sequence the entire human genome in just three years and for only \$300 million—12 years and \$2 billion less than a federally funded project established to do the same thing. Venter uses a method called "shotgun sequencing" to make automated gene sequencers, instead of relying on the laborious approach used by the government program. The result is an acrimonious race to the finish, which ends in a tie. Both groups announce the completion of the human genome sequence in papers published in 2001 [1].

Today we cannot imagine life without these all as they have become part and parcel of each one of us. What interests among these to me is the innovation of Human Genome Project, which has opened all the doors to improve the health of the masses and can eradicate some of the vulnerable diseases. Post era of sequencing of human genome has given all the scientists a lot of challenges that we need to face bravely.

Benefits and Risks of Genomic DNA Sequencing

The Human Genome Project offers great promise for the improvement of human health. As a consequence, there will be a more thorough understanding of the genetic basis of human biology and of many diseases. This, in turn, will lead to better therapies and, perhaps more importantly, prevention strategies for many of those diseases. Similarly, as the technology developed by the HGP is applied to understanding the biology of other organisms, many other human activities will be affected including agriculture, environmental management, and biologically-based industrial processes [4].

While the HGP offers great promise to humanity, there will be no direct benefit, in either clinical or financial terms, to any of the individuals who choose to donate DNA for large-scale sequencing. Rather, the motivation for donation is likely to be an altruistic willingness to contribute to this historic research effort [2].

However, individuals who donate DNA to this effort may face certain risks. Information derived from the donors will become available in public databases. Such information may reveal, for example, DNA sequence-based information about disease susceptibility. If the donor becomes aware of such information, it could lead to emotional distress on her/his part. If such health-related information becomes known to others, discrimination against the donor (e.g. in insurance or in employment) could result. Unwanted notoriety is another potential risk to donors. Therefore, those engaged in large-scale sequencing must be sensitive to the unique

features of this type of research and ensure that both the protections normally afforded research subjects and the special issues associated with human genomic DNA sequencing are thoroughly addressed [5].

While some risks to donors can already be identified, the probability of adverse events materializing appears to be low. However, the risks of harm to individuals will increase if confidentiality is not maintained and/or the number of donors is limited to a very few individuals. Either, or both, of these situations would increase the possibility of a donor's identity being revealed without his/her knowledge or permission.

Privacy & Confidentiality

In general, one of the most effective ways of protecting volunteers from the unexpected, unwelcome or unauthorized use of information about them is to ensure that there are no opportunities for linking an individual donor with information about him/her that is revealed by the research [3]. By not collecting information about the identity of a research subject and any biological material or records developed in the course of the research, or by subsequently removing all identifiers ("anonymizing" the samples), the possibility of risk to the subject stemming from the results of the research is greatly reduced [5]. Large-scale DNA sequence determination represents an exception because each person's DNA sequence is unique and ultimately, there is enough information in any individual's DNA sequence to absolutely identify her/him. However, the technology that would allow the unambiguous identification of an individual from his/her DNA sequence is not yet mature. Thus, for the foreseeable future, establishing effective confidentiality, rather than relying on anonymity, will be a very useful approach to protecting donors.

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Are Fingerprint Patterns Inherited?

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Abstract:

Fingerprints patterns are one of the key parameter for criminological investigations to reveal one's identity. Inheritance of fingerprint pattern is always a point of debate and there are various views regarding the same. To get an idea about the same in the present study more than 200 samples are collected from various families and analyzed for the types of fingerprinting. Fingerprint patterns of family members may have more similarities as compared to unrelated individuals, however, fingerprint of identical twins cannot be 100% similar, in spite of having approximately 99% similarity in their DNA, may be because the developmental conditions in the uterus are different of each embryo. This raises the question as to whether genetics play a key factor in the formation of fingerprint patterns. Research in this area is inconclusive. Our study suggests that fingerprint patterns have close similarity with either of the parent and particularly father.

Key words: Finger print patterns, Siblings

Introduction

Most of the characters of an individual are inherited from either of the parent like color, texture of the hair, eye color, height etc. However the same is not considered true for the finger print pattern. **Fingerprint** is an impression of the friction ridges of all part of the finger [www.ridgesandfurrows.homestead.com].

The term fingerprint normally refers to impressions transferred from the pad on the last joint of fingers and thumbs, [http://en.wikipedia.org/w/index.php?title=fingerprint].

Since the beginnings of systematic criminal investigations, scientists have sought an infallible means of human identification

[http://onin.com/fp/fphistory.html].

In the beginning of the 20th century crime investigators began to appreciate and accept a system of identification based on the classification of finger ridge patterns known as fingerprints. Today, the fingerprint is a pillar of modern criminal identification and can ensure personal identification for humanitarian reasons, such as, in cases of amnesia, missing persons, or unknown deceased. Fingerprints are invaluable in effecting

identifications in tragedies such as fire, flood and vehicle crashes because fingerprints are permanent and has individual characteristics [Lennard and Patterson 2003].

All fingerprints are divided into three classes on the basis of their general pattern: loops, whorls, and arches as represented in **Figure 1**.

LOOP is a class of fingerprints characterized by ridge lines that enter from one side of the pattern and curve around to exit from the same side of the pattern.

WHORL is a class of fingerprints that includes ridge patterns that are generally rounded or circular in shape and have two deltas.

ARCH is a class of fingerprints characterized by ridge lines that enter the print from one side and flow out the other side.

It is possible to have just one, two or all three pattern types among our 10 fingerprints. The important thing to remember about pattern types is that an individual cannot be identified from fingerprints by pattern type alone. Other

identifying features of fingerprints such as creases, incipient ridges and the shapes of the ridge edges are also useful for identification purposes. Identical twins share the same DNA and therefore, preferably the same genetic developmental timing. The fingerprints of identical twins often not similar in shape pattern types [Edward and Richards 2004].

The overall general flow or pattern of friction ridges on human hands and feet is governed primarily by the height and position of the volar pads formed before birth. The formation of volar pads is affected by inherited traits from the parents [Lennard and Patterson 2003]. Thus, twins or close relatives may have very similar ridge flow patterns. The ridges on the hands and feet of all persons have three characteristics (ridge endings, bifurcations and dots) which appear in combinations that are never repeated on the hands or feet of any two persons.

The importance of fingerprint in investigations regarding identification lies in three fundamental proved and established principles [Genge 2002].

- ✓ A fingerprint is an individual characteristic; no two persons have yet been found to possess identical ridge characteristics
- ✓ A fingerprint will remain unchanged during an individual's lifetime
- ✓ Fingerprints have general ridge patterns that permit them to be systematically classified

Fingerprint identification effects far more positive identifications of people worldwide daily than any other human identification procedure. Some of the discontent over fingerprint evidence may be due to the desire to push the conclusiveness of fingerprint examinations to the same level of certitude as that of DNA analysis.

[<http://www.bergen.org/AAST/Projects/Gel/fingerprint1.htm>].

There has been lots of research in the field of genetics at population and molecular level regarding probability and extent of inheritance of phenotypes (Hair and eye color, Ear lobe patterns

etc.) and genotype (Thalassemia, Phenylketonurea, Baldness etc.) characters. As compared to that the inheritance of fingerprint patterns is not well studied. With respect to this information, following objectives have been set forth for the present investigation.

- Standardization of various methods for studying types of visible fingerprints
- Selection of subjects for the collection of fingerprints (Parent-offspring, siblings)
- Classification and analysis of collected data
- Interpretation

Materials and Methods

There are many methods to approach a visible prints/plastic prints and latent print/invisible prints. Visible prints are ridge impression left on a soft material such as wax, soap or dust and Latent prints are impressions caused by the transfer of body perspiration or oils present on finger ridges to the surface of an object.

Following methods are used to study visible fingerprints.

[<http://www.fbi.gov/hq/cjisd/takingfps.html>]

1) Ninhydrin method [Joullie Madeleine and Hauze Diane] Ninhydrin is sprayed on to the porous surface and prints began to appear within an hour or two after its application; however weaker prints may be visualized after 24 to 48 hours. The ninhydrin method has developed latent prints on paper as old as 15 years.

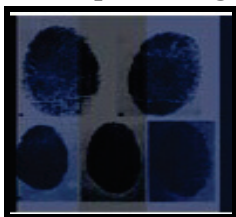
Ninhydrin method



2) Lifting a latent pair using a transparent tape: On the desired area with fingerprints, approximately 6-7 cms of transparent tape roll is placed and lifted off with smooth motion. The free end of the tape is then placed on the backing card

of contrasting color without any air bubbles [http://www.psilted.co.jp/eng/product/DET/p10.htm].

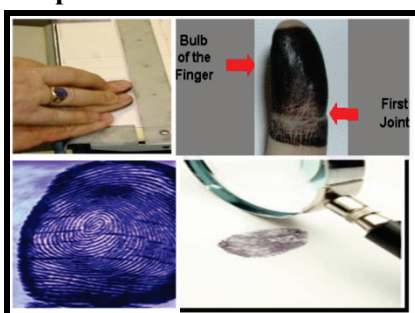
Latent pair lifting method



3) Ink pad Method

The Index finger of the subject should be clean and dry. The right index finger is rolled on a black ink pad then on to semi glossy paper using light but constant pressure. A quality magnifying glass is use to identify the common print patterns.

Ink pad method



Subjects were chosen with their consent under the following categories

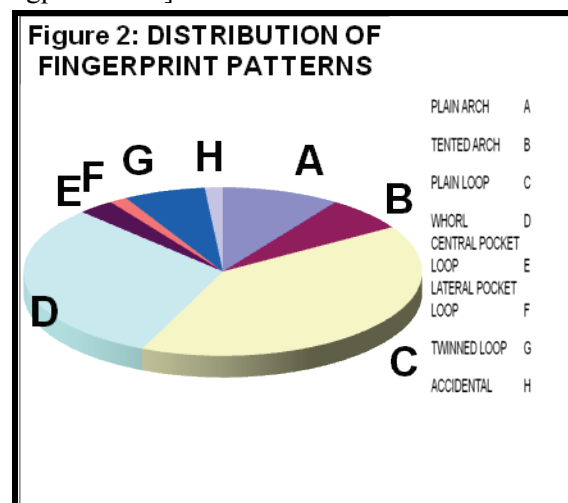
1. Members of the same family i.e. Parents and their children
2. Siblings

All the three methods of fingerprint identification were tried in triplicates with four subjects. The Ink pad method was found to be the most suitable and convenient; hence all the samples were collected by the same method for the present study. The collected samples were classified and analyzed for their % similarity and presented in the graphs.

Results and Discussion

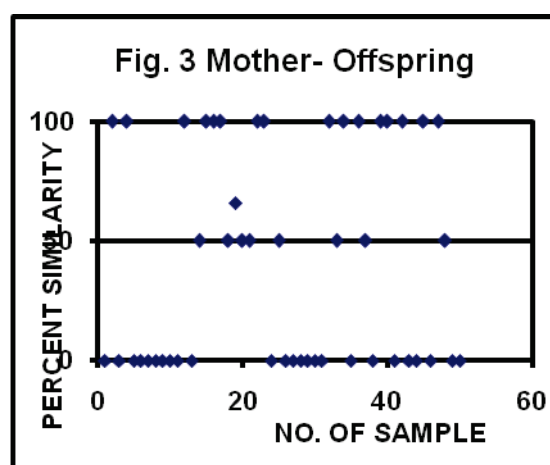
More than 200 samples for fingerprint patterns were collected using ink pad method and classified into basic categories of Arch, Loop and Whorl. The data are represented in **Figure 2** suggests that Plain Loop (C) is most frequently observed type of fingerprints followed by whorl central pocket (D). Our data also supports the earlier report

[http://www.bergen.org/AAST/Projects/Gel/fingerprint1.htm].



All the samples were collected to check the hypothesis of influence of checking genetic inheritance in fingerprint patterns. For the same, families from where we could get the samples of fingerprints of Mother, Father, Offspring and Siblings are taken into consideration.

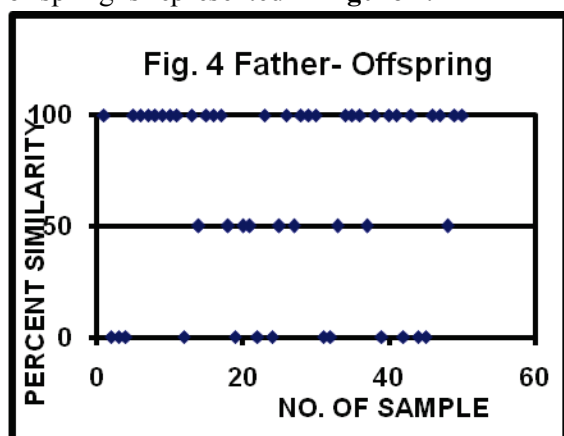
There are reports available in the literature which suggests that we are more likely to share pattern type with our family members than an unrelated individual, but our identifying friction ridge skin features will always be unique [Langenburg 1991]. In the present study percentage similarity between the mother and offspring is calculated and represented in **Figure 3**.



It was noted that out of fifty samples 16 had shown 100% similarity with mother while 9 had shown 50% or more similarity with mother and 50% of

the samples i.e. 25/50 had shown no similarity with mother with respect to fingerprint patterns.

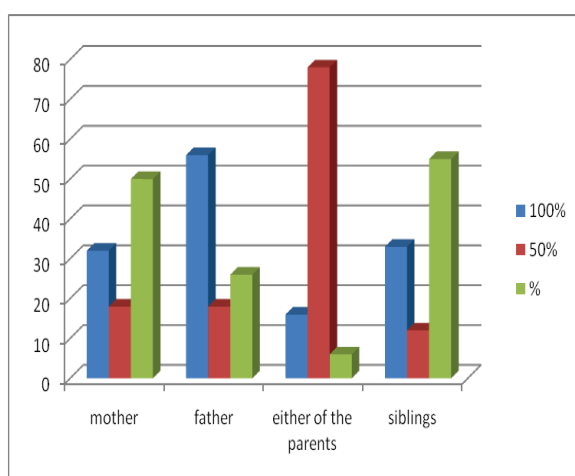
Percentage similarity between the father and the offspring is represented in **Figure 4**.



From the above results it is clear that the out of fifty samples more than half of samples i.e., 28 had shown 100% similarity with father. Few offspring showed 50% or more similarity with Father and the remaining i.e. 13/50 had shown no similarity with Father.

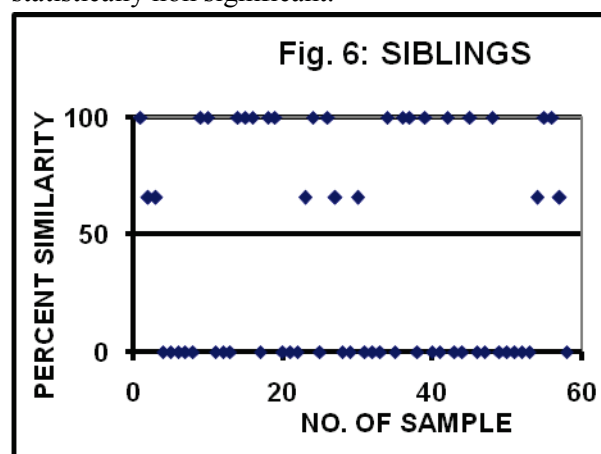
Distribution of fingerprint patterns amongst the family members is represented in the **Figure 5**.

Fig. 5: Distribution of fingerprint patterns



Clink [2006] has carried out an experiment to determine if related family members have similar fingerprint patterns. He tested related family members to see if fingerprint types are genetically inherited and suggested that members of same family have similar types of fingerprints. Unrelated

group varied in type more often than related families. Like other genetic traits such as hair, eye and skin colour, fingerprint types get passed down from parent to offspring. Our results also support this data, where 78% of the samples studied showed similarity of fingerprint patterns with either of the parents. Only less than 5% showed no similarity with either of the parents, which is statistically non significant.



When % similarity in fingerprint pattern was studied between siblings, only 38% showed similarity, whereas, 64% has no similarities between them.

Conclusions

- Plain loop and Central pocket whorl are most frequent type of fingerprint.
- Fingerprint patterns are genetically inherited, as most of the samples studied showed similarity with either of the parent.
- Fathers showed more similarity of fingerprint pattern with the offspring as compared to mother, so, fingerprint pattern might not have any relation with cytoplasmic inheritance.

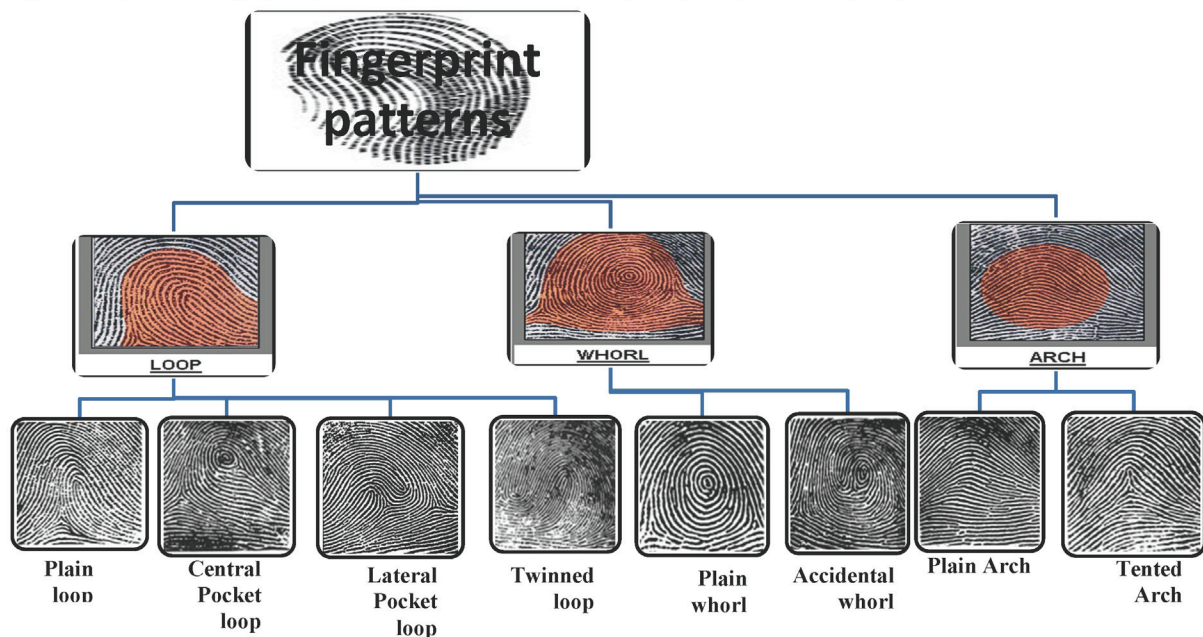
This work will help people to know more about scientific significance of the finger print patterns that they carry with respect to their parents and children. It will also form the basic test for resolving the parental issues as our findings had suggested that are inherited and influenced more by fathers.

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Figure 1: Types of Fingerprint patterns (<http://www.reachoutmichigan.org/funexperiments/agesubject/lessons/prints.html#backlink2>)



Transformation of the Unspecialized Stem cells and the debate of Ethics Vs. Science in the Harvesting of Embryonic Stem cells

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Abstract:

Today's world is powered by science and technology. We daily start and end our day smoothly, with a number of scientific innovations. However, we have an alarming situation that foretells that it would not be an exaggeration to say that human being could become a scientific commodity tomorrow. Scientific innovation has been proved partly responsible for many of the problems that we face today or will face in the near future. Hence, it is important to educate and explore the issues, scientifically and ethically. As science and technology continue to advance, so do ethical viewpoints surrounding these developments. We are progressing at a great pace in the scientific world, churning out scientific innovations.....but the question arises of what the situation would be if the genie pops out of the bottle.....

Keywords: Technology, Stem Cells, Social barricade, Cloning, Sustainability, Instrumentality.

Introduction:

Since the dawn of the 21st century there has been major transformation in the perspective with which we look at things. This is due to new innovations & discoveries made by humans. Since then the society has become more and more reliant on technology. So much so that, we sometimes lack the willingness to think before we act.

*Human Beings are animals,
We are sometimes monsters,
Sometimes magnificent,
But always animals.*

*We may prefer to think of ourselves as fallen
angels but in reality,
we are Risen APES.*

— Desmond Morris

The world today is growing at a tremendous pace and humans invariably have become dependent on technology to meet all his needs, and as technology is constantly changing, it is changing us as well.

In the past, some of these changes have been difficult to cope with and in the future, these changes are going to be happening faster, with less time to prepare. Unless we are well aware of the

nature of the technological consequences, we will make the wrong choices, and our technology will destroy us.^[1]

On the contrary, perhaps, one of the most vital technological advantages in our society today is in the field of human medicine and health sciences. Let us take a look at some of the worldwide frequently talked pros & cons of scientific innovations and technology...

Training of unspecialized cells, Stem cells: A Social barricade ...

Stem cells, in theory, are the building blocks having the potential to generate new human cells and tissues that can potentially cure a tremendous array of deadly illnesses. Stem cells hold great promise in understanding human diseases and conditions, and may help us in the treatment of these diseases. That's because they are unique compared to other types of cells. Unlike most normal types of cells, stem cells are capable of dividing and regenerating for long periods of time. Stem cells are unspecialized and don't have a unique function, such as pumping blood to the heart or supporting muscles in the legs. These unspecialized cells can be trained to become

specialized in whatever area of the body they are needed. ^[2]

There are, after all, two sides to every coin and similarly, opposition to stem cell research, especially embryonic stem cell, is mainly coming from religious and social conservatives who are pro-life. The stem cell controversy is the ethical debate centered only on research involving the creation, usage, and destruction of human embryos. As previously stated, morals and ethics act as a barricade between technology and acceptance. People assume that supporting the research of embryonic stem cells is the equivalent to supporting abortions. This is logical considering embryos which have been aborted are required for this type of research. Also, the difficulty with embryonic stem cell research is that a potential human being must be sacrificed in order to obtain stem cells.

It is the embryonic stem cells that cause controversy. Removing the stem cells requires the destruction of the embryo, which some people liken to destruction of a human being. The issue comes down to the question of when life begins: those who believe that life starts at the moment of conception think that harvesting embryonic stem cells is akin to murder. Some critics of this viewpoint have argued that these embryos were marked for destruction and then donated by their owners, meaning that these embryos would never have come to term anyway. Others predict that this excuse might lead to more ethically questionable actions in the future, such as harvesting embryos specifically for research.

Harvesting Embryos, Cloning: The Future Sustainability...

Cloning in biology is the process of producing similar populations of genetically identical individuals that occurs in nature. Cloning have been successfully performed on many animal species such as sheep, mouse, rats, etc and has proved its ability of becoming a potent medical technology in the near future. Cloning could also be used to help us understand things about the human body. Cloning can enable scientists to

understand why nervous cells, unlike the others in the human body, do not multiply. This is very important if nerve cells could be multiplied and would eventually be possible to enable paralyzed people who have suffered a fractured spinal cord to walk again.

Cloning individual human cells could lead to the vaccines and cures for cystic fibrosis, multiple sclerosis and many other diseases which currently do not have a complete successful cure. Cloning single cells could be used to produce skin, bones, cartilage for victims of major accidents. It may even be used to repair retinas of the eyes. Indeed cloning to some extent does present to us a major breakthrough in medical technology and life sustainability in various aspects such as organ transplants, skin grafting, tissue repair, etc. Still the question remains as to, do we need to sacrifice embryos for testing and development of such technology and challenge the Laws of Nature.

Although cloning humans is still banned and is against the ethics, many scientists have made attempts in the past and have not been successful in doing so.

Human being born without souls: An Instrumentality...

Cloning touches upon mankind's most basic fears and hopes. It invokes the most intractable ethical and moral dilemmas. Can anybody imagine himself as a cloned man, a nameless and faceless identity having no parental credential in this world? It is very simple that such a peripheral identity will never be commensurable with the existing societal norms and sentiments. Human life is such that it always bears some parental and communal identity to assert itself as the successor of life and true representative of genealogical linearity.^[3] As such, sexual birth or for that matter biological birth is the abiding force for asserting one's identity.

Cloning raises a number of concerns arising from its consequences, of which instrumentality and risk are of especial importance. Cloning may arouse social side effects. It is ridiculous that reproduction

is separated from love and other human relationship. The entire world may use cloning for eugenics that would lead to efforts to selectively breed children who are more intelligent, heavier and extraordinary.^[4]

If large scale cloning became possible there would be great loss of genetic diversity which is the driving force for evolution. Some say that the cloned human beings may be born without souls. The collection of surplus embryos may be a big time commodity for people. Some people have expressed concern about the effects that cloning would have on relationships, e.g. if the son is a clone of father or daughter is a clone of mother WHAT WOULD HAPPEN! Are their relations going to remain the same? If so children could be born with specific traits as required by their parents, they can select traits which they require from a drop down menu and have a baby soon without taking much effort. The disadvantages of human cloning are certainly clear. Not to mention that the number of disadvantages far out numbers the advantages. One of the most noticeable fact is that the cloned child will have the parent clone's medical history.^[5]

Any technology or innovation which is focused on predicting the unpredictable and subjective trait of human nature will always lead to some kind of conflict in existing human relationships. Subjectiveness in human behavior is an inherent element of human relation and this is what keeps the world of human relationship ticking.

Conclusion:

As a characteristic phenomenon of human development, in almost every field and at every stage of history, there have been innovations tending to improve the life quality and comfort, the production of goods and services, their exchange, and the commerce. The scientific and technological innovations have highly positive aspects or facets, but they may also produce unwanted side effects, harmful for the life or health and these consequences must forcibly be assessed. In many ways modern technology had the opposite

effect of making us work harder and faster just to stay in the same place.

Both science and technology walk through different lanes and hence the scientific and technological progress has been appropriately defined as A Sword with Two Edges.

Now is the time to question ourselves as to what extent should we use technology and what is the cost, we are paying for getting addicted to it? Is it right to lose our individuality and social well being! What may be the answer....should we call it "A Scientific Innovation" or "A Socio-ethical Degradation...!"

"Soon silence will have passed into legend. Man has turned his back on silence. Day after day he invents machines and devices that increase noise and distract humanity from the essence of life, contemplation, meditation...tooting, howling, screeching, booming, crashing, whistling, grinding, and trilling bolster his ego. His anxiety subsides. His inhuman void spreads monstrously like a gray vegetation."

— Jean Arp

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About the Contributors

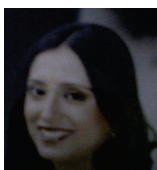


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She is a recipient of Young Scientist award instituted by Indian Association of Nuclear Chemists and Allied Scientists and by Indian Institute of Technology, Roorkee. She has also been honoured with Young Associateship by Maharashtra Academy of Sciences for her contribution in the field of Chemical Sciences. She holds key positions in many academic as well as professional bodies and is a Convenor of several committees.



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Mrs. Rama Vishvesh, an ex-central banker, is an Assistant Professor in the Department of Economics with a rich and varied teaching experience in India and abroad. She received the Jaggannath Shankerseth Fellowship for her work on Hospital Waste Management. She is actively involved in the Annual International Economics Convention and was the Convenor of the same when the college hosted it in 2009. Her current area of research is Financial Inclusion.



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Mrs. Nandini Sen Gupta is an Assistant Professor in the Department of Economics. She has 11 years of teaching experience. Her specialisation is in Econometrics. Presently she is pursuing her doctoral degree in Monetary Economics. She has presented her research paper at a state level seminar.



Dr. Anupma Harshal has majored in Biochemistry and Microbiology. Her Ph.D. thesis is on Covalent Modification of Proteins. She interacts with scientists from NIH & stalwarts in Pigment Cell Research at Brown University, Boston. She has to her credit two international publications and successful URG Projects. She is a Mentor at the Science Honors Program and has diverse research interests like Food Biotechnology, Bioremediation & Metabolomics.



Dr. Suvarna Sharma is an Assistant Professor in the Department of Biotechnology. Her Doctoral thesis was on Cytology of Cancer. Currently she is working on an URG project on “Heat – Stable Protein in Aloe vera”. She is actively associated with the Science Honors Program and has guided students on projects relating to HIV Awareness.



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