

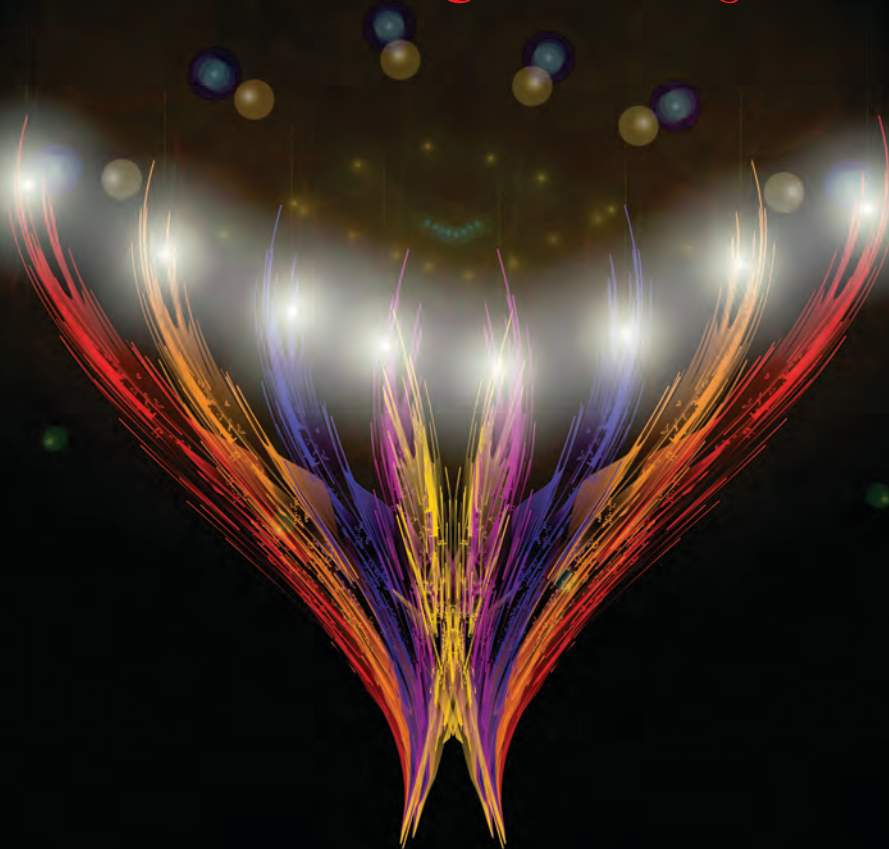


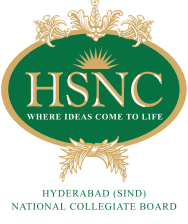
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Teaching, research and social transformation are the three main components of the academic enterprise. Teaching and research are not just about knowledge building but also have liberatory and emancipatory goals. They seek to improve people's lives and create a just social order. Both teaching and research therefore need to be critical and counter hegemonic voices. Over the last few decades, there has been an increasing awareness of and growing commitment to research that can challenge traditional restrictions on knowledge construction and bridge research and activism. Consequently, this has brought about an awareness of and commitment to the need for engaging in collaborative community building for meaningful pedagogy, policy, and practice toward social transformation. These include action-oriented research, community-based participatory research, collaborative action research, feminist participatory research etc.

The papers in this volume reflect on the teaching-learning experiences in the classroom as well as challenges in terms of students' resistance to certain topics in the curriculum and how innovative pedagogic practices are used to enable effective learning in the classroom. This volume also includes for the first time articles by students that trace their research trajectory and reflect on the joys and challenges of doing research at the undergraduate level.

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Reading strategies for a “contact zone” in an American Literature Class Room

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Abstract:

This paper looks at how culturally diverse literature can be deployed in a classroom to primarily understand that language and texts are not neutral. It proposes to share methods by which students can be equipped with skills and strategies to enhance textual analysis and critical writing in case of English as Second Language (ESL) learners. Consequently, it explores the possibility of such strategies in the 'contact zone' of the classroom to contest dominant ideologies of race, masculinity, sexual orientation, class inequities in order to create empathetic learning outcomes.

Keywords: Reading Strategies, African American Literature, Learning outcomes, Contact zone in a classroom

Introduction

The academic trajectory of American Studies began with the introduction of American History and American Literature in the Indian University curriculum in the 1950s. While the institutionalizing of the disciplines came to be pushed forward by heavy investment by the Ford Foundation, the American Studies Research Center and the Fulbright Program, very little work was achieved in terms of method in teaching or undertaking scholarship. American Literature in India went on to achieve a spectacular growth especially towards the end of the twentieth century. However it also resulted in a proliferation of research, based on thematic studies on canonical literary works and a study of American subjects in a piecemeal fashion.[1] This synoptic view of how American Literature came to be part of the curriculum in varsities across India is essential to foreground my discussion on reading strategies in American Literature.

What continues to plague the subject is the failure to bring forth a coherent framework to engage with American Studies and a space to achieve contrapuntal readings of what it means for an Indian student to read about America. This paper originates in the concerns over the teaching of

American Literature at the undergraduate level. The lopsided manner in which curriculum design is achieved entails a certain valorization of literature and culture. This is often at the cost of the student without any understanding of the social formations that make such literature and culture possible. The purpose of this study is to understand how reading strategies can partly address this vacuum and ways with which learners can examine historical trajectories that connect them to American Literature. The paper therefore aims at significantly identifying how challenges of cultural diversity and teaching a culturally diverse learner community affect the relationship between reading and empathy within an American literature classroom. Therefore can an American Literature classroom offer a transformative experience for a learner as a “contact zone”? It borrows Carol Lee’s framework of reading strategies as pedagogical interventions in a literature classroom to interpret my observations of teaching Gloria Naylor’s *The Women of Brewster Place* for the students of Second Year BA.

The notion of “contact zone”[2] has been used to facilitate discussions within critical pedagogy. It can provide significant interventions into understanding that issues of social justice and

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democracy are not distinct from acts of teaching and learning. In her initial formulation of the concept, Mary Louise Pratt 1991 refers to social spaces where cultures meet, clash and grapple with each other in contexts of asymmetrical relations of power. Pratt perceives this as a site for linguistic and cultural encounters wherein power is negotiated and struggle occurs. As she explains, the classroom space has students who have had the experience of having their cultures discussed and objectified in ways that horrified them. While ignorance, incomprehension and hostility might have been part of this experiential world, it has also brought them “exhilarating moments of wonder and revelation, mutual understanding and new wisdom—the joys of the contact zone” (39). Viewing the concept from another vantage point, Patricia Bizzell 1994 suggests that English studies need to be relooked at again and organized around similar “contact zones” which different groups in society contend for the power to interpret what is going on” (167). While Bizzell uses the term to define moments in time and space it can be a heuristic to see ways in which literature can be surveyed. As Carol Lee (1995) posits that among the critical problems facing the teaching of literature at the secondary level includes a vital debate over a literary canon for instruction as well as ways to teach the complex strategies involved in interpreting rich literature. She cites the works by researchers, Durkin (1979) and Dole, Duffy, Roehler, and Pearson (1991) who suggest that reading comprehension strategies are not adequately taught in language arts classrooms. While in many instances, teachers are compelled to test students on the basis of specific comprehension skills in isolation. Other theorists have indicated the tendency of the course instructor to dominate classroom discussion, often presenting students with “correct” interpretations of works of literature (Hillocks 1989, Nystrand and Gamoran 1989). Lee expresses concerns about lack of substantive discussion in the literature classroom especially when the prescribed text is far removed from the experiential world and cultural schema of the students. In an empirical study by Lee, some of the concerns that emerged with pedagogical implications looked at the

benefits of using ethnically diverse literature with ethnically diverse students. It also examined how to make explicit in instruction some of the important comprehension strategies needed to interpret complex fiction independently. The attempt was to investigate the ability of students in making literary interpretation of complex inferences in selected works from African American fiction. I borrow some of Lee's strategies to enable students to achieve a critical engagement and self reflexivity with an African American novel in the Literature class.

Gloria Naylor’s novel *The Women of Brewster Place* published in 1982 ushered a return to naturalism as a mode of narration and plot development. The novel used this technique to indict a social system that was responsible for creation of the largest underclass of African Americans in the eighties. Moving away from the antebellum literature, Naylor sets the story in twentieth century urban America, exploring the diversity of Black female experience struggling to survive in a ghetto. The seven part novel projects an attempt to undermine stereotypes of African American experience. Brewster Place is a derelict housing development project that the black community has inherited from early residents of other ethnic origins who have moved on to seek better prospects. However the fate of the black residents especially the women is sealed both literally and metaphorically by a brick wall that cuts them off from the mainstream of society. Naylor’s searing description of class and geography that resonates in the novel was a remarkable achievement in the understanding of the idea of ‘success’ for the Black community against a national ethos of the American Dream. Naylor greatly drew inspiration from writers such as Toni Morrison, Alice Walker, women who were ‘literary foremothers’ for a whole generation of writers in the 1980s. The concerns of finding a voice and a style that captured the experience of the African American woman successfully was crucial. As a researcher the text had a deep connect to my MPhil dissertation on womanist framework of Naylor's novel quartet.

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The novel has been prescribed as a representative text of African American writing at different points in the study of American literature in the undergraduate class in colleges affiliated to University of Mumbai. In its last appearance on the syllabus, Brewster Place was listed as one of the recommended texts for the generic study of American Novel. My initial forays in teaching this text was in a class which had largely first generation learners. One of the challenges that many of the students faced was that the only understanding of United States was in form of Americana[3], one gleaned from Hollywood mainstream cinema. While the syllabus in American Literature was dominated by what constituted as canonical literary works, Naylor’s novel introduced a different tenor in the understanding of the American literature. American Literature at the undergraduate level for students of Mumbai University is structured in context of the twentieth century in the aftermath of Expressionist movement[4]. This is an abrupt entry point into looking at literature in United States and presents a truncated view for the learner. It also makes it difficult for the learner to locate a prescribed text within an evolving literary tradition. An extensive explication of chapters became essential, as the primary hurdle was the African American English spoken by all the characters. The use of ‘scaffolding reading model’ as suggested by Lee was deployed in a classroom which had a sizeable number of ESL students. Borrowing a metaphoric description from the field of construction, scaffolding reading techniques provide different levels of temporary support that help students reach higher levels of comprehension and skill acquisition that they would not be able to achieve without assistance. This support is progressively removed when they are no longer needed, and the teacher gradually shifts more responsibility over the learning process to the student. It also enables to bridge certain learning gaps in terms of skill acquisition by the student. Since problems stemmed from difficulties in reading comprehension, scaffolding reading instruction was introduced to support students as they developed fundamental reading skills. For the initial set of learners, it may have established a

greater confidence in reading the text, but in practice, it was difficult for many of them to comprehend what they read. The challenge of handling essay questions based on the text also became a point of contention. The outcome was that the classroom interactions continued to be minimal with learners depending heavily on the teacher. As Novak (2010) argued, “the central purpose of education is to empower learners to take charge of their own meaning making” and learning strategies such as summarizing strategy are powerful tools to serve such requirements. Therefore, despite the expansive bridging of introducing African American history as well as scaffolding reading strategies, the outcome of empathy that was anticipated was not very successful. It became important to diversify the methods of teaching this text.

The student demographics of the American Literature class has changed over the years. Yet one of the challenges that persists is the need to help students who are struggling readers, to develop conceptual knowledge of text structures and rhetorical tools to understand and interpret rich literature. The attempt therefore was to arrive at an empathetic reading of the text. A sense of crisis in form of declining reading habits accentuates the interest in this theorization amidst as Suzanne Keen (2006) fears that “the evaporation of a reading public leaves behind a population incapable of feeling with others” (208)[5]. Keen defines empathy as a vicarious, spontaneous sharing of affect [which] can be provoked by witnessing another’s condition or even by reading (208). Acknowledging the work of American psychologist Paul Ekman for whom empathy is a starting point of emotional reactions, philosopher Martha C. Nussbaum perceives empathy is a part of compassion. As Nussbaum suggests artistic narratives are sometimes the only possible way of rendering life in an accurate fashion. She says, “Certain truths about human life can only be fittingly and accurately stated in the language and forms characteristic of the narrative artist” (5). This aspect had to be highlighted in what I have developed as a three pronged method of close reading, discussion and writing.

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Close reading involves a deep analysis of how a literary text works and the process of generating questions about the text can be particularly useful in a learner’s thoughtful participation in a class discussion and eventually writing a critical response. After a collaborative reading of the first chapter with requisite scaffolding techniques, students are assigned reading sections for every week. The attempt is to let the students gain an autonomy in reading sections at home in their own pace and share points of interest with the class. The burden of leading a discussion is no longer on the teacher who takes on the role of moderating exchanges on a particular perspective of the novel or theme, chosen for the session. Two sessions are followed by a session of free writing, enabling students to record even their most raw and rambling impressions of the text in a controlled setting[6]. Since the aim is to overcome writing blocks, apathy and self-censorship, it has also been found to be useful even for second language learners. It also enables students to work their way through stylistic patterns, generic choices, and language that Naylor uses to push forward themes of racial disenfranchisement, social inequities, domestic violence, female solidarity, homophobia, and dysfunctional families, within the text. What was significant was the ability to find reference points from their own social geographies to establish independent connections to the text. The screening of a television miniseries based on Naylor’s novel brings a fresh vigour to the discussions in the class and aspects of intertextuality and adaptation extend the critical reception of the text. I have observed a significant improvement in the participation in discussions on patriarchy, family, homophobia and economic disparities in a space of trust. It has also gratifyingly extended to more robust responses in form of essays in the examination as well.

These interventions are however not without challenges. The slippage into excessive scaffolding of reading strategies often hamper rather than enhance the learning experience. The scheduling of classroom discussion is always subject to interruptions due to the fixed duration of the lecture in the class timetable. Students need to be

constantly motivated to use the classroom to articulate, debate or contest ideas within the text and extend these into finding a voice in writing critically. However, there are several positive outcomes. There is a progression from mastering rudimentary comprehension to critical analysis in form of participatory class discussions and finally an introduction to critical essay writing. Learners explore ways in which the language of the text reveals power structures within society especially with regard to gender and sexuality. Sharing early drafts for peer reviewing has also proved to be morale booster for learners in what I believe is a transformative experience within my American Literature classroom. One batch of students even went on to adapt Alice Walker’s short story *Everyday Use* into a short play and a play reading performance within class. Such pedagogical interventions offers a way forward in engaging with other literary texts as well and presents unique opportunities for students to wrestle with some of the core ethical dilemmas that we face as human beings (Fernandez, 1977; Hynds, 1989). It is vital here to read what Naylor says about the experiential world when she writes, “[b]ut I don’t believe that life is supposed to make you feel good, or to make you feel miserable either. Life is just supposed to make you feel” (Bailey’s Café 219). As Carol Bender and Roseanne Hoefel (2001) opine, a critique of traditional pedagogy to explicate and fix meaning for students can be challenged by opening up diverse cultural spaces as in this case by American literature classroom. Naylor’s novel therefore works as a ‘contact zone’ that supports emancipatory strategies that challenge readers/ learners to grapple with master narratives and patriarchal discourses. The strain of empathy does not allow them “to diminish the anguish, anger, or oppression of her characters. Instead it clarifies power differentials that accrue privilege and accentuates the need to resist such destructive dynamics (Bender and Hoefel, 2001 p183). I believe this has worked in some measure in fostering an ethic of empathy and self-reflexivity within a ‘contact zone’ of a classroom.

Conclusion

In her essay titled, “Internationalization of American Studies” Kousar Azam (2001) speaks of a new and a more positive vocabulary of American Studies that speaks of “contact zones” instead of “cultural imperialism” as the possible direction for the discipline. While making a case for the discipline, Azam comments on the excessive valorization of literature and culture that come in the way of understanding these social formations that make literature and culture possible. As George Lipsitz rightly reminds us “we have not done enough to define the conditions which bring us together- the historical trajectories that we inherit and the forces that connect our works as researchers and teachers, to broaden social formations”(p203). By urging scholars to deviate from the pursuit of mega-discourses, Azam urges a step towards achieving a paradigm shift in looking at the US as a fractured, fissured, and fragmented identity (349). This paper therefore looks at the location of American studies in India, particularly American literature in the curriculum at the undergraduate class. It has attempted to think about the challenges of cultural diversity offered in an American Literature curriculum and the expected teaching outcomes affecting the relationship between reading and empathy in an undergraduate space. In an explorative mode, it accounts for the observations of the researcher in teaching Gloria Naylor’s *The Women of Brewster Place* at the undergraduate level. It has presented opportunities to move away from set classroom patterns to engage with different cultural schema and enabling students to respond to global issues imbricated in the text. Finally, it examines how classroom strategies can enable a “contact zone” in through emotional connections to it without foreclosing the students’ affective response to it.

Endnotes

[1] P.C.Kar’s essay *The Future of American Studies in India* calls for the need to develop American Studies as an interdisciplinary program, shed its insularity and adopt a broad-based approach to American culture in a global setting. (29)

- [2] Here I borrow Mary Louise Pratt’s formulation of the concept of “the contact zone” to indicate a site of linguistic and cultural encounters.
- [3] Americana can be defined as the material connect with United States in form of merchandise, labels related to popular iconography that circulates in different countries. These could be flags, retail brands, monuments inscribed on other surfaces.
- [4] Expressionism is one of the main currents of art in the later 19th and the 20th centuries, and its qualities of highly subjective, personal, spontaneous self-expression are typical of a wide range of modern artists and art movements. Expressionism in literary work arose as a reaction against materialism, rapid mechanization and urbanization.
- [5] In an early work by Keen, points out how scientific investigations demonstrate that minor neuron activity in humans can be altered by exposure to art, to teaching, to literature. Keen posits this as one of the crucial interest in the study of human empathy and the positive outcomes in terms of changed societal attitudes.
- [6] Freewriting, a writing strategy developed by Peter Elbow in 1973, is similar to brainstorming but is written in sentence and paragraph form without any breaks.

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Feminist Historiography of Early India: A Review Essay

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Abstract:

The review essay on feminist historiography of early India traces the trajectory of women's history in colonial and independent India. It argues that while colonial histories mainly depended on an uncritical reading of the textual sources, romanticised the early Vedic woman or in other contexts posed certain racist and sexist views. While the nationalist historians' response was merely a concern with the status/position of the upper caste Vedic woman. Post independence historians moved away from the model of political/dynastic histories to richer socio-economic histories foregrounding issues of the marginalised sections of Indian society. I argue that a significant change in feminist histories emerges in the decades of the 1970's and 80's and new insights on connections between women's status and their participation and control of productive processes shift the debate from merely socio-legal issues of traditional historiography to its impact on gender. Post the decade of the 90's perspectives on women's histories critique the idea of 'women' constituted as a monolithic, homogenous, unified social category. Rich studies on various aspects of women's work, their control over their resources as well as their sexuality, the questions of identity as well as representations in literature in early India come to studied.

Keywords: Feminist histories, Vedic women, Patriarchy

The earliest interest in the writing of women's history can be traced to the nineteenth century in works of both the colonial as well as the nationalist historians. While colonial histories mainly depended on an uncritical reading of the textual sources, these were oblivious of the gender bias of the sources and often romanticised the early Vedic woman or in other contexts posed certain racist and sexist views. The response of the nationalist historians writing on women must be located in the broader context of nineteenth century social-religious reform. Reformists of the nineteenth century advocated reforming Indian society by challenging the twin evils of caste system and the low status of the Indian woman. In their quest to justify their reformist claims, they often took recourse to sanskritic models derived from brahmanical texts. Along with this quest to discover a golden age of Indian womanhood was to position reformist agendas within the context of an emerging nation. Thus the main concern of these early writers was with legal and religious questions

such as right to remarriage, right to property, niyoga, origin and development of stridhan, sati, rights of widows to adopt etc .In the religious sphere questions such as the right to sacrifice, either with the husband or without on one's own and the possibilities of pursuing religious goals were raised. On the social level, the position of women was evaluated on the basis of whether she was allowed to attend public assemblies as well as be educated.

The Nationalist Historians

The critique of such studies have been provided by Chakravarti and Roy in their article- In Search of Our Past: A Review of the Limitations and Possibilities of the Historiography of Women in Early India published in the Economic and Political Weekly, April 30, 1988.They argue that Altekar's sources were mainly Brahmanical texts and therefore automatically focussed on the upper caste woman and her position in the family. These texts were however prescriptive texts, with an

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inbuilt gender bias but were by Altekar, accepted literally and hence at the outset his approach is both uncritical and ahistorical. The historical construction of the upper caste Vedic woman, in such works was an epitome of the learned, liberated and an ideal companion to her husband, an ideal of Indian womanhood posited by the nationalist historians and a yardstick of the status/position of Hindu women in the ancient past.

The underlying philosophy of this work is how to raise the status of this woman for a healthy development of the future Indian race. For Altekar, women were essentially baby producers and his views of early history were quite often racist as he cites that the Vedic age banned sati because of the threat of Non-Aryan race outnumbering the Aryan races. Not only was Altekar's formulation racist but also casteist as he regards the decline in status of the Aryan woman to the inclusion of the Non Aryan (Shudra) wife in the Aryan polygynous household and thus leading to loss of right to use the Sanskrit language and the right to perform rituals. Some of his arguments such as the dislike of daughters in Indian society reiterate existing cultural stereotypes such as the relative unimportance of women to warring nations and their inability to perform funerary rites for their ancestors.

A similar stereotyping is evident in the analysis on why women could not own property in the Vedic age, the reason being given that property could only be owned by those who could protect it and women could not defend and hence could not own property. Similarly his analysis as to why the age of marriage was lowered for women is because of women joining the Buddhist and Jain orders which is both unhistorical and highlights Hindu anxieties of the more reformist religious movements of the past. In sum, they argue that the Altekeraian model posits an ideal golden age of Indian womanhood in the Vedic period while being obsessed with the upper caste woman, at the same time silencing the experiences of women of different castes and classes. It lacks both theoretical and analytical rigour and sadly has been a model for later works

and uncritically been taught at undergraduate levels.

Since the discussions weave around a central theme of status, which is considered high in the Vedic period, historically the fall in status is accounted for with communal overtones. This decline is located in the subsequent periods following the Islamic invasions. It is under these circumstances that practices such as purdah, sati and female infanticide are seen to develop. Such a thesis of decline accounted for all evils of the nineteenth century but as Uma Chakravarty notes that most of these practices were in place before the coming of the Muslims. Thus a study of this kind cannot account for the structural reasons for oppression of women i.e an understanding of patriarchy and its operations.

Feminist historiography after Independence

Post independence historians moved away from the model of political/dynastic histories to richer socio-economic histories applying Marxist models and thus foregrounding issues of the marginalised sections of Indian society. The new methodology espoused by D.D. Kosambi, and R.S. Sharma allowed for a range of sources as well as an interdisciplinary approach combining methods from Anthropology, Archaeology, Numismatics, Epigraphy as well Ethnography to be employed. Kosambi's studies of the mother goddess cults and his reading of the Urvashi-Pururavas myth are indicative of this historical method. Similarly Sharma's social formations approach allows for a focus on varied subjects such as promiscuity in early literature, equation of women with property and the shudras, and his studies of the eight forms of marriage from varna, economy and kinship dimensions. But social history while bringing women within the historical debate failed to focus on gender as a category of analysis. Thus while modes of production were analysed, there was very little interest in linking economic production with social reproduction. Thus much of the economic analysis did not look at how such processes affected women in particular.

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A significant change in feminist histories emerges in the decades of the 1970s and '80s. The broader context of women's movements, struggles against sexual violence and emerging debates on women's health, reproduction and sexuality begin to permeate academic discussions within the field of social sciences. New perspectives developed within the socialist-feminist and the radical feminist in the west begin to penetrate debates at home. Thus new insights on connections between women's status and their participation and control of productive processes shift the debate from merely socio-legal issues of traditional historiography to its impact on gender. Issues of varna-jati impinging on such relations were sought to be studied.

Uma Chakravarti's work on Brahmanical patriarchy situates gender relations in the context of caste and class. She opines that the sexual control of upper caste women was essential to maintain not only patrilineal succession but also the purity of caste and such subordination was institutionalised in the Brahmanical law codes and enforced by the power of the state. She posits that both caste hierarchy and gender hierarchy were the main organising principles of Brahmanical patriarchal social order and that to understand Indian history, relationship between caste and gender is essential.

Uma Chakravarti's analysis of the later Vedic society in the wake of the second urbanisation [800-600 BC] marked by the emergence of caste and class divisions and the breakdown of older tribal societies, growth of private control of land transmitted through patrilineal system, as well as the beginning of the patrilineal succession to kingship, and maintenance of caste purity meant that women's sexuality were brought under male control. The need to control women's sexuality was presupposed on the need to avoid caste pollution through miscegeny, especially when the woman was of the upper caste and hence the unrelenting task of regulating social behaviour of the upper caste woman. This control was possible through ideological consent through the working of concepts such as strisvabhava, stridharma and the

pativrata dharma, through the kinsmen of the clan in cases of niyoga and through the state in cases of adultery.

The innate nature of women was considered as sinful, evil, given to promiscuity, unfaithfulness and possessing of uncontrollable sexuality, this therefore was her innate nature or strisvabhava and this innate nature was in conflict in the case of upper caste women with stridharma which required the fidelity to the husband and the clan. Stridharma or the pativratadharmā was as she states a 'master stroke of Hindu-Aryan genius' through which women aspired to ideals of chastity and wifely fidelity as the highest expression of their selfhood and salvation. The genius lay in the technique of such subordination as it was women who themselves controlled their sexuality and perpetuated patriarchal institutions.

Post the decade of the 90's perspectives on women's histories began changing. That 'women' constituted a monolithic, homogenous, unified social category came to be challenged. Questions began to be posed as to the category of the universal 'woman' as the subject of history which in the Indian case was represented by the upper caste women of the Ganga valley. Hence the need to write histories of diverse categories of women from geographically diverse regions began to be acutely felt. The range of historical sources to write women's histories became more diversified and included besides Brahmanical prescriptive texts, Jain and Buddhist canonical as well as narrative literatures, Sanskrit plays, Sangam literatures in Tamil as well as a range of inscriptional evidences were beginning to be examined. Hermeneutical tools applied to understand such histories also varied while Brahmanical literatures were read against the grain, plays and narrative literatures were read between lines with the growing emphasis on the sub-text of the literatures. There was a growing awareness that even within the prescriptive texts there were significant divergences and hence a growing need to interrogate the issue of authorship, modes of transmission as well as the nature of possible audiences of such literatures came to be

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acknowledged. There were growing concerns as to reading into how much of these prescriptive norms were actually implemented and hence questions as to what extent these texts can be used to write women's histories were being posed. Even though many of the early histories of women tended to focus on patriarchal structures and the processes of subordination, there were serious attempts to rescue women's 'experience' or 'voice' from these sources. Hence, the turn to Buddhist texts such as the Therigatha as well as the more popular Bhakti compositions.

Women in the heterodox sects

The earliest work on Buddhist women was published by B.C.Law in 1929 and he acknowledged the fact that women had advanced themselves and made their church recognise their potential. I.B.Horner's work 1975 was more detailed. Her category of analysis was both the laywomen and the almswomen. Within the category of laywomen she analyses the category of the women workers showing that women worked in agriculture, spinning, maintenance of cremation grounds as well as musicians, entertainers and courtesans thus opening up new areas of research from the earlier Altekarian kind of studies. However questions about sexual division of labour and its implications were never raised. Bringing to the discipline of history her expertise of Buddhist and Pali studies, Horner was able to open new analytical areas. Horner's investigation into the lives of the nuns in the Buddhist monastery is very detailed and sympathetic, and while accepting that Buddhism did in fact open up certain spaces for women, it was women who also shaped the nunnery to some extent thus for the first time hinting at the notion of 'agency' in the writing of women's history.

Diana Paul's study on women in Buddhism reads and interprets stories from the Buddhist scriptures that highlight gender roles and ideals in the Mahayana religious culture. The work is an attempt to study the question of gender and its relation to states of spiritual being and the potential of religious practice available to Buddhist women. The Therigatha, a Buddhist text by Buddhist nuns

has been variously studied by Susan Murcott, Kathryn Blackstone and others. Blackstone's is a work that does a close reading of both the Therigatha and the Theragatha and she concludes that the Theris struggled more than the Theras in various spheres of their liberative experience, whether this be the permission to renounce, follow a celibate life or break human bonds or even to locate themselves in meditation or liberation. She notes that the songs of the Theris were much more personal and intimate, perhaps because of their female authorship.

Bhakti as Protest

Uma Chakravarty's essay on the bhaktin in south Indian traditions is based upon four women saints –Avvaiyar, Karaikkal ammai, Andal and Akka Mahadevi. Most of the women saints protested marriage, some through threat of self extinction in case of Andal, and some like Avvai turning into an old woman and participates not just in education but also politics on behalf of the people, as a poet with moral authority. In case of Karaikkal Ammai, she is abandoned by her husband and with Mahadevi Akka it is she who abandons him and marries her god. The manner in which these women saints relate to marriage is as Chakravarty suggests is the manner in which they relate to their own sexuality. She outlines two ways in which the female body and sexuality are treated- one way was to deny sexuality and transcend it in case of Avvai and Karaikkal and the other to divert it from mortal men and channelize it toward the chosen god as in case of Andal. It is only Akka Mahadevi who confronts her own sexuality, wandering about naked and defies any onslaught upon it. Vijaya Ramaswamy's monograph titled 'Walking Naked' looks at the spiritual movements from the Sangam period to the medieval period. It situates the life and spiritual career of women within the broader historical structures showing different periods required different modes of spiritual quest. She also attempts to situate the early devotional Bhakti movements in south India within the debate of feudalism.

Women and the economy

The brahmanical texts have a bewildering variety of statements with regard to women's right to property. While the Dharmasutras maintain that property be inherited only along patrilineal lines, in absence of male sons, to the agnates in the male line, the Dharmashastras allow the sister to a fourth part of their brother's share for marriage, this was more of moral compulsion rather than a legal one. In most cases they allow for inheritance of property along the female line- from mother to daughter. What she obtains from her male relations are gifts which can be bequeathed to her daughters. But in any case none of the goods listed in the stridhan would have been directly used for production. Hence at least readings of the brahmanical texts do not give us an idea of economic empowerment of women.

Inscriptions on the other hand have been useful in understanding diverse local customs and are often contradictory with prescriptive texts, with women from royal families often making donations for the construction and maintenance of temples, the cost of which was borne out of their own personal property most likely inherited from their maternal side of the land holding families. Kumkum Roy opines that women from the heterodox sects were probably in a better position to exercise control over resources than those belonging to the brahmanical religions. But she cautions in over reading such material as in most site male donors far outnumber women donors.

Similarly, studies by Kanaklatha Mukund and Leslie Orr show that the Tevartiyal a category of temple servants /dancer bought, owned, and sold property which belonged to them. Studies reveal that grants made by royal Chola women tended to cluster around Tanjavur while those of the Tevartiyals were more widely dispersed.

Women and work

Studies by scholars such as I.B.Horner have documented the world of work as portrayed in the Jataka tales where in women often worked as keepers of paddy fields, keepers of burning grounds, as slaves, as well as acrobats, musicians and courtesans. In the Sangam literature, Vijaya

Ramaswamy, states have a myriad description of work related to women such as in the field of agriculture they worked in the areas of seeding, planting, weeding, winnowing, husking and irrigation. Women were also involved in dairy farming, making and selling ghee, butter and curds. Coastal women or Parataiyar sold fish, fish oil and toddy in the markets. Garland making and selling flowers were largely occupations of women. Spinning was considered a woman's job especially of widows and the destitute. Women were also engaged in crafts such as basket making, weaving, pith making, mat weaving and pottery. Women also worked as cooks in Agraharas and the temples in medieval times in Karnataka. Ramaswamy also mentions the existence of women's guild from inscriptional evidence in the medieval period but what activities they undertook is unknown apart from their association with the temple as temple trustees.

Courtesans

Studies on prostitutes and courtesans have in earlier scholarship been liberally peppered with reference to the promiscuous nature of men and women. However studies by sanskritists such as Sukumari Bhattacharya locates the development of prostitution within a historical context. She distinguishes various forms of prostitution such as those found in a pre-cash economy and later in a cash economy. She also points to variations in the categories of prostitutes pointing out that skills and physical attributes as well as training in various arts may have been essential to the trade. She also highlights economic relations arising out of prostitution such as taxes paid to the state as well as donations made for religious institutions. She also studies the supportive structures relied upon by the prostitute, especially the mother daughter relationship and the existence of matriliney in an overtly patrilineal society.

Kumkum Roy's study of the courtesanal tradition of the early historical period from literary texts locates the courtesan within networks of exchange. She posits that the ability to participate in gift exchange as a donor was a marker of status. Within the Kamasutra she points to three different levels

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of exchange in which courtesans could be involved, both as receivers and donors of gifts. She also points out that the courtesan was not a monolith category and that there was an enormous amount of socio-economic differentiation within the broad classification, while some may have been slaves forced to render sexual services others were the pride of the city commanding wealth and counted among the elites. Similarly she studies the household of the courtesan within the matrilineal format, the mother as having considerable control over the establishment.

Question of Identity

Most texts of ancient and medieval India, according to K.K.Shah imbibe an androcentric view of history. However inscriptions have a different story to tell. The study has a basic underlying assumption that inscriptions can be used a marker of identity for both men and women. This is acceptable since women themselves as donors like men may have offered their choice of identity markers to be inscribed. Thus these donors may be regarded as women articulating their preferences. Although women have carved their identity on stone there is considerable differentiation in the ways these were expressed in the inscriptional record. Some women preferred to be identified by their proper names, others by their family/ kinship status some purely from a religious framework, while others gave a motherly status with reference to daughters, and some daughters identified solely with their mothers, while some gave their husband's status other remained completely silent on their husband. Thus as the author argues that what can be read into such inscriptions is an account of the self perception of the women themselves, as donors rather than a social construction of their individual identity as found in prescriptive texts.

Representations in Literature

Romila Thapar's study of Shakuntala views history from the viewpoint of a central figure of Shakuntala and how the representations of this one character changes over a period of time from a mother of a hero in the Akhyana tradition to a strong, self reliant woman of the Epic Mahabharata

and then subordinated to the docile ideal of pativrata in Kalidasa's plays. Thus her work not only allows for a 'historical view on the story, but also introduces a gender perspective'. While Shalini Shah argues that women and their sexuality were conceived differently in the philosophical schools, she also shows how such a difference existed in the representations of the prostitute and the married woman as well as all those luminal beings such as the dakinis, rakshashis etc. She argues that there is a need to differentiate between the love tradition represented by women poets, Bhavabhuti and Jayadeva which is at once reciprocal and emotional from the shringar tradition which centres around a hegemonic masculinity reducing women to 'fetishized objects'.

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Exploring the World of Research: Insights from the Field

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Abstract:

Humans are curious beings with rational capabilities. Curiosity in these rational beings leads to discovery, knowledge, innovation and so on. This paper is a self-narrative, autobiographical attempt to map my journey into the fascinating world of research and the rich insights gained therein. Based on my experiences of working on research assignments at the undergraduate level, I undertak a self reflexive journey and describe the rich insights gained through the entire research process, right from raising questions, reading texts and designing and conducting research to writing the report.

My experience began with making a documentary film on Old Age homes. I was doing my Bachelors in Computer Science back in 2013, when my friends from Arts roped me in to shoot their documentary. Being a professional photographer and having worked for a short-film, I agreed on shooting the documentary for them. This marked my foray into research. Prior to that, I was a curious and keen observer of the world around me, especially when I was travelling, eating out, walking to school, cycling and so on. While travelling by buses I wondered how the conductor was on his feet for the whole trip and why do women sit in the first few rows. While travelling by train, one of the many things that amazed me was how street children sing confidently for a living by clapping two wooden plates, whereas I got a D in the music exam even after attending private music classes. I remember when I was young my mother and I used to board a Borivali[1] bound slow local in the women's compartment and I was amazed to see the number of women around me. I had never seen so many women around me before. While eating out, I always wondered how every time medu wada[2] and the chutney[3] tastes the same but when my mother made it they never had a standard taste. During Raksha Bandhan[4] when I was told that I am supposed to tie a rakhi on my sister's wrist and take a pledge of protecting her, I wondered how I could protect my sister who was 5 years older than me and who

would easily pin me to the ground whenever we had a fight.

Research made me question my generalisations and assumptions. My curiosity made me question, sometimes too many things but I did not make an attempt to find answers or maybe my questions went unanswered. Working on the documentary helped me to confront some of my assumptions and prejudices and this was my first learning from research. I was under the impression that the aged are thrown out of their house and end up staying in old-age homes but this was not true. There were many who came to old age homes by choice, some didn't like staying at home all by themselves, some thought it was better to stay with people of one's age, some felt they burdened their children and so on and so forth. The old-age homes we visited wasn't for the destitute but people lived there by choice and paid monthly rent for the same. This non-normative lifestyle kind of bewildered me.

I was a Science student for five years before I enrolled for an undergraduate degree in Social Sciences. Somehow during those years, research seemed far-fetched, distant, something revolutionary, a specialisation which few have access to. Three months into Bachelors of Arts and I wasn't intimidated by research. Research meant a different experience in the social sciences. Research didn't have to be revolutionary, research

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was everywhere around me and within me. Research seemed accessible and could be done by anyone who took interest in doing research. What fascinated me the most was that I could make an attempt to understand what I observed.

My journey....

When I enrolled into CPCA (Certificate Programme in Arts and Commerce) I got a chance to pursue research in my chosen field of inquiry. I decided to do an ethnographic study on idli-sellers[5] in Mumbai. The same idlis which I have loved for years. The broader area of my research was informal sector and migration. I was excited to start working on what fascinated me since childhood. I was advised by my guide to read, read and read and to have a basic understanding of the most important part i.e. literature. This happened to be one of the first times I read specific academic books like 'Street Vendors in the Global Urban Economy' (Bhowmik, 2010) and struggled to find one copy from a public library. I read through countless Economic and Political Weekly articles and noted the volume and author name to refer to it at a later date and learnt that reference and citations are important for all research studies.

I digressed quite a bit while working on the research topic. I also learnt about Tamil-diasporic culture in Mumbai, food culture of Mumbai and so on. It was difficult to not cover all aspects at once and to not get carried away or get overwhelmed by the literature. As I was doing qualitative research it was important for me to have a small sample to be able to do justice to the responses of the participants and not merely put them in boxes of 'Yes', 'No' and 'Maybe'. After conducting a pilot study where I studied the everyday lives of two idli-sellers, I was fascinated by the richness of the data collected. I realised South India is not a monolith and that there are sub-cultures in South India. Most of the idli-sellers migrate from villages and small towns of Tamil Nadu and belong to the lower-castes. They live with their mothers who wake up as early as 3.30am to start the preparation for the day. They paid heavy fines and haftas[6] to police and civic officials. They miss their homes,

their wives and children and make it a point to call them everyday.

Being a part of the Gender Issues Cell of the college gave me an opportunity to interact with numerous research scholars and gain an insight into the intricacies of the research process. An opportunity to learn from the field and do full-fledged empirical research came in the form of a UNFPA funded research project on 'Gender within Media'. The research proposal seemed interesting and it was something I hadn't thought of before. I assumed Media organisations, the ones who talk and write about gender issues must be non-discriminatory with respect to gender in their organisations. The research proposal mentioned three types of media organisations to be covered – Television, Print and Advertising Agency. We were appointed as consultants to carry out the research for Population First. Population First is a communication and advocacy initiative in the fields of gender, health and media. It also has a flagship event Laadli aimed at the development of youth in the country. Laadli also conducts a Media Awards show where journalists, ad makers and authors are recognized for their contribution to gender-sensitive media content. UNFPA has been assisting the Government of India in the fields of health services, family planning, reproductive health and rights, maternal health through research, advocacy and government policies and programmes.

As a research assistant one of the very first things I was required to do was to build a team of students who were keen on doing research. We were able to form a team of 13 students. Before we could go any further we had to inform ourselves about gender distribution, gender policies, pro-active measures taken by the organisation and sexual harassment at workplace. Srinidhi Raghavan from Population First conducted some sessions for us to be able to understand the functioning of media organisations. Leena Pujari, Associate Professor and Head of Department of Sociology also briefed us on sexual harassment at workplace and research methodology. Drafting the research instrument was a collaborative exercise between Population

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First and our team of teachers and students. Simultaneously we tried to get in touch with employees from television, print and advertising. We knew some of them personally and it became easy to get through them but most of them were contacted through snowball sampling. The learning process was immense. I learnt how to take appointments over phone and the art of writing formal, official emails to potential respondents. Many replied affirmatively but there were some who slammed their phone, who never replied to emails and some who kept dilly-dallying to give an appointment. As soon as we got first few appointments we pre-tested the interview schedule to check whether it was working right in the field. Fortunately, there were minor corrections. We made three types of interview schedule, one each for television, print and advertising.

Doing the interviews was a fascinating experience. Each interview was different. Some were conducted at the workplaces of the employees, some at their homes. I found a stark difference when I interviewed the respondents at their homes and at their workplace. At home the respondents spoke their minds and the interviews were more like a dialogue but it wasn't the same at the workplace. At workplace I felt that they had to mince their words. Some interviews were recorded with the consent of the respondents while some refused permission. We transcribed the recordings as soon as we reached home. Facial expressions, body language, pauses and exclamations of the respondents were noted in great detail to help interpret the findings.

Being a research assistant and to lead a team wasn't easy for someone who is shy, soft spoken and has stage-fright. I coordinated between the teachers /research guides and the team of students. I had to be more assertive and ensure the interviewers reached the venue on time.

Data collection took about three to four months. While the data collection was on, we read extensively. Articles, books and journals authored by eminent scholars in the field of women and news. We also referred to existing government

policies and legislation. Our interview schedule had nearly 50 questions (both close ended and open ended) and we interviewed 87 participants. Four teams worked on four sections of the research namely: Gender Distribution, Recruitment and Promotion, Policies, Proactive Measures and Sexual Harassment at Workplace. Analysing data was quite tedious as the study generated an enormous amount of rich data. With the help of our teachers' we were able to analyse the data and findings. We were dealing with two sets of data, one which was quantifiable and the other was largely qualitative data, unorganised and messy, yet rich and in-depth and thus needed a nuanced analysis. While quantitative analyses gave us numbers and graphs, qualitative analysis gave us minute details like for instance the sexist atmosphere in the newsroom.

For us, every response of every participant was important. Their refusal to answer certain questions was also a response indicating something. Report writing was by far the most crucial part of the research. I realised that the report needs to be comprehensive and coherent. The report was meant for policy makers, employers, potential applicants in media, etc. The report was in place so that the readers could consider the importance of our recommendations.

Some interesting findings...

Interestingly men and women had different perceptions on gender within their organisations.

Ahmed, a 26 year old English TV correspondent says in response to a question on assignment of beats, "Women are preferred for the discussion panel as they dress well. Most of the anchors are females. In the morning, viewers prefer women newsreaders on screen as they're beautiful and people like to see them."

While men refused to accept the existence of gender inequality or normalised the sexist atmosphere at their workplace, women were quite vocal about the issues they faced, both overt and subtle.

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Megha, a 36 year old Assistant Editor in an English newspaper says, “Those editors are very used to a different sort of relationship with women. They are not used to women arguing and going against them, they are not used to logic. They are used to basically having their egos pampered. It’s very weird.”

Conclusion

Research for me has now become an indelible passion. It would be difficult for me to not invest my time and energy in this field. I have realised that there are many ways of doing research. One can do research by making a movie or through photography, artwork, sculpting, music albums and so on. One just needs an eye for details, an inquisitive mind and a thirst for knowledge. I have learnt that research is not something distant or beyond my reach requiring great specialisation or something that can only be conducted in laboratories. The everyday world around us provides ample space for researching and exploring and arriving at penetrating insights.

Endnotes:

- [1] a suburban station in Mumbai
- [2] a staple food from the South Indian cuisine
- [3] a sauce in Indian cuisines
- [4] a festival where a sister ties a thread around her brother's wrist and the brother vows to protect her.
- [5] a staple food from the South Indian cuisine
- [6] a slang for the protection money collected periodically by gangsters and corrupt policemen from the street vendors

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Exploring the gendered dimensions of media: My experiences as a Research Assistant

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Abstract:

The topic of gender in the media carries a large space for exploration and study. This paper is an attempt to understand how gender configures in the Indian media landscape and the different forms of media like print, advertisement and electronic. It draws briefly on the findings of a UNFPA funded collaborative research study carried out by the Gender Issues Cell of KC College. This paper highlights my personal reflections of working on this project as a Research Assistant and the immense insights and significant takeaways from this journey. It takes the reader through the hiccups, setbacks, challenges as well as all the moments of success that ultimately led to the successful completion of the project.

Keywords: Gender, media, sexism, beats.

Gender Issues Cell of our college embarked on this very engaging collaborative project on ‘Gender within Media’. We collaborated with Population First to explore the gendered dimensions of media with funding support from UNFPA.

The Research Process: Challenges and triumphs

It all began with training sessions on Research Methodology conducted by Population First and our teachers. Drafting the research instrument was next on the agenda. This happened over several sessions of brainstorming and group exercises. Literature Review was happening simultaneously. The three Research Assistants on the project were assigned the task of reading books, journals and reports and preparing an annotated bibliography. It took us days to gather contacts, our potential respondents and fix appointments with them, not to mention the countless rejections we got in terms of absolute disinterest and dismissal from top-notch employees of top-notch organisations. To add to that, there were incessant delays and changes of appointments, along with disappointments, upon last minute cancellations. We had to deal with frustrations of top-level employees refusing to

meet with us, for whatever reasons personal or otherwise. We spent hours, calling endless list of numbers in trying to fix appointments, talking to employees about what the project entails only to be told “I’m sorry but I can’t help you”. Snowball sampling was what we attempted so that we reach people through the few contacts that were available in media.

However, there were some extremely passionate respondents who were eager to share their experiences related to sexism, both in and out of their offices. The research gave them an opportunity to have free and frank conversations about issues, which especially female, married respondents face with regard to their families and how there is no sensitivity to these problems at the workplace. What was revealing was the subtle, constant parallels drawn with their male counterparts; the differences in pay; differences in beat - all of which is so invisible to the everyday working employee yet is so alive, true and a stark reality.

Sexism within media

What the study brought to light is not just how deep-seated and penetrating sexism is in print, television and advertisement, but how each one of them differ in their own way of treating their employees, be it either in sending their women employees home “on time” to finish their household chores or ensuring that all top positions are filled by men and in setting guidelines for pregnant or menstruating women. Gender discrimination was writ large within media organisations with cases of women losing out on promotion opportunities because of maternity leave or their inability to be part of the 'boys club' that required staying back late into the night. Men on the other hand often grab their four-week paternity leave to earn some extra cash through means of another temporary work.

Gender disparity at different levels and within different sections in the media reflect a glaring reality – while there are more women in junior and middle level positions, there is a preponderance of males at the top levels including board and founder members, CEOs, etc. Women are found in large numbers in HR but have a dismal presence among camerapersons, photographers and technical persons.

Caste was a major factor brought out by the respondents themselves where most of our participants were upper caste Hindus. There is hardly any representation of lower castes, dalits, tribals or the marginalised genders. Our respondents seemed open to welcoming them but at the same time, there are no proactive initiatives to reach out to them and ensure a warm and accepting work space.

Beats across the media, especially the regional-language press, prove to be highly gendered with “soft” ones like culture, education, consumer news, fashion, lifestyle and entertainment being primarily assigned to women; while crime, business and political reporting are assigned to men. Patriarchal attitudes continue to persist in the assignment of such jobs where the male bosses feel that women

cannot take up such “unsafe” beats and therefore should stick to “feminine” ones.

The presence of a “boys' club” indicates the pervasiveness of sexism in the media where men in the office get together to work till late night after all the women have left, playing political mind games all of which women refuse to be a part of. The women employees seemed to be constantly under pressure for their performance and had to prove that they were “as good as men”, however if there is a woman in the office who displays her aggression related to her work, she is said to be arrogant, whereas the same is overlooked in a man.

There is an appalling lack of awareness among employees on the institutional mechanisms and procedures with regards to filing of a sexual harassment complaint. Knowledge of the Internal Complaints Committee – its working and its members (both internal and external) is dismal and most importantly, their blatant ignorance on what constitutes sexual harassment in the first place.

Thus while the number of women in different forms of media has been increasing, the feminization of media does not necessarily translate into less sexism in media content or an increasing feminist consciousness since organizational content, socialization of reporters, journalistic routines play an important part in imbalances in gender portrayal in media content.

Indeed, in so many of the cases, it seemed as though gender was almost invisibilised – respondents' critical attitude to the use of gender lens in the questions hinted that gender perhaps did not matter in media organisations, leading us to believe that men and women are never discriminated on the basis of their gender but solely on the basis of their performance. However, our analysis of the interviews conducted revealed otherwise - the deep-rooted misogyny that was so subtle yet so significant at the same time. However, there were organizations that were noteworthy and commendable enough to be named in terms of their progressive gender policies. But they were few and far between.

The research project has been highly rewarding not only in terms of some penetrating insights but also raises important questions about the functioning of the media and the people who generate media content. The report ends with a list of recommendations that serve to act as an anchor of hope to future media persons who hopefully, will be a part of a more gender-inclusive and gender-sensitive environment.

Being a research assistant on this project, I have gained immensely out of these few months of intensive and extensive working and running around for interviews, managing timings, never-ending conversations with our teachers, peers and guides that gave us some great insights not only for the paper but personally as well. The laborious hours put into analysis of numbers, charts, figures and words with a team that worked with great passion and enthusiasm made the journey exciting and enriching. Our mentors have been an impetus to the entire journey, and it has been extremely rewarding to have endless discussions about the nuances that we could identify so clearly through our study and in understanding the play of gender in Indian media. As my dear professor says, “It’s always about un-learning and re-learning ” that takes us a step forward and can help transform the subtle discrepancies that exist in the society we all live in.

Conclusion

Research always gives one a hands-on experience of ground realities, thus enriching and enhancing what we already learn in the classroom. This project was one such gift of learning which gave me invaluable insights into the research process, demonstrating how it requires immense patience, perseverance and sustained engagement throughout the course of the study in order to attain meaningful results.

I got an opportunity to interact and converse with some of the finest minds in the media, people who are passionate and deeply engaged with their work and who have influenced my own perceptions of gender in the media, conversations with whom I shall carry within myself for a long, long time to come. I see this study as a small step in the direction of moving towards a more gender-just and gender-inclusive media landscape.

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The Relevance of Financial Education to Arts Students: A Case Study

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Abstract:

This study makes an attempt to understand the need for financial education among the students of Arts faculty. Finance is a completely new subject introduced to them in the second year of their three year Bachelor's course. The research was conducted over a period of two years amongst the second year students of the three year degree course. The researcher used of random sampling technique for the purpose of study. Primary data was collected through a survey with the help of a structured questionnaire. Responses were collected from 50 respondents. The research paper highlights the need for introducing financial education at an early stage to make the students competent in financial decision making later on in life.

Keywords: *Financial Literacy, Financial Inclusion, Financial Behaviour, Mortgage etc.*

1. Introduction

The teaching of commerce as a subject to Arts students has been a unique experience. The fear of numbers exists among Arts students to such an extent that anything related to finance appears difficult to them. Though the technicalities are not challenging, the willingness to understand is largely absent. The syllabus for 'Introduction to Financial Management' is current and updated. The topics covered are Primary markets, Secondary markets, Dematerialized trading, FDI, Merchant Banking and Mutual Funds which are interesting. The researcher has attempted to inculcate the financial terminologies by providing an atmosphere of interest through different games, role play, case studies, stories, illustrations etc. The goal has been always to create a love for the subject.

2. Statement of the Problem

The students are completely new to the subject of Financial Management. The term 'finance' itself is an area which has to be dealt in the simplest possible manner. The challenge lies in delivering the conceptual clarity as well as making the subject as interesting as possible. The students sometimes feel that it will involve numbers and relate it to

Mathematics, which they shunned in their school days and hence opted for Arts as a career choice. However knowledge of Finance is essential for financial planning in later years. Therefore financial education is imperative and its significance has been recognised worldwide.

The Organization for Economic Co-operation and Development (OECD) defines financial education as "The process by which financial consumers/investors improve their understanding of financial products and concepts and, through information, instruction and/or objective advice, develop the skills and confidence to become more aware of financial risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their financial well-being." (2005). The powerful nations in the world are also funding financial education programs by taking all possible efforts. The situation of bankruptcy and poor financial planning vastly exists in America with the rise in the easy accessibility of credit cards, bad debts and lack of funds post retirement. The government has initiated efforts at the public as well as private level to spread financial literacy among the masses. The poor credit card balances among the youth has

forced the government to initiate a large number of financial literacy programs at high school level. They have recognised the need for financial literacy among the youth from the very beginning. United States of America, Brazil, United Kingdom, France, Japan, China, Australia and other countries are grappling with this challenge of making the population financially literate.

3. Need for the Study

The first step towards the success of financial inclusion is financial literacy. Financial literacy is something which is not just a subject but an ideology which will remain with them for long. The need to imbibe these values at an early age is not only important but also mandatory.

A lot of effort has been initiated by the international organisations at the international level to inculcate financial education among the masses. The international organisations such as World Bank, Organisation for Economic Co-operation and Development (OECD), International Monetary Fund (IMF), United Nations (UN) etc have been continuously working to improve the level of financial education in the world.

The need for financial education is also pertinent since financial education is directly correlated with the financial behaviour of the individuals. A positive financial behaviour is then reflected in the well planned financial planning and decision making undertaken in their personal financial choices. When the financial decisions are planned and systematic, they result in nurturing a robust financial environment which is significant for economic development.

4. Objectives of the Study

- To understand and evaluate the level of financial awareness among the second year students of Financial Management.
- To analyse the relationship between financial education and financial behaviour.
- To assess the desire for financial education.

5. Review of Literature

World Bank Survey Report (2011) emphasizes on the global concern for the need for financial education due to which global efforts have been initiated to improve financial literacy among the masses. **Fox et.al. (2005)** discusses the rising rates of bankruptcy among the Americans and thus leading to a serious rethinking for the building of a strong foundation for financial education among the youth. They present wide range of programs that have been introduced for the American population to build a strong financial education network. **Leary (2011)** elaborates on the systematic methodologies and the procedural skills so as to carry on the research project in the most efficient manner. The ideas have been precisely articulated and presented in a brief and simplistic manner. **OECD Survey Report, (2013)** presents thoughtful insights into the need for financial education. The learning that happens by doing methodologies in the teaching of finance will instil confidence and the right kind of skills to carry on financial decision making in future. **Lusardi et.al (2007)** presents thoughtful insights into the impact of financial illiteracy on the lack of retirement planning and the consequent adverse effect on mortgages. It shows how the old and young in America have lack of knowledge about financial concepts and thus fall prey to inefficient decision making. The countries like Japan and Sweden have introduced their own private pension programs due to poor retirement planning by the citizens. **Leary (2011)** shares the different methods of undertaking research and methodologies involved in the data collection. The research insights are presented in a precise and careful manner for the understanding of the researchers. **S.Raju and M. Gurupandi (2009)** shared facts about the consumer's attitudes and perceptions with respect to financial planning and decision making. Financial literacy not only polishes their ideas but also provides a benchmark for a better future financial decision making.

7. Data Collection and Analysis

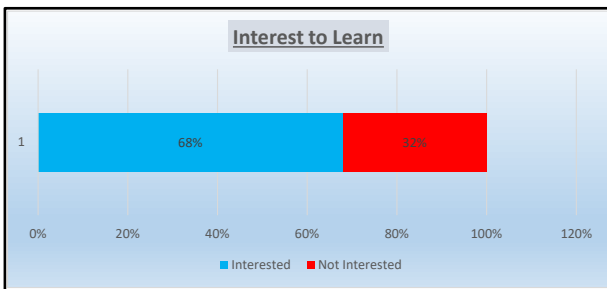
Questionnaires were designed and the data was collected from 50 respondents. Data analysis was

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done with the help of statistical tools to arrive at the right interpretation for the purpose of research.

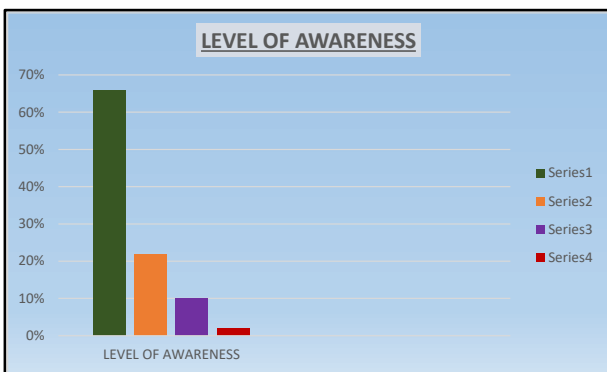
Financial Education and Financial Behaviour

The two factors which were analysed during the research study were financial education and financial behaviour. A positive outcome of the data analysis is that there is a rising interest in financial education. 68% of the respondents agreed that they were keen to learn and grasp the concepts of finance as compared to 32% of the respondents who showed a lack of interest towards financial education.



Level of Awareness

Data analysis also involved assessment of respondents’ level of awareness about financial products and services. As regards the characteristics of financial products and services, the results revealed that 66% of the respondents were not aware, 22% of the respondents were partially aware, 10% of the respondents were aware and only 2% of the respondents were highly aware of the features of the financial products.



8. Findings and Recommendations

The study revealed that there is a significant relationship between financial education and financial behaviour. The information and

knowledge about the financial concepts itself made them confident to explore and make practical use of the knowledge while taking financial decisions. Further research in the subject could be undertaken to test the results with a large sample. Future research could also be done with the students from Science faculty as they are also not exposed to financial education.

The findings highlight a strong need for introducing financial education as an additional component at the school level itself with a more application based approach.

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An Innovative Method of Evaluating Students' Feedback about Teachers

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Abstract:

Every academic institute gains name and fame based on the quality of education that it provides for the overall development of the students. The quality of education is judged and endorsed by the students through their feedback. Satisfaction of students encourages teachers to perform better and professional development of teachers enhances the academic quality of the institution. Thus, a continuous process of learning and evaluation is necessary to achieve excellence and to maintain it. The teachers must play a major role in this process. At the same time, evolving transparent and sensitive feedback mechanism is very essential.

Recently, Elphinstone College, Fort, Mumbai has been granted 'A' grade by NAAC. In this paper, an innovative method of evaluating the feedback about teachers from students is presented which was adopted for analysis in Elphinstone College. The feedback form consists of 10 questions framed to get information on five different aspects, namely, teaching ability, interest in updating knowledge, ability to guide for higher studies and better career, social behaviour and communication skill and extra-curricular activities. Different weightage is attached to the questions as per the importance of the corresponding aspect. Categorical answers are converted into scores. It is shown that the new method enhances the score of a good teacher and reduces that of a relatively bad teacher, thereby giving the true picture of students' perception regarding teachers. Sample form and data analysis using new evaluation method are also presented.

Key words: Academic Audit, Evaluation, Feedback, NAAC Criteria. Quality.

Introduction:

Teachers play an important role in social transformation as far as academic progress of the society is concerned. Such progress is dependent on the academic quality of various institutes. Every academic institute gains name and fame based on the quality of education that it provides for the overall development of the students. There is a vast difference in the quality of teachers in various colleges and faculties (Arts, Science and Commerce). Evaluation of teachers' performance is necessary for improvement of overall quality and for taking decisions regarding continuation or promotion of the teachers. Depending on the purpose of evaluation and the discipline under

consideration, evaluation criteria and systems are devised.

If we have a reliable, valid and fair evaluation technique, then we can develop a culture that values and rewards teachers and create an environment where everyone can improve his or her academic standard. Teachers' academic credentials, years of experience and classroom performance mainly affect the quality of teaching. However, the impact of their other duties like conducting practicals, mentoring, effective communication with students, involvement in development of curricula, preparing learning material, project evaluation, development of innovative techniques, research, career guidance, etc. needs to be assessed.

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Opinions of the students and colleagues and self-reflection can be used for evaluating the teacher's performance. Data for evaluation can be obtained from periodic feedback of the students, evaluation of students' performance in the exams, peer review about the teacher and factual description of the teacher's major strengths and achievements (Self-appraisal).

Although, the quality of education is reflected in the students' test scores and their attendance in the college, it is truly judged and endorsed by the students through their feedback. Satisfaction of students encourages teachers to perform better. This results in professional development of teachers which in turn enhances the academic quality of the institution. Hence, a continuous process of learning and evaluation is necessary to achieve excellence and to maintain it. The teachers must play a major role in this process. At the same time, evolving transparent and sensitive feedback mechanism is very essential.

The second criterion of NAAC is "Teaching Learning and Evaluation". Under section 2.4 of this criterion, "Teacher Quality" has been given weightage of 80 for affiliated colleges. Hence, it is necessary to introduce a good system of evaluation of teachers by the students and use it for improving the quality of the teaching-learning process.

Traditional Method:

Generally, a long questionnaire is given to the students for each teacher who teaches them and their feedback is then analysed. The questions are regarding regularity, punctuality, content clarity, discipline in class, general knowledge, communication skills, healthy relationship with colleagues and students, ability to give career guidance, etc.

Need for Innovation:

The comparison between teachers becomes difficult because of the following reasons:

- (1) Number of students giving feedback may differ
- (2) Attendance of all students may not be same
- (3) The average quality of students answering the questionnaire may differ

- (4) Students may not understand all the questions and/or the options
- (5) Questionnaire is too lengthy to answer completely
- (6) Only average score for each teacher is calculated but not the standard deviation.
- (7) All the teachers may not have P.G. teaching experience
- (8) All the teachers may not have interest in research work/ projects

Further, the answers are categorical in nature and must be quantified.

Generally, scores like 0,1,2,3 are given corresponding to various categories.

Hence, it was thought that different weightage should be attached to different aspects as per their importance in the institute under consideration, so that the feedback can be a powerful tool to assess the quality of teachers.

New Evaluation Technique:

In this paper, an innovative method of evaluating the feedback about teachers from students is presented which was adopted for analysis in Elphinstone College. The feedback form (given on the next page) consists of 10 questions framed to get information on five different aspects.

The following table gives the five different aspects taken into consideration along with the list of corresponding questions in the feedback form and the weights. The questions are deliberately mixed so that students do not get any idea about the aspect under consideration.

Sr. No.	Aspect	Corresponding Q. No. s	Weight
1	Teaching Ability	1,2,3,6,7	50 %
2	Interest in Updating Knowledge	9	10 %
3	Ability to guide for higher studies or career	10	10 %
4	Social Behavior and Communication Skills	4,8	20%

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5	Extra-Curricular Activities	5	10%
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There are four options given to answer each question. The scores corresponding to each category (option) of answer are as follows:

Option	New Score	Old Score
“Totally Disagree “	0	0
“Disagree “	1	1
“Agree “	4	2
“Totally Agree “	5	3

Calculation of Weighted Scores:

If the student ticks on “Agree”, then the score will be four times the weight of the corresponding question. For example, if the student ticks on “Agree” for question number 2, then the score will be $4 \times 50 = 200$. If the student ticks on “Disagree” for question 5, then score will be $1 \times 10 = 10$. The maximum score is 1600. After evaluating all the forms for a particular teacher his / her percentage score is found out.

Sample observations showing evaluation of the performance of six teachers (T1, T2, ..., T6) by both traditional method and new method are given in tables 1 and 2, respectively. In practice, for each teacher several feedback forms are evaluated and average score is found out.

Feedback Form

Name of the teacher:						
Department:						
Class:						
			Totally Disagree	Disagree	Agree	Totally Agree
Q. No.	Question					
1	The teacher has in-depth knowledge of the topics he/she teaches					
2	It is easy to understand what the teacher teaches					
3	The teacher engages all the lectures and is present on time					
4	The teacher does not discriminate among the students					
5	The teacher encourages the students to participate in extra-curricular activities					
6	The teacher creates interest among students about the subject					
7	The teacher completes teaching the entire syllabus					
8	Students can freely ask questions and doubts in the class					
9	Teacher gives information on the latest developments in the subject					
10	The teacher is a good advisor to students for higher studies and career					

*An Innovative Method of Evaluating Students' Feedback about Teachers***Feedback Data and Analysis:**

Table 1
Traditional Method of Evaluation
Unweighted Scores (%) of Teachers

Q. No.	T1	T2	T3	T4	T5	T6
1	1	2	3	2	1	1
2	2	3	3	2	1	1
3	3	3	3	2	2	1
4	2	3	3	2	2	1
5	2	2	3	2	2	1
6	2	1	3	2	2	1
7	2	2	3	2	2	1
8	1	2	3	2	2	1
9	2	1	3	2	2	1
10	2	1	3	2	2	1
Total Score	19	20	30	20	18	10
% Score	63.33333	66.66667	100	66.66667	60	33.33333

Table 2
New Method of Evaluation
Weighted Scores (%) of Teachers

Q. No.	T1	T2	T3	T4	T5	T6
1	50	200	250	200	50	50
2	200	250	250	200	50	50
3	250	250	250	200	200	50
4	80	100	100	80	80	20
5	40	40	50	40	40	10
6	200	50	250	200	200	50
7	200	200	250	200	200	50
8	20	80	100	80	80	20
9	40	10	50	40	40	10
10	40	10	50	40	40	10
Total Wt. Score	1120	1190	1600	1280	980	320
% Wt Score	70	74.375	100	80	61.25	20

Observations:

From Table 1 as well as Table 2, we observe that sixth teacher (T6) has the lowest score and third teacher (T3) has the maximum score. From table 1, we observe that second and fourth teachers have same scores if traditional evaluation method is used. However, as the fourth teacher is more consistent in performance, his score (80%) comes out to be more than that of second teacher (74.375%) as shown in Table 2, if new method is adopted.

Conclusion:

Thus, when different weights are attached to different aspects of teacher's personality, the new method of evaluation of feedback gives better picture of student's perception. The new method of finding weighted average scores has better distinguishing power as compared to the traditional scoring method.

Remark: This method was used in Elphinstone College for teachers' evaluation. The teachers having very good score were given letter of appreciation by the Principal of Elphinstone College and those having bad scores were confidentially advised to improve their quality of teaching. The college has been recently granted 'A' grade.

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A Study on Effectiveness of Popular Antidandruff Shampoos

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Abstract:

Health and hygiene of the hair is one of the very important features of one's persona. Hair is susceptible to accumulating oils, dirt, skin particles etc. due to sebaceous secretion from the scalp and this leads to various hair problems including dandruff. Dandruff is a combination of microbial actions, physiological condition of the individual as well as environmental conditions to which they are exposed. Many variants of herbal and synthetic shampoos are available commercially for the control of dandruff. However, people often select any shampoo at random or are influenced by smart packaging and advertising. The present study aims at comparing frequently used commercially available anti-dandruff shampoos with respect to their physical, chemical and biological properties. To get an idea about the preferred products, a market survey was conducted by the researchers. The brand, 'Head and Shoulders', followed by 'Vatika', was found to be very effective against dandruff causing organisms and was found to be gentle on hair.

Key Words: Dandruff, Anti-dandruff Shampoo, Market Research, anti-dandruff activity

Introduction

Hair is one of the most precious treasures of any individual. Generally, people are quite concerned about their beautiful tresses and always fear losing this fascinating possession. The best way to maintain hair is use of gentle hair care products which can maintain hygiene of hair without causing damage. The major problems faced by today's population are, hair fall, dandruff, split ends, dull and lustre-less hair, greying of hair, etc [Ramon, 2007].

Shampoo is a hair care product used for the removal of oils, dirt, skin particles, environmental pollutants and other contaminants that gradually build up in hair

[<http://en.wikipedia.org/wiki/Shampoo>, Chiu et al., 2015]. Its main goal is to remove unwanted build-ups without stripping out too much sebum. There are many specialized varieties of shampoo available in the market as remedy for dandruff, dry hair, oily hair, frizzy hair, split ends, to name a few.

Dandruff is the shedding of dead skin cells from the scalp [Bologna et al. 2007] which is the net result of growth of fungus *Malassezia furfur* [previously known as *Pityrosporum ovale*] on the scalp due to deposition of oil and dirt. The severity of dandruff may fluctuate with season but often worsens in winter [Ranganathan et al. 2010, Chui et al. 2015]. Dandruff is formed naturally hence it cannot be completely eradicated. Mild conditions of dandruff can be controlled by regularly cleansing the scalp with a good shampoo. Dandruff being the most common hair problem, there are various brands of anti-dandruff shampoos available commercially. Constant use of synthetic shampoos which contain sulphates, dyes, artificial fragrances, alcohol and other harsh chemicals, can be hazardous to health of skin and hair [<http://www.livestrong.com/article/138176-dangerous-ingredients-shampoo/>].

The anti dandruff shampoos are generally classified as chemical (synthetic) and natural based shampoos. The chemical based shampoos consist of chemicals prepared in the laboratories whereas

natural shampoos are made with herbs and various natural ingredients [antidandruffshampoo.org, Bacon *et al.* 2014]. Germicidal ingredients used in synthetic shampoos are sulphur, resorcinol, selenium disulphite, zinc pyrithione, concentrated thymol, quaternary ammonium surfactants, etc. Recently, relatively insoluble zinc salts like derivatives of ZPTO [Zinc-Pyridine-thiol-1-Oxide] have also become popular amongst the shampoo manufacturers. In herbal preparations these chemical entities are replaced with various herbal extracts of Neem, Amla, Aloe etc. These herbs exhibit antiseptic properties and help to reduce scaling of the scalp, dandruff, hair fall etc. [tintin25.hubpages.com, Deeksha *et al.*, 2014].

Many variants of herbal and synthetic shampoos are available and marketed for the end-users. People usually ignore the composition or active ingredient and keep changing or trying various better marketed brands of shampoos. However, in recent years consumers are becoming aware of the advantages of herbal products for various purposes including hair care.

The aim of the present study is to analyse and compare commercial anti-dandruff shampoos and to spread awareness so that consumers make the right choice of shampoo from amongst many, with reference to various parameters viz., composition, cleansing ability, conditioning ability and anti-dandruff activity.

The composition of a shampoo gives an overall idea about the harmful and useful chemicals used in its preparation. Cleansing ability can be verified by combination of foam formation and viscosity. Protein content will be a useful parameter to understand ability of any shampoo to make hair soft and manageable. Similarly, anti-dandruff activity can be determined by the ability of the shampoo to inhibit growth of dandruff causing fungi, under controlled conditions.

After consideration of the above factors, the following objectives were set forth.

Objectives

- To design a detailed Questionnaire for market survey
- To identify respondents and distribute questionnaire to ~500 people, to then collect and analyze the questionnaire.
- Collection of samples
- Standardization of *in vitro* anti-microbial assay
- Determination of antidandruff activity of various shampoos
- Analysis and comparison of various physical and chemical properties of different shampoos
- Data analysis

Methods and Materials

A questionnaire was designed and distributed amongst ~ 500 people consisting of different Gender, Age, Profession and Qualification to get an idea about preferences and view point of the consumers.

Physical Properties

Viscosity was measured by two different methods.

Method 1: A marble was dropped in the test tube marked with A and B (at the distance of ~4 inches) containing the shampoo and the time for the marble to travel from A to B was noted, which is directly proportional to the viscosity of shampoo [home.leisd.

ws/conferences/FAV1000166B1/.../Viscosity].

Method 2: A fixed quantity of the shampoo was taken in the pipette and the time taken by the shampoo to flow out through the pipette was considered to be proportional to the viscosity of the shampoo [Hart de George, 1980].

Foam Formation

To measure the actual foam produced by the shampoo, 100µl of shampoo was taken in triplicate in a graduated culture tube and 5 ml of distilled water was added to it. The solution was then mixed using vortex mixture uniformly at constant speed for 30 seconds. After 30 seconds, amount of the foam produced [in CC] on top of the solution in the

test tube was measured immediately and represented in the graph [Hart –de George, 1980].

Chemical Properties

pH of the shampoos was measured using pH strips in triplicates. **Protein analysis** was carried out using Biuret method [Plummer *et al.* 1998].

Determination of anti-dandruff activity

Isolation of dandruff causing organisms

The pure culture of dandruff causing micro-organism (*Malassezia furfur*, MTCC Culture No: 1374) was used ($\sim 10^8$ CFU/ml) to check the activity of different shampoos on its growth.

Turbidometric Method

The principle of this technique is “scatter of light by the sample is directly proportional to concentration of cells in the sample”. Colours imparted by a medium or shampoo will also add to scatter of light. To eliminate this difference, negative controls were prepared by mixing broth with shampoo for each of the product analyzed. To determine maximum growth of the organisms, positive control was prepared by mixing broth with inoculums [100 μ l], whereas test samples were prepared by mixing shampoo [100 μ l] and inoculums with broth before incubation. The tubes were incubated for 24 hrs at 37°C and the next day optical densities were recorded at 540 nm. Each sample of the shampoo was analyzed in duplicates and their mean used for further calculations.

Percent growth obtained in various test samples was calculated by considering the growth obtained in positive control as 100%. Percent inhibition in the growth of microorganisms caused by the shampoo was calculated by subtracting the values of % growth from 100 and represented in the graph.

Paper Disk Method

Small, circular disk of 5 mm diameter was cut from Whatman filter paper no.1, and sterilized by keeping in the oven [at 80°C for 2 hours] before use. Inoculums [100 μ l] was spread uniformly in Nutrient agar plates and kept inverted for five minutes. Paper disks were dipped in the shampoo samples and placed in each plate under aseptic

conditions. These plates were then incubated for 24 hrs at 37°C and clear zone developed surrounding the disk was measured by antibiotic zone scale [Hi-media] to nearest mm [Bauer *et al.* 1959].

Data analysis

All the experiments were done twice with triplicates. Statistical analysis including regression and t-test were done using Microsoft excel – 2007 at 95% confidence level.

Results and Discussion

Shampoo is classified as an FMCG product and this is the most commonly used hair care product including anti-dandruff shampoo. Due to its popularity and demand new brands and variants keep entering the market very frequently. This also leads to tough competition amongst the manufacturers for the market share. Manufacturers invest lots of time and money to increase sale of the product to maximize profit. In order to achieve higher sale, these products are advertised heavily and most of the time influence consumer’s decision with respect to preference of brands. Consumers buy product with good packaging and better advertising rather than paying attention to content, active ingredients and efficacy.

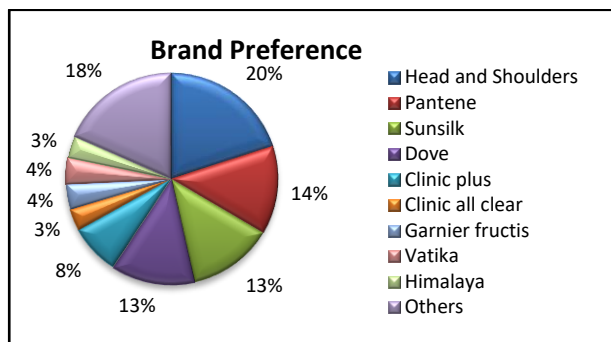
The aim of our present work is to prepare a comparative analysis of preferred commercial shampoos with respect to antidandruff activity along with cleansing and conditioning properties. In order to confine the analysis, we have conducted a survey to determine preference of consumer from the array of brands available in the market. The idea was to understand the consumers’ liking for the product as well as their criteria for selecting a particular product.

Market Research

Our respondents for the survey conducted in the present study consist of 67% females and 33% males. Advertisers too typically try to entice women towards a particular brand as they have major purchasing power and the ability to influence decisions. Out of the total respondents 99% were using shampoo regularly, validating the fact that it is one of the basic requirements in the

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present era. ~81% were using synthetic shampoo whereas about 19% used herbal shampoo. Head and shoulders, Pantene, Sunsilk, Dove, Clinic Plus, Vatika [Lemon and Amla], Vatika [Black Olives], Garnier fructis, Clear and Nizoral are some of the most preferred brands.



As regards the quality of the product, majority of the respondents have rated their shampoos in the range of 3-5 out of 10. This indicates that consumers are not really satisfied with whichever shampoo they are using, and there is the need of a scientific user guide for consumers which can help them to select the right kind of product for their hair.

Some of the expected qualities of a shampoo as mentioned by respondents are:

- Should prevent roughness and dandruff
- Preferably have natural ingredients
- Must be gentle on hair
- Might be helpful in increasing luster
- Should repair damage
- Should remove oily matter from scalp’s surface
- Support hair growth

Though, people are increasingly becoming aware of the advantages of using herbs for personal care and there are many variants of herbal shampoos available in the market, yet according to our survey, 64% of people have never tried any herbal shampoos, probably because of the general perception that they are not very effective against dandruff and leave the hair dry [Shah et al. 2009, Becon et al. 2014].

A lay man’s preference of the shampoo is mostly governed by advertising, packaging, fragrance and colour of the product. The choice of fragrance is a relative property and varies from person to person [http://www. hairfinder.com]. In the present study these characteristics of popular brands were analyzed and it was observed that the fruity fragrance of Garnier Fructis is preferred by many users. The long lasting gentle fragrance of Pantene is also appreciated by users.

The viscosity and foaming capacity of a shampoo are important characteristics from the commercial point of view. The shampoo should be viscous and provide copious, lubricious dense foam. In the literature there is no specific methods given to measure viscosity of the shampoo. Hart-de George, [1980] has suggested that high-consistency foam will take considerably longer to flow than foam which is thin and non-creamy.

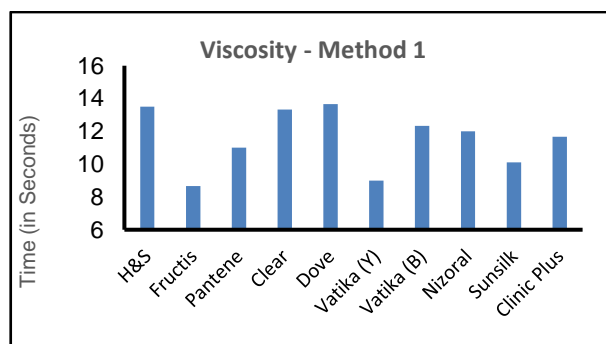


Figure 1[a]: Represents mean time required by the marble to travel from point A to B against various commercial shampoos.

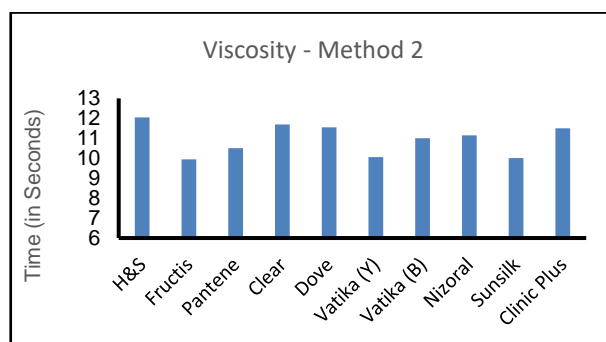


Figure 1[b]: Represents mean time required by various shampoos to flow out from the pipette.

In the present study, viscosity of selected commercial brands of shampoos were analyzed by

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two different methods and presented in Figure 1[a] and 1[b]. Head and shoulders was found to be very viscous followed by Clear and Dove. Two methods used to measure the viscosity of the shampoo were subjected to t-test to determine significance of difference and it was found that the difference observed is due to sampling variations. Foam forming ability of various shampoos is represented in figure 2. Foam formation was maximum with Clear shampoo followed by Dove and Pantene. Viscosity and foam forming ability of various shampoos were found to be highly positively correlated. It will directly be related to ability of the shampoo to clean the scalp [Ref]. This can be used as simple DIY test to determine quality of the shampoo.

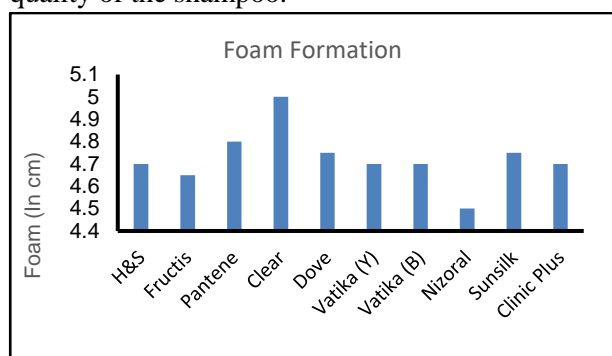


Figure 2: Represents amount of foam produced (in centimetres) by various commercial shampoos.

The physical properties discussed above are usually considered by consumers along with better packaging and marketing. There are other important factors which should be considered while buying a shampoo such as pH, protein content etc. along with anti-dandruff activity [Deeksha et al. 2014].

The pH of Hair and skin is 5.0 ± 0.5 . Any personal care product with pH in that range will be least damaging for hair and skin. Shampoos should have pH 5.5 because at slightly acidic pH, the scales on a hair follicle lay flat making the hair feel smooth and look shiny [[http:// www. hairfinder.com/hair/hair-ph-level.htm](http://www.hairfinder.com/hair/hair-ph-level.htm)].

Figure 3 suggests that all the shampoos tested have pH in the range of 4.5 to 5.5. Head and Shoulders

have ideal pH for the shampoos. Nizoral is most acidic which can be harsh on hair as compared to others.

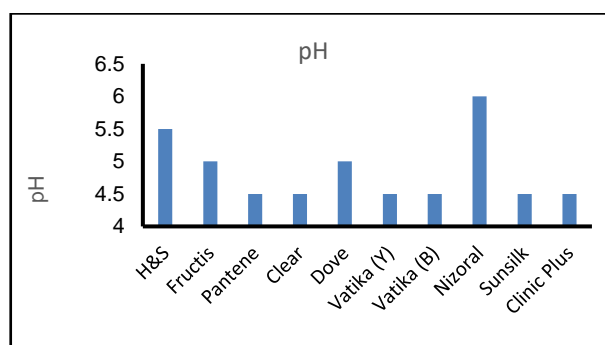


Figure 3: Represents the pH of the various commercial shampoos.

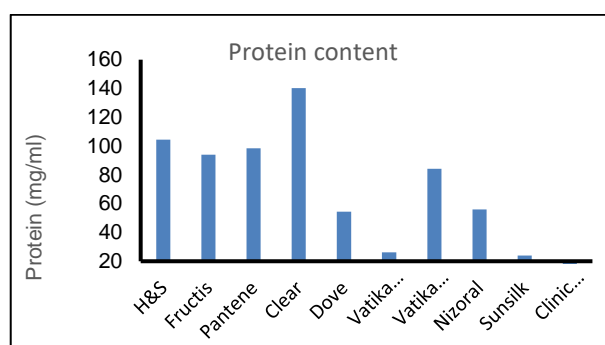


Figure 4: Represents the protein content [mg/ml] of various commercial shampoos.

Protein is one of the natural and nourishing components that prevents external damage of hair. The hair tends to lose its protein and vitamins due to synthetic chemical components present in the shampoo. If proteins are supplemented externally may be via shampoo, it helps in maintaining quality of hair. Therefore, protein content of the shampoo is an important factor to determine its quality which was analyzed using Biuret method [Plummer et al.1978].

Figure 4 shows the protein content of various commercial shampoos. Clear was found to be the best with respect to its protein content followed by Head and Shoulders and Pantene.

Apart from nourishment and maintaining quality of the hair, the fundamental function of an anti-

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dandruff shampoo is to control growth of dandruff causing organisms on the scalp. Hence, in the present study, ability of the shampoo to control dandruff was analyzed using dandruff causing organisms such as *Malassezia furfur*. Two methods of viable counts were used for the analysis i.e. turbidometry and paper disk diffusion method.

Figure 5 represents the % inhibition in the growth of *Malassezia* caused by various shampoos when the cultures were incubated along with media and various shampoo samples. It was observed that Nizoral and Dove showed maximum inhibition against the dandruff causing micro-organism followed by Vatika [black olives] and Head and Shoulders. Vatika [Black olives] being a herbal shampoo was equally effective as Head and Shoulders [synthetic shampoo]. The two non anti-dandruff varieties of shampoos, Sunsilk and Clinic Plus also showed less than 20% inhibition of dandruff causing organisms.

Figure 6 represents the size of inhibition zone produced by various shampoos when analyzed using disk diffusion method. The results obtained by this method showed no significant difference with turbidometric method suggesting both the methods are equally accurate. By paper disk method, it was observed that Nizoral and Dove are most effective followed by Head and Shoulders and Vatika [black olives].

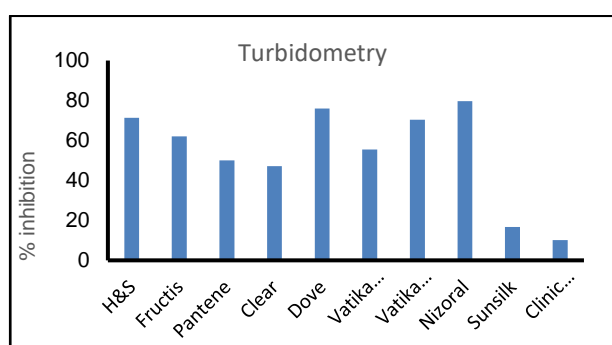


Figure 5: Represents the % inhibition in the growth of dandruff causing organisms by against the various shampoos.

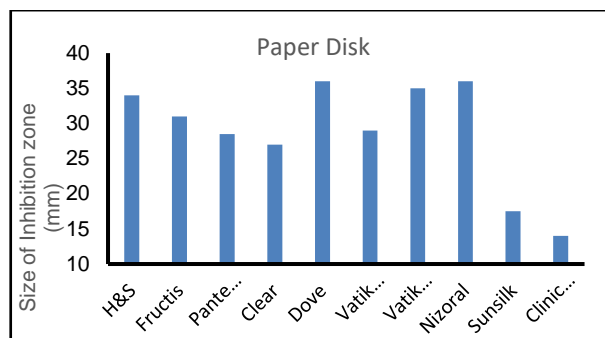


Figure 6: Represents the size of zone of inhibition [in mm] against the various commercial shampoos

In conclusion, it was found that both the methods used for viscosity analysis are equally accurate. Both Paper disk and turbidometry methods of antimicrobial assay are precise.

Overall, Head and Shoulders can be considered a good choice for the synthetic variety of anti-dandruff shampoo and Vatika [Black Olives] for the herbal variety in terms of protein content, pH, aesthetic appeal and anti-dandruff activity, disproving the general belief that herbal shampoos are not effective.

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