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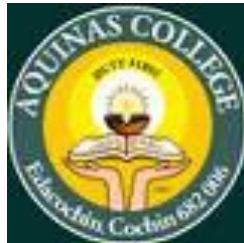
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# **AQUINAS JOURNAL OF MULTIDISCIPLINARY RESEARCH**

**Peer Reviewed Research Journal**



**Aquinas College**

**Edacochin, Cochin-682010**

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## **EDITORIAL**

We are extremely delighted to present the fourth issue of the Aquinas Journal of Multidisciplinary Research. The Journal endeavors to explore new perspectives on the crosscurrents of diverse disciplines to create a discourse of learning. We hope this fourth issue will be more acceptable to our well-wishers who search for new areas of knowledge.

The purpose of the present issue of Aquinas Journal of Multidisciplinary Research is to report and disseminate a reliable body of research and knowledge to the academic fraternity. The Journal contains research papers and scholarly articles covering a wide spectrum and encompassing a broad canvas of contemporary issues. It will also articulate rigorous scientific discussion on the diverse concerns of research. Our mission is to examine diverse aspects of the rapid changes taking place in the field of research. The Journal provides an outlet for innovative research, which advances understanding of the core areas of study in all its varied aspects. We wish to provide a forum for effective discussions on various issues related to society through this venture of ours.

We extend our heartfelt thanks to the eminent contributors who enriched this journal by their research findings. We would also take this opportunity to thank the editorial board for their peer review work. May the innovative and creative ideas of research generated by this journal take its wings far and wide to re-read and re-interpret the area of research in the present social and cultural context.

### **Editors:**

**Prof. Bridgit Jeeji C. J., Principal**

**Joseph John, Associate Professor and Head**

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# Compression Of Secant and Gaussian Pulse Using Nonlinear Fiber Bragg Grating

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## ABSTRACT

*The NFBGs with exponentially decreasing second-order dispersion allows nearly chirp free and pedestal free pulse compression in a short length, leading to novel all fiber compression device. It is based on the NLSE approximation that neglects the effect of higher order dispersion and the PBGs. NLSEs to have a complete study of self similar chirped optical pulse compression in the NFBGs. For the effect of higher order dispersion, to found that although the second-order dispersion is exponentially decreasing along the grating, the contributions of higher order dispersion can remain small throughout the compression process if the initial contribution of higher order dispersion is small. The compression of both the hyperbolic secant and Gaussian shaped pulses and the effect of variation in the initial pulse width on the optical pulse compression.*

**Keywords:** Compression, Dispersion, Nonlinear fiber Bragg grating (NFBG), Photonic band gap (PBG)

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## INTRODUCTION

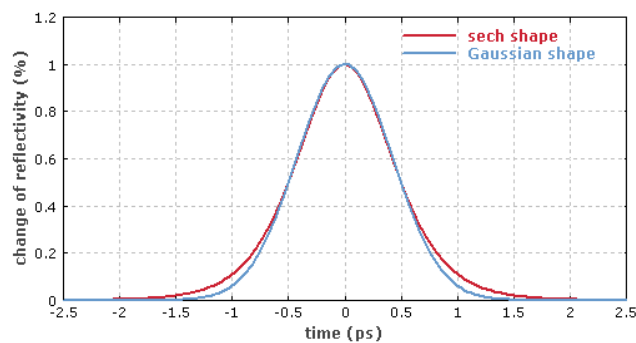
Generation of short pulses has always been of great scientific and technological interests. Ultra short pulses in the near infrared spectral region are required for various applications. For instance, in telecommunication applications, ultra short pulses are required in order to increase transmission capacity to 160 Gb/s and beyond. It is in general difficult to produce very short pulses even from the best available laser sources [1]. Hence, optical pulse compression techniques are important for the generation of ultra short optical pulses.

There are two widely used techniques to achieve pulse compression; namely soliton pulse compression and adiabatic pulse compression techniques. In soliton pulse compression technique, the compressed pulses suffer from significant pedestal generation, leading to nonlinear interactions between neighboring solitons. Adiabatic pulse compression technique has been used to generate a stable train of pedestal free and non-interacting solitons. However, this technique requires long length of fiber, on the order a few kilometers, since the fiber has relatively small group-velocity dispersion (GVD). It has been shown that the optical periodic structures or photonic band gap (PBG) materials such as fiber Bragg gratings.(FBGs) have relatively large dispersion (six orders of magnitude larger) compared to silica fibers Hence, the soliton dynamics could be studied on length scales of centimeters. It is suggested that chirped solitary waves can be compressed more efficiently if the dispersion decreases approximately exponentially. Recently, self-similar analysis has been utilized to study linearly chirped pulses in fiber amplifiers. The large dispersion in the spectral vicinity of the grating stop band leads

to a very compact device that could be only centimeters long as compared to kilometers long if optical fibers are used.

### Gaussian and Secant Pulses

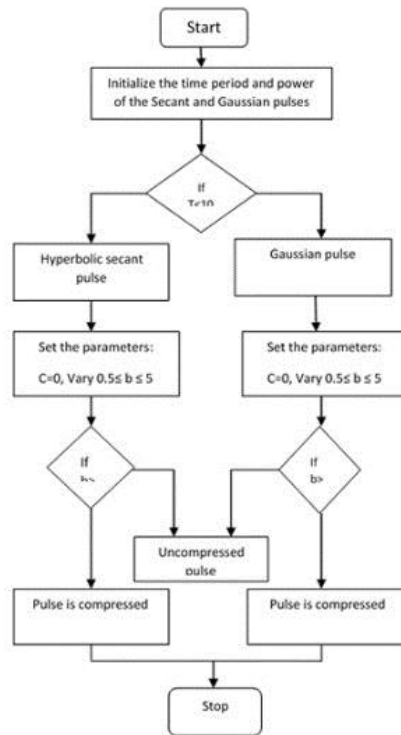
The two most widely used pulses in optical fiber communications is Gaussian pulse and hyperbolic secant pulse. These two pulses plays an important role in determining the effects namely nonlinear and dispersive effects which makes the pulses travel through the fiber in an efficient manner. The shape of gaussian and secant pulses are in a similar fashion. In optics we use these pulses on the basis of power level and time width of the pulse. Here, the power of Gaussian pulse is more compared to that of the secant pulse. Similarly the time period of the pulse also differs in the same manner. The peak power  $P_0$  of the Gaussian and Secant pulses are given as  $4857 W$  and  $3849 W$  respectively. The time period of the Gaussian and Secant pulse are given as  $T_0= 10.586 ps$  and  $T_0 = 10 ps$  [2]. The shape of the graph is important design for the NFBG. So we must include the shape of the graph in the analysis of the pulse compression. The graph of a Gaussian is a characteristic symmetric bell curve shape that quickly falls off towards zero when we introduce some dispersion in the fiber. The parameter is the height of the curve's peak,  $b$  is the position of the center of the peak, and  $c$  (the standard deviation) controls the width of the "bell".



### Compression Gaussian and Secant Pulses

#### Flow diagram of pulse compression

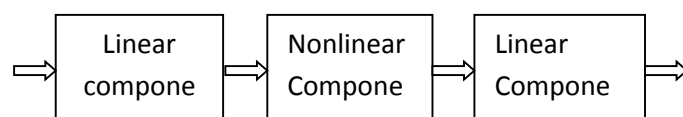
The flow diagram of Gaussian pulse and hyperbolic secant pulse compression is given below with the help of flow graphs. First we set the time period of the pulses and power levels which determines that the pulse is either of Gaussian pulse and hyperbolic secant pulse [3]. In the next step we set the values for Chirp parameter ( $C$ ) and ratio of frequency detune to coupling coefficient ( $b$ ). The chirping is nothing but change in frequencies of the pulse at a given period of time; it does affect the compression of the pulse in some conditions. The ratio of frequency detune to coupling coefficient ( $b$ ) is an important parameter for compressing the pulse, so it must be carefully chosen for the compressing techniques. For effective compression of the pulse choose the value of  $b$  less than 3. If we choose the value of  $b$  greater than 3 the pulse may be distorted in the fiber or uncompressed.



**Methodology Used**

The compression of these pulses can be done with the analysis of Nonlinear Schrodinger Equation (NLSE) which is a partial differential equation of integrable form. There is numerous methods available for solving the NLSE, but here we are going to use Split Step Fourier Method [4] . This method is one of the simplest methods available for solving this type of partial differential equation. In this we are going to split the fiber into small parts, where we consider each small part as one unique fiber length and applying Fourier Transform for these small parts and also applying Inverse Fourier Transform makes the equation to solve in an efficient manner. Similarly the small part is split into three parts like two linear components and one nonlinear component for further analysis.

The Split Step Fourier Method can be demonstrated in easier manner with the help of block diagram representation as follows. Hence the numerical split step Fourier method is utilized, which breaks the entire length of the fiber into small step sizes of length “h” and then solves the nonlinear Schrödinger equation by splitting it into two halves , the linear part (dispersive part) and the nonlinear part over z to z + h.



**Fig.3 : Split Step Fourier Method**

## Simulation Results

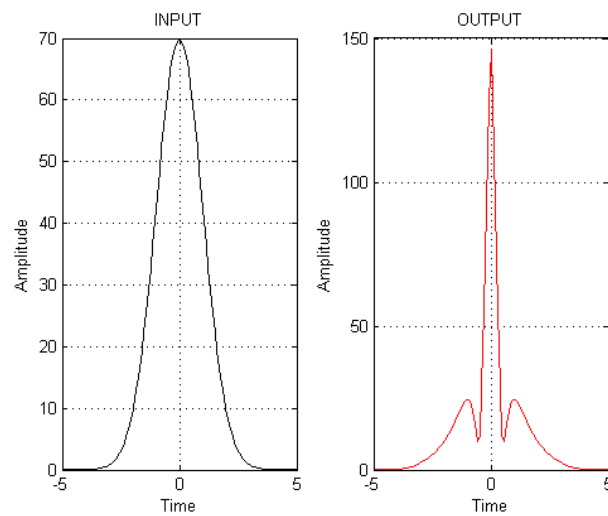
### Compression of Gaussian Pulse

Case I

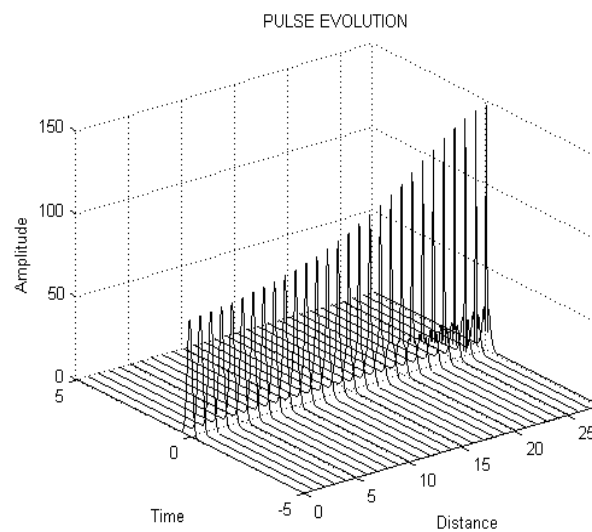
$b=1.0$ ,  $T_o=10.586$  ps,  $C=0$ ,

$b$ - ratio of frequency detune to coupling coefficient

$T_o$ - Pulse width,  $C$ - initial chirp



**Fig.4 : Input pulse and Compressed output pulse**



**Fig.5: Pulse evolution profile**

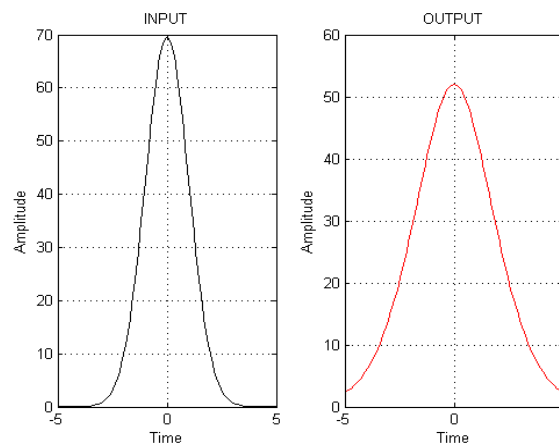
The Case I results shows that the Gaussian pulse is said to be compressed for minimum value of  $b$  which is an important design parameter of the proposed optical pulse compressor. In the output compressed Gaussian pulse form the width of the pulse is reduced when compared to the input pulse, similarly the amplitude of the pulse is increased which proves that the above Gaussian pulse is compressed.

Case II

$$b=5.0, T_o=10.586 \text{ ps}, C=0,$$

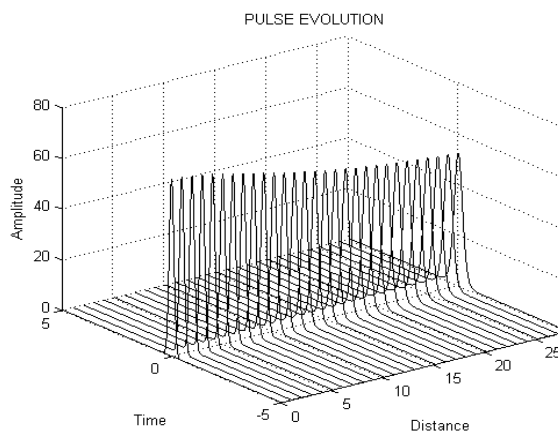
$b$ - ratio of frequency detune to coupling coefficient

$T_o$ - Pulse width,  $C$ - initial chirp



**Fig.6 : Input pulse and Distorted output pulse**

From the Case II results we can see that the Gaussian pulse is said to be uncompressed for almost maximum value of  $b$ . In the output pulse form the width of the pulse is not reduced when compared to the input pulse, similarly the amplitude of the Gaussian pulse is decreased which proves that the above pulse is not compressed. So as the value of  $b$  increases the compression of the pulse decreases. In other words we can say that Gaussian pulse is distorted when we increase the value of  $b$ .



**Fig.7: Pulse evolution profile**

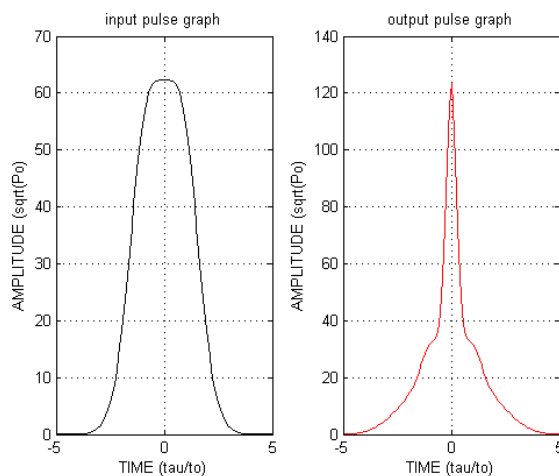
### Compression of Hyperbolic Secant pulse

Case III

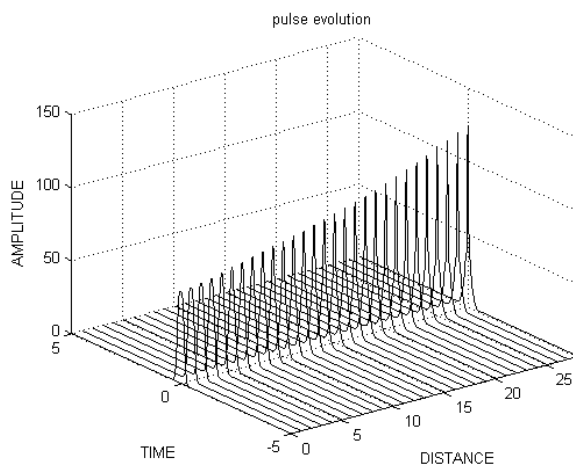
$b=1.0$ ,  $T_o=10$  ps,  $C=0$ ,

$b$ - ratio of frequency detune to coupling coefficient

$T_o$ - Pulse width,  $C$ - initial chirp



**Fig.8 : Input pulse and Compressed output pulse**



**Fig.9: Pulse evolution profile**

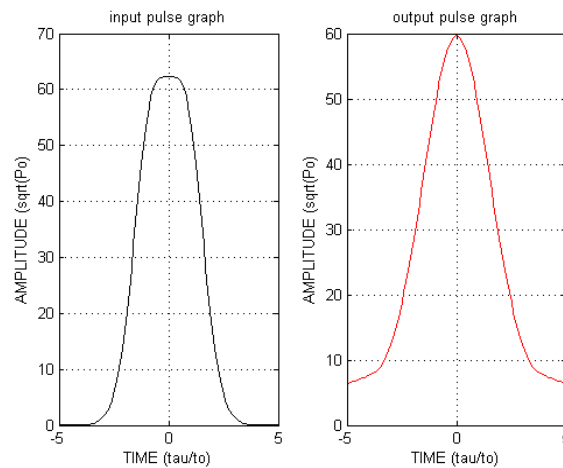
The Case III results shows that the Hyperbolic Secant pulse is said to be compressed for minimum value of  $b$  which is an important design parameter of the proposed optical pulse compressor. In the output compressed the Hyperbolic Secant pulse form the width of the pulse is reduced when compared to the input pulse, similarly the amplitude of the pulse is increased which proves that the above the Hyperbolic Secant pulse is compressed.

Case IV

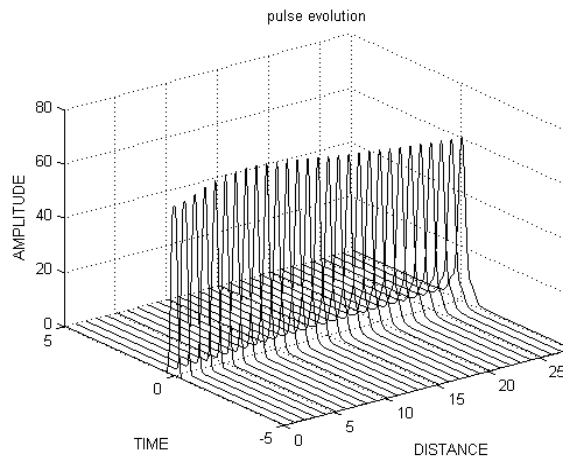
$b=5.0, T_o=10$  ps,  $C=0,$

$b$ - ratio of frequency detune to coupling coefficient

$T_o$ - Pulse width,  $C$ - initial chirp



**Fig.10 : Input pulse and Distorted output pulse**



**Fig.11: Pulse evolution profile**

From the Case IV results we can see that the Hyperbolic Secant pulse is said to be uncompressed for almost maximum value of  $b$ . In the output pulse form the width of the pulse is not reduced when compared to the input pulse, similarly the amplitude of the Hyperbolic Secant pulse is decreased which proves that the above pulse is not compressed. So as the value of  $b$  increases the compression of the pulse decreases. In other words we can say that Hyperbolic Secant pulse is distorted when we increase the value of  $b$ .

**FWHM Tabulation Results**

The compression of Gaussian and Hyperbolic Secant pulses can be found out by can be found by comparing the width of the input pulse as well as the output pulse with the parameter called *FWHM* which measures the width of the pulse at its half maximum value. From the tabulation results we can able to find out whether the pulse is compressed or not. If the *FWHM* of the output pulse is lesser than the *FWHM* of the input pulse then it is said to be compressed, if it is not then it is said to be uncompressed or distorted.

**TABLE I. Compression of Gaussian pulse compression**

**(b vs FWHM(ps))**

**FWHM of input pulse = 25 ps**

S.No	Value of b	FWHM (ps)
1	0.5	3
2	1.0	5
3	1.5	7
4	2.0	15
5	2.5	23
6	3.0	29
7	3.5	35
8	4.0	39
9	4.5	43
10	5.0	45

**TABLE II. Compression of Hyperbolic Secant pulsecompression  
(b vs FWHM(ps))**

**FWHM of input pulse = 23 ps**

S.No	Value of b	FWHM (ps)
1	0.5	1
2	1.0	5
3	1.5	13
4	2.0	23
5	2.5	29
6	3.0	35
7	3.5	39
8	4.0	41
9	4.5	45
10	5.0	47

**Conclusion**

Thus the Hyperbolic secant and Gaussian shaped pulses can be compressed by using split step method by solving the Nonlinear Schrodinger Equation. Here second order dispersion plays an important role in determining the compression of the pulse. Higher order dispersion increase when the second order dispersion increases along the fiber, so the pulse is uncompressed in the fiber. The Gaussian pulse and Secant pulse are two most widely used pulses in optical fiber communication, so it is necessary to compress the pulse in an efficient manner. Since of value of b decides the compression of the pulse it is important to maintain the b value in the compressor, so that the pulse can be compressed in a efficient manner. FWHM also used to know whether the pulse is compressed or not. So for the pulse to be compressed the FWHM should be minimum.

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# Synthesis and Characterization of Phase Pure Bismuth Ferrite

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## ABSTRACT

*BiFeO<sub>3</sub> samples were synthesized using soft chemistry procedures. The phase purity was confirmed using X-ray Diffraction and surface morphology was observed using Scanning electron microscopy. conduction mechanisms of the pure and doped samples were studied by carrying out dielectric measurements while the variations in polarization mechanisms was clearly observed in the Ferroelectric measurements.*

**Keywords:** *multiferroics, dielectric, ferroelectric, conductivity, polarization.*

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## INTRODUCTION

Multiferroic materials are a new class of materials which are extensively researched due to their novel multifunctional properties. These materials are those in which two or all three of the properties: ferroelectricity, ferromagnetism and ferroelasticity occur in the same phase. In particular the focus is on the Multiferroic magnetoelectrics-materials that are simultaneously ferromagnetic and ferroelectric with or without ferroelasticity. Bismuth Ferrite is one of the well known perovskite, widely investigated now a days because of their simultaneous coexistence of ferroelectric and anti-ferromagnetic order parameters in perovskite structure, which are useful for applications in non linear optics, thin film capacitors, photo electrochemical cells, non volatile memories etc. [1,2].

BiFeO<sub>3</sub> (BFO) is one of the few multiferroics that has Curie and Neel temperature above room temperature. The ferroelectric properties appear in BiFeO<sub>3</sub> below ferroelectric Curie temperature  $T_C = 1100\text{K}$  whereas the antiferromagnetic ordering together with weak ferromagnetic moment appear below the Neel temperature  $T_N = 643\text{K}$ . It is the only material that is both magnetic and a strong ferroelectric showing multiferroic property at room temperature. Magnetoelectric coupling is realized at room temperature and such coupling is strongly enhanced by proper doping [3,4].

Bulk bismuth ferrite can be described as a rhombohedrally distorted ferroelectric perovskite with the space group R3c. BFO magnetic structure showed that each Fe<sup>3+</sup> spin is surrounded by six antiparallel spins on the nearest Fe neighbours that is, a G-type antiferromagnet. As bulk BiFeO<sub>3</sub> is a room-temperature ferroelectric, it has a spontaneous electric polarization directed along one of the [111] directions of the perovskite structure [5,6].

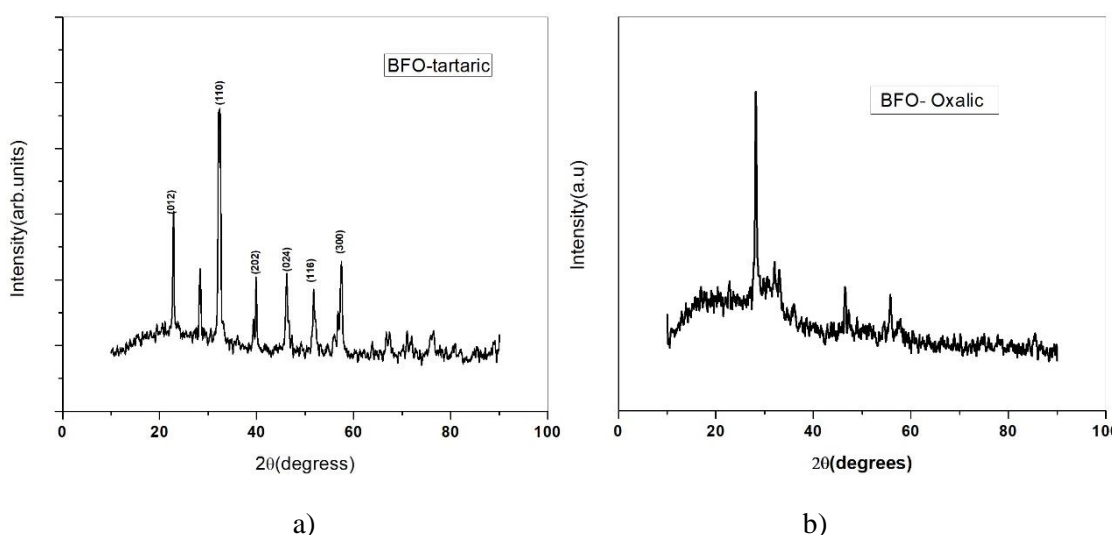
## MATERIALS AND METHODS

All the reagents were of analytical grade and used without further purification. Synthesis was carried out by soft chemical route using bismuth nitrate, ferric nitrate, nitric acid and carboxylic acid (tartaric acid / oxalic acid ) as source materials. In a typical experimental procedure 0.1 M of  $\text{Bi}(\text{NO}_3)_3 \cdot 5\text{H}_2\text{O}$  and 0.1 M of  $\text{Fe}(\text{NO}_3)_3 \cdot 9\text{H}_2\text{O}$  were prepared separately in 100 ml deionized water. Nitric acid was added to both solutions until it became saturated. These solutions were mixed together. 1 M of tartaric acid solution was added drop wise until a yellow precipitate is formed. The reaction mixture was stirred using a magnetic stirrer. Then the solution was heated at a temperature of about  $100^\circ\text{C}$  to  $120^\circ\text{C}$  for 3 hours till the residue was completely burned. A brownish red sol was obtained. The experiment was repeated for oxalic acid. The structural phase formation is confirmed using Rigaku D-Max X-Ray Diffractometer and morphology was analysed using scanning electron microscopy. Dielectric measurements were performed to get an insight into the conduction mechanism using a homemade dielectric cell and an LCR meter HP 4285A automated using virtual automation package LabVIEW.

## RESULTS AND DISCUSSIONS

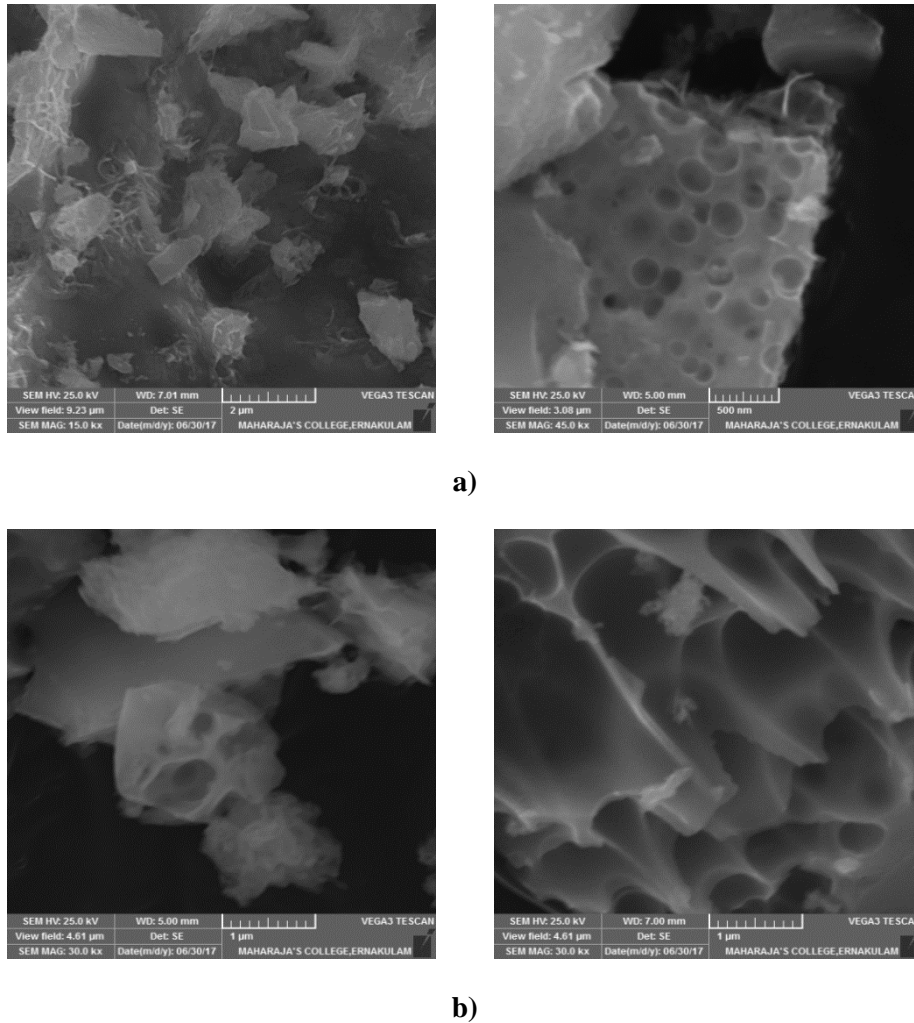
### Structural Characterization

The phase formation is confirmed from the X-Ray Diffraction pattern obtained using Rigaku D-Max  $\text{Cu K}\alpha$  X-Ray Diffractometer. . The perovskite structure is clearly visible from the peaks and the graphs obtained were compared using the ICDD file. Synthesis using tartaric acid yielded phase pure  $\text{BiFeO}_3$  while the samples prepared using oxalic acid shows an amorphous nature with the dominant magnetic phase of  $\text{Bi}_2\text{Fe}_4\text{O}_{10}$ . This clearly indicates that low temperature preparation of  $\text{BiFeO}_3$  is well assisted by tartaric acid.



**Fig. 1: XRD of a) BFO-tartaric and b) BFO-oxalic**

Scanning Electron Microscopy images show a clear change in the grain size and grain boundaries. The figure shows the SEM micrographs of BFO-tartaric and BFO-oxalic.

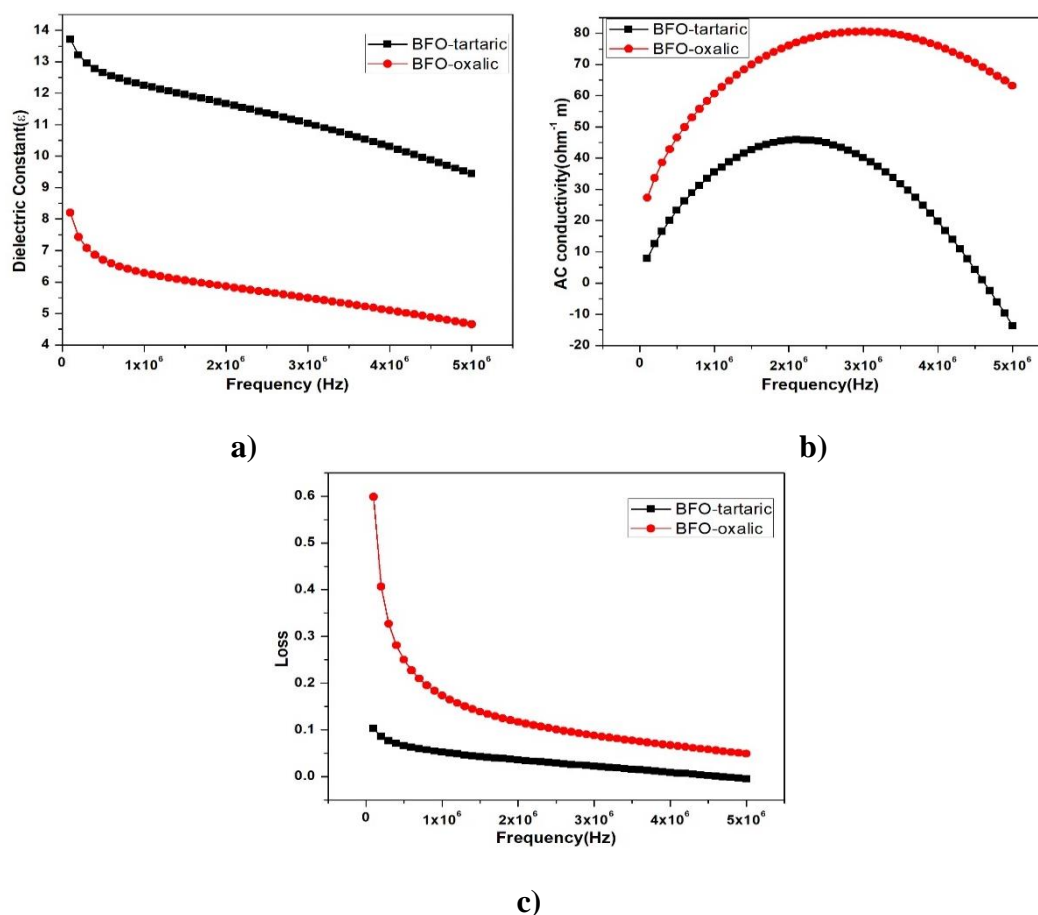


**Fig. 2: SEM images of (a) BFO-tartaric and (b) BFO-oxalic**

The Scanning Electron micrographs of the samples show porous structures of different size depending on the chemical reagent used which clearly affects the grain boundaries and grain boundary resistance.

### Dielectric Studies

The dielectric studies carried out using a homemade dielectric cell coupled with LCR meter provided information on the conduction mechanisms inherent in Bismuth ferrite. The datas were obtained by interfacing the LCR meter with desktop PC using LabView software from National Instruments.



**Fig` 3: Variation of (a)dielectric constant, (b) ac conductivity and (c) loss with log f for BiFeO<sub>3</sub>**

The dielectric constant remains constant at lower frequency while as the frequency increase it starts decreasing in accordance with the Maxwell-Wagner theory. The polarization finds it difficult to cope with the increasing frequency and it lags behind leading to fall in the dielectric constant values. The grains form a conducting layer mainly dominant at high frequency giving low dielectric constant while the grain boundaries are poorly conducting mainly dominant at low frequency and having high dielectric permittivity values [7, 8].

The samples prepared with tartaric acid are having lower dielectric constant than the samples synthesized using oxalic acid (Fig3a). As we observed from the XRD data analysis that BFO-oxalic sample shows a magnetic phase with suppressed ferroelectric phase and hence the same reflects in the dielectric studies. The conducting magnetic phase of BFO-oxalic sample has higher ac conductivity and loss values than the ferroelectric dielectric phase of BFO-tartaric sample (Fig.3 b and c).

## CONCLUSION

The importance of multifunctional devices and materials are increasing at a very fast pace. Bismuth ferrite has captivated the interest of scientists all over the world due to its multifunctional ability and multiferroic properties making it a potential candidate for memory applications. In the current study one of the main objectives was to overcome the difficult

challenge of synthesizing phase pure Bismuth Ferrite. We have conducted an elaborate literature survey regarding the synthesis methods and we have tried to optimize the parameters needed for the synthesis. One of the main objectives was also to reduce the constraints of the process making it hard to synthesis in normal conditions. We selected a low temperature soft chemical route which requires minimal resources and gives better results. We repeated the experiment changing the chemical reagent assisting in the preparation method. It was concluded that tartaric acid is an appropriate chemical agent which facilitates in providing better phase pure BFO. Dielectric studies confirmed the objective sought after and the results were well in agreement.

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# **Liberation of the Oppressed Women and Nature in “Ramante Edanthottam”**

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Coined and established by French feminist Francois d’ Eaubone in 1974, Ecofeminism, an activist and academic movement challenged the exploitation and abuse of women as well as nature by the Patriarchy. For ecofeminists, nature and women appears to be both sides of the same coin, oppressed and devastated. “Ecofeminists calls for an end to all oppressions, arguing that no attempt to liberate women (or any other oppressed group) will be successful without unequal attempt to liberate nature.”(Greta, P.1) For Vandana Shiva, both women and nature are indivisible, “pollution of the planet and oppression of the women are caused by the same set of attitudes.... the ecological crisis and women’s issues are one and the same, one cannot be rectified without the other.” (P.145-46)

According to Mary Mellor,

Ecofeminism is a movement that sees a connection between the exploitation and degradation of the natural world and the subordination and oppression of women. It emerged in the mid-1970s alongside second-wave feminism and the green movement. Ecofeminism brings together elements of feminist and green movement, while the same time offering a challenge to both. It takes from the green movement a concern about the impact of human activities on non-human world and from feminism the view of humanity as gendered in ways that subordinate, exploit and oppress women (P.1).

Man and his culture is responsible for the degradation and devastation of nature, he alone extract the essence from “her”, use and misuse “her”, dumps the waste over “her” and transforms her into a polluted air, land and water. Rosemary Ruether makes her point clear:

Humans alone perpetuate their evolutionary advances primarily through cultural-social means. We don’t grow our clothes on our bodies or our tools in the nails at the ends of our hands; we create these as artifacts. So we can continually change and develop them as part of our technology. More than that, we have the ability to create dysfunctional relationships with the earth, with our ecological community, and with each other and to preserve them socially. We alone can “sin”. We alone can disrupt and distort the balances of nature and force the price for this distortion on less fortunate humans, as well as the non-human community. We cannot do this forever. Finally, the universe will create inversions, under the weight of human distortion and oppression that will undermine the whole human life-support system. But we may be able to bring the earth down with us in our downfall. We may destroy much of the work of evolutionary development back to the most primary level of minerals photosynthesis, and leave even this deeply poisoned against the production of life. We are the rogue elephant of nature. (P.91)

The dominant ideology of the patriarchy creates gender hierarchies and thereby marginalizes the women as well as nature. “Her” creativity is looked down upon and ‘she’ is to be tamed, oppressed and colonized. “Her” voice too has to get applaud and eulogized, and ‘she’ needs to break the invisible chain of oppression designed by the male dominant society. “Ramante Edanthottam”, directed by Renjith Sankar discusses the freedom of women as well as nature from the claws of patriarchal society. “Malini”(synonym for river in Malayalam), the heroine of the movie represents the subjugated women is none other than the crushed ‘nature’ which is to be nurtured into an “edanthottam”. Raman’s love and passion for nature attracts Malini, especially his projects in creating forests in the middle of hustle and bustle cities, his very idea of living inside a real forest inspires her:

Malini: Are the forests that we see here, made by you?

Was that told yesterday?

Raman: There is no need to make these forests. It’s enough if we protect it.

Malini: Then, where all have you made forests?

Raman: First project was in Bangalore.

3years back.

Got small contracts from there...

Then Pune, Delhi, mostly Corporate Clients.

Only these people, who work full time on the Computer, need a good breezy atmosphere.

At a moment of crisis she discloses her heart before him: “I wish I would disappear and remain here forever”, she expresses her inner longings to escape from the rigidities of her life and become a part of nature. There is nothing amazing about a woman who was born and brought up in the peaceful and beautiful land of Idukki thinks so. She was in perfect love with the land and soil of Idukki, from where she is married to the city life of Elvis, an unsuccessful film producer.

Elvis married Malini not out of love but out of lust, her dance performance attracted him and she didn’t have any other choice in this patriarchal system of arranged marriage. Her love and creativity is less significant for him, she abandons her passion for dance and music for the sake of family, Elvis dislikes her to perform any more. Goldstein gives a distinction between feminine and masculine love:

there are significant differences between masculine and feminine experience and that feminine experience reveals in a more emphatic fashion certain aspects of the human situation which are present but less obvious in the experience of men. Contemporary theological doctrines of love have, I believe, been constructed primarily upon the basis of masculine experience and thus view the human condition from the male stand point.  
(p.5)

Elvis always roams about lust, for him women are just chics to be played with; he has his own principles about love and lust which he discloses to Rahman, a friend in the beginning of the movie:

- Elvis : The problem with me is... Even now when I see chics, I lose control... to that extent that...it becomes a mess!  
Can I overcome it?  
This is true! A big problem!
- Rahman : Try meditation!
- Elvis : Oh... I went for that! When I went there, found more chics there!  
That's the problem!
- Rahman : Inspite of this, Elvis if you are leading a happy married life ... then your wife must be a broad minded lady!
- Elvis : I am even more broad minded!  
We live just once! What is the point in suppressing desires?  
With wife, it is love! With other women, it is lust!  
If that is differentiated, then family life is easy!

Elvis represents the entire patriarchy which denies freedom to women and keep her as a slave. He doesn't like the openness of Najmu, his friend Salim's wife, and accuses Salim for not controlling Najmu, "It's only because you are useless, Salim. When women blabber like this, whack them and they'll be alright!" Unlike Elvis who belongs to the race of the destroyers of forest and builder of new ways of life and concrete jungles, Raman nurtures forests and he inspires Malini to capture her lost self and freedom. The whole question is about happiness, and where can you find your happiness is the thread of the movie. Spending life among the woods is happiness for Raman and for Malini happiness lies within her love for dance. Shattering all the manacles put by patriarchy, at the end of the film we find a powerful and awakened Malini taking hold of her dreams.

For ages women was under the patriarchy and like nature she was colonized by the iron fist of man. Carolyn sketches the ways in which patriarchy controlled the womanhood:

Cross-culturally and historically women, as opposed to men, have been seen as closer to nature because of their physiology, social roles and psychology. Physiologically, women bring forth life from their bodies, undergoing the pleasures, pain and stigmas attached to menstruation, pregnancy, childbirth, and nursing, while men's physiology leaves them freer to travel, hunt, conduct, warfare, and engage in public affairs. Socially, childrearing and domestic caretaking have kept married women close to hearth and out of the workplace. (P.190-91)

Elvis strongly holds these believes of patriarchy in keeping women as housewife and at first he was reluctant in giving permission to start dance classes to the nearby kids. Very soon we find Malini as the instructor and manager of her dance school, running successfully; she is the bread winner of their family now. She can fly high and seek her horizon; she gains the courage to question the ideologies of Elvis:

- Elvis : A good wife must be a wife who understands her husband.
- Malini : Didn't I live like that for the last 12 years?  
Apart from Elvis's desires, have I ever given importance to mine?  
Have you given a rethought?

In between these years, have you ever sacrificed any of your desires for me? Her decision to get divorced from Elvis brings a bold Malini before us and Raman directs Malini from her love towards him towards her real desire, her passion and love towards dance. She is a born artist and the stage awaits her and he supported her to reach her destiny. Their love is beyond flesh and blood. Unlike Elvis who is caught up in the bodily pleasures, Raman and Malini rise above the earthly pleasures, they are true nature themselves.

“Ramante Edanthottam” reflecting Thoreau’s *Walden* in its living inside natural forest and self-growing food and vegetables, is a realization man about his nature. The movie reminds us about the cruelties that man has done to nature as well as women, it’s high time now to preserve nature for the future generation. No one can build a dam across the creative spirit women as well as nature; ‘she’ needs flow freely like a Malini (synonym for river). In the words of Sturgeon, “Her” dignity should always be held high, “where women are degraded, nature will be degraded, and where women are thought to be externally giving and nurturing, nature will be thought of as endlessly fertile and exploitable”.(p.28)

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# **The Problems of Gender and Women's Question: A Feministic Analysis of Anita Nair's Ladies Coupe Mary**

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Anita Nair's novels express the need for emancipation of Indian women. She takes up the issue of gender discrimination and social subordination of women. Sexual exploitation within and outside marriage and the suppression of women's identity are some of her other concerns. Some of her characters rebel against the dominant patriarchal ideology. Through her novels she tries to bring changes in social and interpersonal attitudes. She attempts to restructure male female relationships so as to bring changes in interpersonal attitudes for female emancipation. The start of Feminism is not of course the 1960's, rather it was a renewal of an old tradition of thought. Mary Wollstonecraft is regarded as one of the forerunners of the women's agitation for liberation. The *Vindication of the Rights of Women* (1792) a seminal treatise and a plain outcry against the exclusion of women from the domain of rights, against the discrimination they are subjected to above all, the suppression of their talent by confining them within the sphere of domestic life. Virginia Woolf's *A Room of One's Own* (1929), which vividly portrays the unequal treatment of women seeking education and alternatives to marriage and motherhood. Other major feminist texts are Simone de Beauvoir's *Second Sex* (1949) John Stuart Mill's *The Subjugation of Women* (1869) and *The Origin of the Family* by Frederic Engels.

The feminist literary criticism of today is the direct product of the women's movement of the 1960's. This movement was in important ways, literary from the start. Women's movement has always been crucially concerned with books and literature. The representation of women was considered one of the most important forms of socialization, since it provided role models to men and women, what constituted acceptable versions of feminine and legitimate feminine goals and aspirations.

Feminist criticism exposed the mechanism of patriarchy, the cultural mind set in men and women which perpetuated social inequality. In the 1980's feminist criticism became more eclectic, it began to draw upon the findings and approaches of other kinds of criticism like Marxism, Structuralism, and Linguistics and so on. It switched its focus from attacking male version of the world to exploring the nature of the female world. Thirdly it was aimed to construct a new canon of women's writing.

Elaine Showalter described a shift of attention from androtexts (books by men) to gynotexts (books by women). She coined the term gynocritics meaning the study of gynotexts. The subjects of gynocriticism are the history, styles, themes, genres and structures of writing by women. Showalter detects in the history of women's writing a feminine phase (1840-80), in which women writers imitated dominant male artistic norms and aesthetic standards, then a feminist phase (1880-1920), in which radical and often separatist positions are maintained and finally a female phase 1920 onwards which looked primarily at female writing and female experiences (118).

Feminism is culture specific and women's lives are culturally constructed the process of socialization is intertwined with the social reality. Thus when we position feminism within the given reality it becomes necessary to differentiate it from other discourses of feminism. Feminism encompasses both as a philosophy and a movement for socio political change by critically analyzing the male privilege and women's subordination in a society. Indian women writers have tried to explore the concept of womanhood, women's sexuality, identity crises, space etc. Women writers have tried to project the role of women and the status of womanhood in a post colonial India. The colonizers have left us and the nation has attained freedom in every sense of the word but still the women in our country suffer discrimination she has not attained the real emancipation she deserves. Since land is considered as feminine the patriarchal rules are inscribed on the bodies' of women, it is evident that women in India suffer domination. The society performs a patriarchal role in asserting its rights. The novel exposes the many issues related to women and of course it challenges the hegemonic practices of gender based discrimination in the society Societies overall development is based on its concern for women. No society can ever progress without an active participation of women since women is an integral part of human society. The place of woman in society has differed from culture to culture and from age to age, no society consider women an equal to man. Her status depends on her biological role as the bearer of children whose care is her responsibility and mostly her sphere is restricted. Since times immemorial woman has been the victim of male domination and oppression. Man has always looked down upon her as a weaker sex. This situation has been supported by different religions of the world and given sanction to the female subjugation.

Even in ancient India, women's condition was not better; they were given secondary roles by religious injunctions and social conventions. The ancient law giver, Manu, whose philosophy occupies a significant place in the Indian Ideology express his noble sentiments for women. "Where females are honored, there the deities are pleased but where they are dishonored, there all religious acts become fruitless". Yet, he stress the inferiority of women to men when he says " In childhood must a female be dependent on her father, in youth, on her husband, her lord being dead, on her sons, if she has no sons, on the near kinsmen of her husband."

It is revealed that during the Vedic period women enjoyed a position equal to man. They were given equal opportunity to get education. Women were eligible for Upanayana. Some writers believe that some of the hymns of Atharva Veda were also composed by some women seers. Gargi, Ghosha, Vishwavara, Maitreyi were eminent women of the Vedic times. Marriage was not compulsory for girls but an unmarried person was not eligible to participate in Vedic sacrifices. Remarriage of widows was allowed and there also prevailed the custom of Niyoga. The freedom of women is evident from the account of the popular festival called Samanas, where men and women met and mixed freely. Thus the Vedic age, remains an exception in giving equality to women.

Beginning of modern feminism can be traced back to the mid 19<sup>th</sup> century when the women question acquired a political dimension. Among the challenges it faced are the ideas of the Enlightenment, its stress on rationalism and universalism, on written languages versus intuition etc. Feminism by itself is not a theory and in itself fragmented by region, caste,

language, class and levels of education. In many ways it works through consciousness raising, experience sharing story telling sessions, through activism, literacy programme etc. The anti-sati movement and anti-rape movement were led by middle class academics and resulted in the enactment of significant laws. Women's writing in India needs to be placed in the background of political history, tradition and social activism

The novelist raises the question of the role of women in contemporary post colonial India. In the novel *Ladies Coupe*, the protagonist is an ordinary middle class women, she is trained to think ordinarily and live a simple life but her life situations takes her to a different course. Later she is in a quest for an authentic identity and a meaning in her existence. Women suffer a sex role stereotyping. Subjugation and oppression is a very common practice seen around us. This hegemonic situation is not taken seriously. Ladies Coupe tries to expose and question the oppressive system which wants to confine women to the roles of wives and mothers by which her body is controlled. The multiplicity of themes demonstrates the contemporary relevance of the novels, yet the central argument of women's toleration of the suppressive system is to be apprehended.

In the novel we are offered with women characters whose lives are controlled either by their husband, in laws or community for instance the character Margaret Ebenezer has a dominating and controlling husband. Another character controlled by her family and in laws is Prabha Devi, though born into a rich family she still needs to live a life under fetters. The next character is Sarsa and her daughters it is the community that she belongs to and the society which is in control of her. It is the society which takes up the patriarchal role of isolating her. In the beginning Akhila is also controlled by her family, but she decides to free herself from all restraints.

The theme of child sexual abuse is another important issue that the novelist mentions in the novel. The character Sheela is well aware of how she might have been misused by her friend's father Naazar, who has once made a girl called Celine pregnant. After the shameful incident Celine's family had to go to a far of place so that the society and neighbours will not be able to come to know about the incident. Here again it is the violation of one's right to body an issue to be seriously dealt with.

Another crucial theme is about the ethical question of abortion, a sensitive issue which can create psychological problems in a woman. For instance Margaret falls in love and marries Ebenezer Paulraj. He asks her to abort their first child. Reluctantly she agrees to him but after her first child is lost, it creates psychological and emotional crises in her. She realizes that she had now stopped loving him and their relationship starts rotting and seems to be hateful. She decides to take revenge on him by flattery and by making him fat." God didn't make Ebenezer Paulraj a fat man.I did I, Margaret Shanthi, did it with the sole desire to revenge. To erode his self esteem and shake the very foundation of his being." And for many years she lives mechanical life thinking about her lost child.

Another evil of the contemporary society that the novelist highlights is the issue of rape the story Marikolunthu makes it evident. If the women are meek and poor, things seem to be more terrible. The culprit is not punished even after he is found out he remains at ease.

The novelist deconstructs the notion of sexuality for instance Sarasa mami and her family does not have an acceptance in their community since Sarasa goes against the accepted notions of sexuality. In order for sustenance her daughter Jaya is compelled to take up her profession by “selling her honour”. When Sarasa mami’s husband Subramani Iyer dies, there is no other way for the family to survival. She asks help from her neighbours, so that she can work as a maid servant in their house but they turn her away very politely. She sells all what she owned and finally “when there was nothing left to sell and hunger gnawed at their wilting honour and shook the respectability out of their bones, she sold her eldest daughter Jaya”(80). The society isolates Sarasa due to her unacceptable ways of living. Her family is excommunicated as she crosses the margin of the accepted feminine behaviour. It is the patriarchal ideology which acts as an exploitive system since it wants to strengthen patriarchal values. “But even though they didn’t live in an agraharam, the Brahmin community behaved as though they did. So Sarasa, her whore daughters were excommunicated. To Amma, this was a fate worse than death. For what was a Brahmin if not accepted by the Brahmin world to be” (83).

Motherhood is another category which has been critiqued and reviewed. Anita Nair focus on relationship, she portrays both mothers and daughters. Both negative and positive portrayal of motherhood is able to be seen in the novel. In the normally accepted sense the mother daughter relationship between Sarasa and her daughter can be considered negative. But it is the necessities of life which causes changes in the relationship between Sarasa and her daughter in the usual way. A trend in the writings of the 30’s, projected mothers as a ‘self effacing’, sacrificing person but here it is the mother who forces her daughter to take up the profession of selling one’s honour. Thus the concept of sexuality and selfhood takes a different and in the normal sense a deviant role. Thus in the novel the concept of motherhood is deconstructed to a new paradigm. In their case mother daughter relationship gives identity and personhood to each other. The novelist portrays motherhood into a larger discourse.

Mother daughter relationship between Prabha Devi and her mother takes up a different role. For both of them the relationship is satisfactory. Her mother wished for a daughter when she conceived Prabha Devi as she can give her jewellery and belongings to her girl child. It is the positive image of motherhood one finds here. “Her mother saw to it that she had a near perfect childhood. Expensive dolls were ordered from Singapore, with blonde hair and eyes”, “Sometimes Prabha Devi’s mother joined in her daughter’s games”, “this one daughter of hers gave more pleasure than all her four sons put together” (170). Father had a different thought when she was born. Prabha Devi’s father started down at her disapprovingly and muttered, ‘Has this baby, apart from running my business plans, addled your brains as well? If you ask me, a daughter is a bloody nuisance’ (169). It is only because of her mother’s interference her father’s attitude changes and later he starts loving her.

The relationship between Akhila and her mother is quite normal. Her mother is a strong conservative of the patriarchal structure. She is a stereotype, traditional and orthodox; she trains her in entire household task. Even when Akhila draws kolam, her mother gives advises regarding drawing kolam and how these kolams are related to one’s life. She wants Akhila to enter into a life like hers so as to have a peaceful and secured existence. Her mother wants her to be trained into a good housekeeper “Amma insisted that she draw the kolam just outside the

front doorstep every morning. That's how a home is judged; she is never tired of telling Akhila. Do you know what Thiruvalluvar said? A true wife is she whose virtues match her home" (49). "A sloppily drawn kolam suggests that the woman of the house is careless, indifferent and incapable. And an elaborately drawn one indicates self absorption, a lavish hand and an inability to put others' needs before you" (50). Through these advises Amma wants her to be well groomed and tamed

Another feature of a feministic discourse seen in the novel is the women headed households which indeed show that women started acquiring a space. Space in the sense a physical space where one is allowed to move or travel, where one is allowed to be on her own. There happens a social change when a woman enters as a wage earner of the family. Though in the beginning there are certain restrictions that a woman needs to confront with gradually she occupies a space. When she plans for an office tour her mother expects Akhila to get permission from her brothers "perhaps you should ask your brothers permission first". When she argues as she is their elder sister and why she should seek their permission for that they simply reply that "you might be older but you are women and they are the men of the family". But we see her breaking these patriarchal dominations when she decides to travel single to a destination she prefers by boarding a train to Kanyakumari to discover herself. It is only since her financially independent status she is able to decide for herself and empower.

The question of identity is a theme which the novelists have dealt with. Those women who have compromised have obviously lost their identity as independent women and decision makers. Akhila is an exception in this matter as she genuinely has an identity of her own; she is an optimist who is ready to take life as it comes her way. But those women like Prabha Devi, Janaki or Margaret have compromised their identity and many other things as woman as well. They are able to survive since they compromise. Through the characters of Akhila, Marikolunthu and Karpagam the notion of female identity in a patriarchal society is again deconstructed by the novelist.

The novelist deconstructs the notion of love and marriage, she raises questions like what is the status of women in marriage, the women characters are seen as either compromised, sacrificed or tolerated many things in life. None of the women seems to be enjoying life, or growing from their being. It's only Akhila who has awareness to emancipation. The other characters like, Prabha Devi, Margaret Ebenezer, Janaki are sacrificing for the sake of remaining the same. In marriage woman is not venerated but at the sometime isolated from the dynamic social world. Marriage takes a woman away from the mainstream of life it also pulls her back from achieving her goals. After listening to the lives of various women in the Ladies Coupe, Akhila decides to get down at Kanyakumari; she is transformed into an empowered woman to rediscover herself. She realizes the fact that one's life is meant to live for oneself and not for others. She calls her lover Hari and makes a new life. Finally she breaks the clutches of patriarchy and redeems from the web of male domination. Men and women are complementary to each other. But, even in this modern era, women are considered not as equal to men but as the weaker class.

Feminism can be defined as a global phenomenon which addresses various issues related to woman. Issues related to feminism may differ for different societies and culture, but it is

mainly concerned with achieving equality of gender in every sphere of life. Feminism cannot be tied to any narrow definition based on particular class, race, or religion.

“The tale is light enough to relieve the tedium of a long journey yet filled with the incantatory power to burn up the tracks, to seek a new destination to challenge.” *India Today*

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# Lost in Myths: Interweaving of Life and Myth in Perumal Murugan's *One Part Woman*

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Myths provide a space for the instinctual exhibitionism and is often a tool to explore the cultural psyche of a community. It is concerned with the collective and communal consciousness, moving beyond the individual consciousness. The term mythopoeia is used to denote writings which portray a life related to myths, authenticated by its vividly portrayed long history. *One Part Woman* is set in a modern world, where Kongu region's history, fictitiously mingled with deities of Thiruchengodu hills. The mythopoeic, in modern literature, "provided a compelling image of personal, communal and natural wholeness" (Bell, 120).

While studying myths, it can be noted that fertility and reproduction have got various manifestations. The myth of fertility, of course, is an archetype which stands on the universal assertion that the sustenance of a society is indeed inevitable and possible only through the fertile land and woman, and not through a fertile man. The myth a society carries within defines its culture by setting out a tradition for it, by which people experience and interpret their life. How do these images construct a social and cultural consciousness among the individuals is the major concern of Perumal Murugan's *One Part Woman*.

Myth takes its concreteness in the practice of ritual while they together set way into the core of cultural consciousness. The world Perumal Murugan depicts in *One Part Woman* roams around the idol Ardhanareeswara, which is the presiding deity at Thrichangodu temple, and its dwellers. The geography the novel covers is that of Kongu region- present day Namakkal district, Tamil Nadu .The Lord Ardhanareeswara is also named *Mathorubagam* and *Ammayappan* and embodies the larger universe and emphasizes the harmonious reality of both male and female attributes. "The male and female make the world"( 30).

Murugan often gives a rationalized approach to some myths, making the reader convinced and no room is left to perceive the community as blind in their beliefs. Sometimes myths are teemed with rationalism. In this novel also, the story of Pavatha and Lord Muruga are back grounded with the rational concept of morality. The land's ritual is related to its cult of Ardhanareewara-half male and half female god, a union of Lord Shiva and Parvathy. In Hindu mythology Lord Shiva is worshipped in the form of phallic symbol, the most powerful fertility symbol. Rather than evoking a cultural aesthetics, the novel turns to project the shuddering patriarchy before the female "morality". *One Part Woman* narrates the tale of a couple, Kali and Ponna, who belong to a lower caste in a little village in Tamil Nadu, in early 20th century. The realization of their inability to produce a child puts the couple in a dilemma and has been bashed by their kith and kin for a long time. They are completely shattered where all their delight and hopes cease to exist. A way out is to attend the annual chariot festival presided by their deity and be "blessed" with a god' child.

Kali, inculcating the spirit his Lord, affirms the truth that often feminists upholds-a man is supposed to give half of his body and mind to his wife to be a good husband .He often

pronounces a Jungian concept- man possesses the seeds of femininity within him. The family is distressed by the curse of Pavatha, the half- female god, an incarnation of Ardhanareeswara. She is the earthen goddess appeared as covering with vermillion on face aglow with wrath and freely roams around the forest. The fore fathers of Kali were the dwellers here. The settlement was scattered after the forest was destroyed. What once was their life turned to be a place of worship. Pavatha was irked when a teenage girl was molested and killed by some young tribal men. From that time, no girl child would ever born in Kali's family, which is believed to be the lineage of the four men. Even the male children were grown up to be impotent and die young (27). But Kali's mother has another story of the family's curse. It was related to Nachimuthu Gounder , Kali's grandfather and a yielder of castor seeds, lied about for merely one sack of castor seeds. The other dealer from Pazhayapalyam, to resolve the issue, went to Thrichangodu Murugan temple, which is on the sixtieth step half way up the hill. The deity is believed to make truth prevailed. People who visit the hill shrines are supposed to bend down in obeisance on every step from the sixtieth step of Truth. If a dispute arises a ritual is performed with a plaintiff filled each lamp with oil and lit them. "The defendant was made to snuff out each lamp and arrive at Murugan's feet and swear that she or he did not do what they had been accused of"(22). But Natchumuthu , who merely for a sack of yield and for five rupees, perjured before the deity. After the incident, the Gounder became insane and met with premature death leaving behind his only son, who also died young. Ponna and Kali are trying to pacify Murugan's anger by smearing oil on the deity's body till now. The land's truth and fertility are interconnected.

Kallipalayam Nadar, who is a mediator between the divine and human world, performs a ritual by cutting open a lemon, signifying a sacrifice for the deity, is hopeful of Kali being gifted with a baby. The remaining "single bead" ensures Kali's parenthood. Kali often equates childbirth to his death, as it has been their belief, despite his grandmother's constant placating and blessing of his fertile life with four or more kids. Pavatha is offered *pongal*. Whatever he earns working hard in the fields gets spent in prayers and offerings. As the deity is feasted, Ponna is given concoction by her mother in law as it is believed to receive something from a white clad widow is like getting gifted by Amman . There exists a practice of worshipping "varadikkal" , a barren stone, the infertile woman is supposed to go around it thrice and the slight path used to circumambulate the stone was very narrow so the person doing the rite would possibly fall headlong and it would be fatal as well. What does the land exhibit to these people is nothing but God's decisions for them. Moreover, land serves as a concrete reality of beliefs to be experienced by its dwellers.

The land presided by the deity is encapsulated in all its primitiveness .earlier it was rocky land it was through the Gounder's sheer hard work , the land was converted to an arable form. But the fruits of their efforts remain unused as they remained heirless. It is quite ironic that, in spite of their efforts to please the deity, human's fertility remains unanswered. In that case land's fertility generates no hope for future.

Throughout the novel, the brooding atmosphere is the pangs and frustrations over not blessed with a child. The toys in the shops remind them of the lack they possessed. They no longer need a wooden toy, but a farm instrument made of iron. Kali is often jealous of Pavatha

for the deity is appeared a in a state of perpetual coitus. In a custom that involves consensual impregnation, a woman may bear a child in the temple festival, with one of the random men who have come to the temple for the very purpose of helping women with the “god’s child”. Ponna undergoes many turmoil for not conceiving, though she sturdily defend Kali and herself at times from other’s indictments. She is accused of getting low yields at Thangalvel’s field. “That barren woman ran up and down carrying seeds. How do you expect them to grow once she has touched them?” (115). Infertile land and woman are considered a taboo .Ponna confronts Thangalvel’s wife on the way and gave her a piece of her mind. “ I might be barren, but nothing I have touched has ever withered... anything sowed in a dry land will go waste...if you wife and husband had taken care of the land, may it would have all grown” (115).

The temple fest was the only panacea to their suffering- to be blessed with the “god’s child” , Ponna and Kali are advised constantly by their mothers so. In other words, this is a ritual in which the women engaged in consensual sex in the temple with men who have surrendered their bodies for the purpose of helping these childless women become pregnant. The novel is set in the early 20th century. There are no such records available to say really did the ritual exist. For small farming communities with tiny landholdings, having an heir is considered very important and for the woman also,it is crucial to have a child to move away from the dishonor of being barren. So, desperate, the young lady in the story, influenced by her husband’s family, goes in search of a man for the ritual during the festival, assuming her husband’s approval of it.

Apart from the fortification of the story by mythical representations, the author unconsciously takes side with the prevalent moral codes regarding gender specifications. His fortuitous narration on the scene of Ponna’s entry into the festive space underlines the rigidity of patriarchal rules which still expect a chaste wife. Ponna hovered amidst crowd where she feels “merely the body working”. She is told by her mother “everyman is a god that night” (206).She likes the way their sticks clanked each other. The vibrant rhythm they produce sounds like they are opening the knots in their mind. Here the rational gives way to the rituals. Does the culture blindly allow a sort of sexual permissiveness is a matter of debate in this work. Kali is seen as a stereotypical man who wants his wife to be his sole property. He is not even ready to remember the ghastly days of festivals, though, he is being fully immersed in the local custom of his land. He cannot accept Ponna’s willingness to go with another man. He fears her body being touched by an “untouchable”.

If anyone of them gets to be with Ponna, I cannot touch her after that.I cannot lift and hold a child. Why do I need all that? I am happy lying around here. I don’t want a child so desperately. Moreover, allof you will call me impotent and laugh at me. So,let it go (140)

Kali’s dreams of a chaste wife and the rituals, in which they are caught in, stand in two extremes.

The writer begins the novel intertwining life and myth and the tribulations of life find solution in myth and rituals. But what happened at the end was quite ironical. Kali lost Ponna forever. It may mean the failure of myth in making life meaningful and peaceful. When Ponna’s

love goes beyond the sexual permissiveness guaranteed by the annual festival, she is termed a whore. Otherwise, it means one is supposed to be confined within the walls of the ideology of myths. If one goes outside the myth, it remains insoluble. It becomes a story of disappointment apart from the character's continuous struggle to get out of the family's curse. Myth and rituals are back grounded, by that way personal anxiety, loss, desires, and longing are carried over. Kali and Ponna symbolize the progressive mankind still caught in between the abstract and real worlds.

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# **Nature as Woman a Post-colonial Ecofeminist Reading on Raghav Chandra's *Scent of a Game***

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Ecofeminism has understood the tendency to isolate and confine nature in our traditional patriarchal society. It deals with “the basic dualism between nature/culture or woman/man that lies at the root of civilization” (King 106-107). These binary oppositions which are omnipresent in *Scent of a Game* highlight some of the ecofeminist concerns. In the novel *Scent of a Game* Raghav Chandra draws parallels between the oppression of women and exploitation of nature. The novel explicitly displays the anthropocentric interests of a certain section of male dominated society. The sidelining of characters like Sherry Pinto, Jaya and Jugnu's wife in fact throws light into this. The underrepresentation of these characters supports this argument. The characters of Sherry and Jaya though important in the underlying narrative, however, are pushed to the fringes of the text. One can certainly make connections between the oppression of women and oppression of nature by masculine methods and attitudes

Firstly, analysing the character of Sherry Pinto, she is a lady journalist working in *Hindustan Times* who has a pet mongoose to keep her company in her old English cottage. She has half-English ancestry. Her profession, her hobby and her ancestry throw light on certain aspects of her character. Her profession as a lady journalist brings out the independent outlook of her character. Her interest in having a pet mongoose reveals the nurturing and caring facet of her character. Her high education and ancestry gives her the agency to transgress traditional patriarchal boundaries. Her interest in the wildlife and her hot pursuit on the Buree Maada's case makes her unwelcome in certain circles. This leads to an unsuccessful murder attempt against her and later she is implicated in an illegal weapon possession case. There are many instances in the novel which could be read through an ecofeminist understanding. The very clear instance of this comes when Ram sees Sherry in the cell opposite to his, the immediate picture that forms in his mind is of the caged tigress. The symbolism of the caged tigress reveals her tough independent outlook. “She felt like a caged tigress – fiery and frustrated” (72).

The other character is Ram's wife Jaya. She is a well educated NRI living in the US, proud of her status and assets that were made possible by her education and financial status. Her modern outlook leads her to believe that she is on par with her husband. This attitude of hers doesn't go well with her husband. This is revealed through his description of her as “My Female Fatale” (12). The term is associated with characters who are portrayed as beautiful as well as a seductress. Here a stereotypical thinking is revealed.

The exoticisation and romanticisation of women characters could be noticed in the case where the physical beauty of Jaya and Sherry Pinto are venerated by men like Ram, Ganga and Abhimanyu Pratap Singh. In the opening chapter, during the conversation between Ram and Jaya: “She patted him and smiled complacently. Her red blood nails complimented her

alabaster skin and her pool- deep added to her unfettered beauty when she smiled. But was a beautiful face enough to comfort an anxious mind” (13). The lines reveal the traditional attitudes which see women just as decorative items. This kind of romanticisation and exoticisation are even seen in the physical description of the women characters. In the scene where Sherry goes to interview Ganga, there is a detailed description of her physical self. “The bag surged ahead narrowly missing a fair, athletic girl with dazzling eyes dressed in sepal-green jeans and a white cotton shirt, seemingly straight from a woman’s magazine. Ganga rested the sand-bag as he stared disbelievingly at her” (76). However it is this beauty and physicality in women is what that makes them vulnerable to male gaze. For instance, consider the following extract from the text:

Ganga stared at Sherry. There was no denying that she was extremely attractive both physically and intellectually. Her ingenious temperament and her professional boldness had forced him to keep her at an arm’s length for the moment. But, there was a vulnerability about her which aroused a different instinct in him. (184)

In this excerpt it is clearly shown how some men consider women to be vulnerable and always think of the need to protect them. Thus the men consider themselves as independent and women as dependent. This is seen in Ganga’s thinking on Sherry when she comes to meet him “His eyes inadvertently fell on her cleavage as she fell on the knees and stretched hands. Suddenly she appeared very vulnerable, very lovely” (90).

However, the independent attitude of women like Jaya doesn’t go well with their male counterparts. This aspect could also be seen in the displeasure Ram feels when Jaya makes her own plans contradictory to the ones of Ram. When Ram wants her to accompany him to meet his ailing father she plans to go on a study tour with her guide and also decides on the woodwork of their new home which greatly displeases her husband. The following lines reveal her independent nature: “I’d love to do Mycenae and Corinth. But I’ve some important submissions. Besides, I have to finalise the work to be done on the Manhattan Apartment” (13).

Similarly Abhimanyu Pratap Singh is also of the opinion that Sherry doesn’t give him the respect and the consideration that he is worth. After all, he is a royal. His feeling of superiority is clear in his dialogue: “I think I know why she is so fucking respect for tradition or authority. Because she has never been properly walloped as a kid”(335). Here the dialogue reveals that Sherry being an anti-traditionalist and anti-patriarchal doesn’t follow the norms which the society expects her to keep. Also her half-English ancestry gives her the agency for this.

Socialist/materialist Ecofeminism takes into account the analysis of capitalism and patriarchy to explain the oppression of women and nature. According to Kaur in “Postcolonial Ecofeminism in Indian Novels in English” (2012) “connections made between woman and nature are embedded in social constructivism as well as biological predisposition”(4). Here Kaur points out the image created about a woman based on certain social values and expectations. This image is further enhanced with a woman’s biological conditions. This is further fuelled by capitalism and patriarchy.

The term double colonization is used in order to point at oppression in the form of colonization and patriarchy that the women experience. In the 'Foreword' of *A Double Colonisation: Colonial and Post-Colonial Women's Writing in India* male celebrate their masculinity through male-oriented myths like mateship, adventures, freedom fighters, bush rangers etc. In the novel too it could be noticed that people like Abimanyu Pratap Singh, Raja brothers and Feroze Goenka exult in their masculinity through hunting expeditions. This can be seen in the description of their trip to Kalimantan by Ram. Here they are engaged in poaching wildlife. These kinds of expeditions, which are carried on for their pleasure, similarly go against the welfare of nature. In their poaching of the wildlife and the abduction of tigress Buree Maada is similar to the manner in which they plan and attempt to murder Sherry Pinto. It is in these instances in the novel where one could bring out similarities between oppression of women and the exploitation of nature.

Leo seemed to be in love with Borneo, acclaiming it as the Riveria of tropical Southeast Asia. (...) But, the distant growl of a jungle cat seemed to inject fresh energy in Leo (...) Two clouded leopards hung upside down (...) Leo felt captivated by their beauty (24-26).

The pleasure Leo feels when he sees a clouded leopard could be understood in the light of Soper's "Nature as Woman". Here she speaks about the tendency of humans to see nature as a physical territory which becomes as a source of erotic pleasure to people like Leo. Here she also brings in the concept of "voyeur violator" (141) which could be associated with people like Leo, Taurus, Abhimanyu etc. The term voyeurism is associated with a person who gets sexual gratification by watching other people having sex. This concept of Soper can be read with Nature being a source of erotic pleasure to men. Here too one draw parallels to woman and Nature.

Here the characters of Sherry and Jaya try to break away from this label of double marginalisation. However their education and financial security help them to overcome this at a certain level. However, the orthodox, outdated and malevolent thinking of the male characters in the novel actually holds them from being fully liberated. Thus, for instance Jaya disagreeing with Ram about going to India means that she is breaking away from stereotypical boundaries ascribed for Indian women. Also the interviewing scene of Ganga regarding the missing tigress, she is clearly transgressing the traditional patriarchal boundaries. This is the obvious reason why he is intimidated by her. The novel therefore breaks away from the stereotypical characterization of women characters. They have their own distinct voice and break way from the traditional roles; women play an equal part with men and transcend traditional barriers of silence.

Another aspect that could be looked in the novel is the socialist/materialist ecofeminist concerns that are brought through capitalism and its after-effects. This idea is reflected in the essay by Gurpeet Kaur "Postcolonial Ecofeminism in Indian Novels in English" (2012) where she recognises the markers of "class, caste, race, colonialism and neo-colonialism which together brings in the oppression of women and the exploitation of nature" (1). The view of people like the Raja brothers, Abhimanyu Pratap Singh and Ram towards women transgressing traditional boundaries of four walls of a home could be seen as highly patriarchal and gendered. They view women as objects that should suit to their needs. This could be seen in the lines said

by Jong, the Head of the Pan Therapeutics. “Indeed, now you can roar like a tiger and she will purr for you like a pussycat in bed”(22). The one night stand that Abhimanyu wants with Sherry also brings in the idea of consumer culture which could be seen as the effects of capitalist economy which advocates a callous attitude towards Nature and woman.

The idea of women subjugated and tamed to suit men’s needs could be compared with the manner in which capitalist marketers exploit nature. “Just as we hunted for wild cats in the dense jungles of South East Asia, we will make a killing in the wild markets of the USA” (28). This dialogue by Leo Raja could easily understood as the exploitative trait of major capitalist players. This same idea is implied in the statement “Indians don’t even know what to do with so much fruit” (29).

Socialist Ecofeminism sees the problems associated with Nature rooted in globalisation and capitalism. This idea of Kaur is reflected in “rooted in the rise of capitalist patriarchy and the ideology that the Earth and nature can be exploited for human progress through technology” (4). The socialist/ cultural idea of Ecofeminism is also seen in Introduction to *Ecofeminsm* (2010) by Vandana Shiva. According to her the urban- middle class women find it difficult to relate to the liberation of them to the liberation of nature. They also find it difficult to understand their position in relation to others. Thus in the novel Jaya will believe that she is liberated, she may be liberated in the sense of financial security, but not from the stereotypical thoughts of her husband Ram who sees her as femme fatale.

This narrow minded attitude against women according to Shiva is inherent to modern capitalist society which is patriarchal. According to Vandana Siva and Meyer Mies the subjugation of woman is similar to subjugation of Nature. Thus Nature becomes subordinate to man; similarly as woman becomes subordinate to man. They point towards this dichotomy and argue for this structural division of man and Nature which is seen analogous to man and woman. According to them corporate or the military aggression against the environment is seen as an aggression against the female body. In the initial pages of the novel the writer describes the setting of Amartanak where man has crossed Nature boundaries for his own needs. This explains the larger picture and the overall theme of the novel. In the novel too one can see the presence of military and industries close to the forest. These lines reveal the changing Indian landscape due to modernisation

Jabalpur, on the banks of central Indian river Narmada, and a key entry point to Tiger Reserves (...) life revolves around several ordnances production factories, a vibrant military command, a rambling railway establishment, a huge Electricity Board, a bustling High Court and a large educational fraternity. (3)

This gives the overall picture of how Nature and wildlife have been removed to the fringes and modern culture has taken a centre stage. This concept of Ecofeminism can be understood from Vandana Shiva’s point of view. According to her, gendered subordination and patriarchal violence are the oldest forms of oppression against women. However, this has taken new forms and means under the covers of development.

She also judges that the Western form of development is maldevelopment. This can be analysed through the case of Jugnu Paridhi who is a local tribesman who is manipulated and utilized for achieving the selfish interests of Feroze Goenka. This could be described as the new form of class exploitation. This together with the cyborg exploitation could be called as neo colonisation. People like Jugnu are utilized to achieve their ends and paying them in good cash and giving them importance they deserve. Their traditional knowledge about the forest is utilized and exploited. It should also be noted that with the expansion of forests in the name of development, tribes like Paridhis are out of their traditional labour which makes them utilize the opportunity provided by Feroze Goenka who in turn exploits them.

Thus, according to Shiva, capitalism and capitalist patriarchy is one gift of colonisation to the Third world. Capitalism has brought in new ideas of thought, which according to her, only benefits the first world. Capitalism is structured in such a manner in which maximum profit is gained from the resources of the third world countries.

According to Greg Garrad in *Ecocriticism* (2004), it was the Enlightenment notion of the West that the universe is a great machine which proved to be the greatest setback against the idea holistic life systems. This became the root cause of the capitalistic and anthropocentric activities. Thus, reason replaced Nature and ideas of nurturer and preserver, became associated with women more than men. It could be argued that these ideas gave more stakes for the rise of capitalism which in turn resulted in Nature being linked with market economy.

Ideas like Nature and woman are to be consumed and commoditised came up with this capitalist and patriarchal understanding. One of the clear instances of how the western thinking and capitalist culture in the Indian setting could also be understood with under the light of the cloning programmes that Goenka and Raja brothers are keen to go ahead. Goenkas's interest in these projects is to produce new animal clones and to then sell their parts. However in order to achieve their selfish motives they disturb the natural order of things and adversely affect the ecological balance. They use people like Jugnu who is a local tribesman at the base level in order to get a constant supply of animal parts. Then officers like the Director of Kanha Tiger Reserve who is a relative of Abimanyu Pratap Singh, Maharaja of Baikunthpur and a well wisher of the Goenkas who constantly acts like their support system and keeping them away from trouble. Then come in the higher positions like Perumalam who gives them all governmental support and help them with the necessary changes in the law.

Another aspect where one can see the consumption trait of modern men is when Ram meets Sherry soon after he is freed from jail. The manner in which he assesses his union with Sherry is a clear indication of this.

It was Sherry, dressed in a green fruit-pattered skirt and lemon shirt that revealed her smooth skin and sexily toned body (...) Her was left open to cascade her shoulders bewitchingly; her eyes blazed penetratingly (...) His union with Sherry would be short lived (...) Sherry was volouptuous she would be delicious in bed, but she could only offer, at best instant redemption. (258- 259)

Here one can see the thinking of people like Ram who considers women's body only in the aspects of gaze and fulfilment of their desires in terms of consumption. This same idea is also reflected by Abhimanyu Pratap Singh in his constant bragging about the night he spent with Sherry. "I have had so many women in my life, but this one was special" (332). "But frankly at the end of the day, you crave your dal tadka and rice" (337). Such scenes and dialogues reveal the utilitarian and consumerist way of life. In Chandra Mohanty's essay "Under western Eyes" (1991), she brings in the picture of a third world woman being a victim of male control and traditional values. According to her third world women are conditioned socially, historically and psychologically. However Sherry and Jaya attempt to break away from such stereotypes.

In the end the most important point that Shiva and Mies brings out is the concept of interrelations and interconnectedness. This could be seen in the dialogue by Jaya where she says, "Tiger is the head of the biotic pyramid"(10) which is indicative of the importance of the tiger in the food web. Also in the interview of Ganga, Sherry reflects the same idea. She says "Tigers you will agree Sir, are to wildlife what humans are to nature" (77).

Shiva argues for a shift from the current reductionist approach to technology which gives a completely utilitarian idea about nature and its goods. She points out that it is this notion which paved the way for a man's dominance of Nature and woman. According to Shiva the innate feminine principle of Indian woman was lost due to the overpowering impact of Western colonization. They assert that this resulted in degrading value of woman. They further argue that this had led to commercial and industrial forest management principles which benefit only a certain section of society.

This has only further degraded the conditions of the forest and has made the position of women subservient to man. Shiva believes that such a western outlook is due to the influence of Western belief that nature is inert and passive, separate from man, inferior and which is to be dominated by man contradictory to the Indian belief that nature is active and organic. She argues that "Western rationality, the West's paradigm of science and concept of freedom are all based on overcoming and transcending this dependence, on the subordination of nature to the (male) will, and the disenchantment of all her forces" (Shiva 18). Thus nature is an active entity not a passive one that must be dominated, that makes it necessary to have sustainable relationship with it.

Thus Shiva argues that the Western idea of development is a masculinist one. It is just a namesake development where growth could only be seen in certain pockets. The deal with the Zentigirs software company and Pan Therapeutics is one in similar lines. The lines "just as we hunted for wild cats in the dense jungles of South East Asia, we will make a killing in the wild markets of the USA" (28) reveal this. Thus trade over capital and money becomes a site of domination over woman and nature by western industrial culture. Shiva argues that this idea of development is problematic which she brings out in:

A new cosmology and a new anthropology that structurally dichotomizes reality, and hierarchically opposes the two parts to each other, one always considered superior, always thriving and progressing at the expense of the other. Thus nature is subordinated

to man, woman to man, consumption to production, and the local to the global and so on. (Shiva 5)

Another point that could be borrowed from Shiva is her idea of masculinisation of the motherland. The concept implies the gradual and the ever increasing militarisation of the nation. It reveals how power and might have given a new identity for the nation. According to her this arose due to the nation's need for getting an identity based on military might and aggression. In the novel too one can understand that the place where the novel is set – Jabalpur is also a strong hold of one of the regiments. This shows how nature and wildlife were sidelined for human gains. Also Jabalpur is a stronghold of Naxals. The infestation of the forests with naxals could also be seen as representation of the human infringement inside forest which could be analogised to the violation against the female body. "You Naxalites also do shikar... In fact, you all do shikar of human beings! (...)' We kill for social equality,' Narad bounced back. 'You people kill for money! We don't delete nature, we delete inequality'" (219). The lines reveal that it is not only military and industrialisation that violate nature but also insurgent groups like naxalites who essentially vouches from equality among the classes. Thus in the name of equality and justice there is clear violation of nature, because land turn battle ground for the fight between the naxals and military.

Thus socialist/materialist Ecofeminism argues that the third world woman can play an important role in nature conservation. They need to undertake such programmes because the impact of colonisation and industrial capitalism is more visible in their lives. This could be seen in the manner in which Sherry takes an active part in the conservation of wildlife. Her understanding of ecology is similar to Mark C. Long perception on ecology; it stands as the metaphor for a natural way of life and a way of thinking. Historically too it was the women who came to the forefront to undertake such environmental conservation programmes. The lines reveal how nature is associated with woman and culture with man; "Ecofeminists see the nature/cultured dualism and the dominant are model of humanity is leading not only to oppression of women, but also to the destruction of nature and to racism and social inequality" (Mack-Canty 18).

In the novel we can see how people like Feroze Goenka and the Raja brothers have replaced the colonial imperial masters. Another perfect example of the double marginalisation that the third woman feels could be clearly explained with the example of the position of Jugnu Paridhi's wife. She doesn't have any important role to play at all other than domestication and reproduction. Clearly, Jugnu rules his house and his wife is sidelined. Though the author has not revealed much about her character, she is not having a name and her identity as just Jugnu's wife. Women reveal the double bind an average third world woman faces. Thus the situation of Jugnu's wife point out that there should be real economic and social empowerment for the real liberation to take place.

Elizabeth Carlassare in "Socialist and Cultural Ecofeminism: Allies in Resistance" advocates for small scale economies in grass roots levels. It is clear that only such kind of measures will help in bringing changes to the lives of the people in grass root level. This could in fact help in changing the power structures and provide sustainable growth and livelihood to people like Jugnu and his wife. She portrays the exploitation of natural resources and the unpaid

labour of women in patriarchal capitalism. Jugnu Paridhi's wife's, because she doesn't earn money labour she does for the family and for the tribe goes unrecognized and unappreciated. It is Jugnu who steals all the limelight. The value bestowed on him is because of the money he gets from Feroze Goenka. Thus the value of the work done is measured in the amount of money one has in hand. The effect of western lifestyle on Jugnu is seen when he plans English education for his son. He clearly holds the Indian and traditional education of the tribes in contempt.

Jugnu's contempt for the traditional education has made him distant from his motherland. This is one of the clear examples of the effects of colonisation in the third world countries. Also his wife doesn't have any say in their son's education. She is just a shadow figure. Everything is decided by Jugnu whose decisions are in turn decided by Feroze Goenka. The admiration that Jugnu gets because of the money he gets is revealed in the lines: "Everybody clapped for Jugnu who looked embarrassed as he glanced sideways at his pretty wife. She was petite girl who stood discreetly dressed in a short green colored cotton sari without a blouse.(...) She smiled with pride" (227).

The awe and respect that he feels for Feroze Goenka could be seen as symbolic of the admiration the third world people have for the first world. Thus people like Goenka have replaced the old imperial masters with this new generation capitalists. They too have similar intentions of making yields by exploiting the natural resources of the third world nations.

When the resources of the third world countries are exploited and their lands are plundered, similar effect is also seen in the position of the third world women. Through education they may possess knowledge of Western education.

This is seen clearly in the cases of Jaya, Sherry and Jugnu's wife. In the first two cases Jaya and Sherry Pinto is urban educated and rich. They are the representative of the new age Indian woman who is trying to liberate themselves from the patriarchal norms of the society. They are the ones who are trying to push the boundaries further which are historically pushed down on them. People like Ram, Abhimanyu Singh and Ganga are symbolic of the people on the other side who don't want the opposite sex to be their equals. This is clearly seen in various instances in the novel. Like nature woman's body too is seen as an entity that should be consumed.

This idea of consumption is purely a capitalist thought which is added to the patriarchal thought and supports the argument of woman's body being violated. Thus there is a redefinition of the concept of shikar. Here shikar or hunting is not only limited to wild animals but also to the women characters in the novel especially to Sherry Pinto. This is clear from Abimanyu's vengeance against her. "Unfortunately it has become an obsession. I feel compelled...it's an animal carving.' He was like a predator, robbed of its kill. 'the scent haunts me day and night. It forces me track her relentlessly" (335). This should be read together with the line; "But a little on the wild side" (33). Here it clearly draws parallels between woman and nature. In the same manner in which a tiger is killed, here Abimanyu also plans to track down and hunt down Sherry. Thus it is obvious that the tiger in the novel is the mirror image of Sherry Pinto.

Hence one can draw a clear analogy between nature and woman. The manner in which nature is utilised for selfish gains is similar to the manner in which women too are commoditised. These utilitarian understanding comes from a capitalist belief which propagates consumer culture. The military and internal aggression which violates the nature is similar to the manner in which a woman's body is violated. Also the patriarchal notion which objectifies woman is also parallel to the manner in which nature gives pleasures to the men in the novel and thereby exulting their masculinity.

Hence the characters like Sherry and Jaya though attempt to transcend the traditional roles confined to them, the male prejudice however hold them back from being liberated in completely in body, soul and mind. Also women like Jugnu's wife are further marginalised. Thus the capitalism and industrialisation have not allowed them to overcome the traditional barriers but on the other it has only further confined their positions.

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# **Genesis of Subjugation: An Ecofeminist Reading of the Bible**

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Ecofeminism, an insight and practice that developed out of a confluence between ecology and feminism into a new social theory and political movement, is described as “the connection between patriarchal violence against women, other people and nature” (Miles 14). In a society that favours a dominant culture, liberation of women and a permanent solution to the environmental crises remain distant dreams.

Subordination of women, misogyny and, most importantly dominance towards the female and the natural world are the prominent factors that result in patriarchy. Patriarchal forces claim their dominance through a hierarchy of dualism like heaven/earth, mind/body, male/female, human/animal, white/ non-white, etc. It continues to exert its scathing authority through the advocacy of the binaries and make women and nature more submissive through the sacred constructs of religion. Ecofeminists argue that the patriarchal structures are to be questioned as long as this dualism exists. The ultimate impact of dualism is the formation of a dividing culture in humanity. Dualism “. . . have not been imposed upon Bible, but derived . . .” from it (Eaton, "Ecofeminist" 61). Much of the early feminist thoughts have emerged from the Bible. Many ecofeminists challenge religions and indigenous traditions, questioning the presumptions in the core to reframe its constructs.

To a certain extent, Christianity has played its own role in the domination of women and nature. This paper is an attempt to find out the causes of this domination. Life is complicated than what is mentioned in the Holy Scriptures. There is enough evidence to prove that women and nature are treated inferior due to the patriarchal constructs of which Christian theology is a main proponent. As the Bible is one of the earliest texts with countless preaching and practices, it cannot disclaim its role in subjugating women and environment. Therefore, through this paper, I seek to understand Biblical text from an ecofeminist point of view, using references from Genesis.

The Bible legitimises the oppression of women and domination over nature. There is a clear juxtaposition of fundamental binary oppositions which create the ideological basis for both sorts of harm. The creator created earth and all other beings in a hierarchical order and the woman was the last of all His creation. In Genesis, God says

And now we will make human beings; they will be like us and resemble us. They will have power over the fish, the birds and all animals, domestic and wild, large and small. So God created human beings, making them to be like himself. He created them male and female. . . Have many children, so that your descendants will live all over the earth and bring it under their control. (1. 26-28)

God created life using his word in a course of six days. He created human beings as male and female and commanded them to rule over the earth and control it. The subjugation of earth specified in the above mentioned quote makes it essentially anthropocentric. The patriarchal world absorbed the literal translation of these words and implemented it for its own betterment. What is required is to go beyond the stereotypical reading and establish an interdependence of human beings with their

natural surroundings. As human beings are also a part of nature, a rethinking of hierarchies is to be involved in the order of creation. An alternate interpretation of the first of all creation as needing more care and conservation can also be accomplished. Similarly, if man advocates that the last of all creation stands supreme in the order of hierarchy; women have to be considered supreme. Instead, man justifies the unequal position of sexes by interpreting the quote

Then the Lord God took some soil from the ground and formed a man out of it; he breathed life giving breath into his nostrils and the man began to live. . . Then the Lord God said, “It is not good for the man to live alone. I will make a suitable companion to help him. (Genesis 2.7, 18)

While zooming in for a closer look at the creation of man, we find that man was created with much care than woman. Moreover, woman was created from man as a companion so that he can use her as his subservient wife- servant. The quest for a suitable ‘helper’ ended up in the creation of a woman. The question of why God did not create woman on the same day he created man remains. Is it that woman’s existence came into place only when the God thought that man needed a helper? This inconsistency in the origin of human species played a huge role in the inequality of women, which later extended onto nature as well. If we read closely, nowhere in Genesis can we find a statement that none of the male or female is superior to the other. It is also true that God wanted woman to help man. At the time of creation, God may have made a delay in the creation of a woman. The intended meaning of the word ‘help’ might have been mutual help. The dominant patriarchal structure interpreted the meaning and made it favorable to men. Ecofeminism advocates that both genders need each other for the growth of humanity and for the well-being of nature. In a place where there is mutual dependence, gender inequality has no room.

Another phrase which is quite problematic in the Bible is “under their control”. This phrase is applied to everything that was created before human beings. God instructs to man in Genesis “Have many children, so that your descendants will live all over the earth and bring it under their control” (1.28)

‘Control’ is the word which stands at the axis of patriarchal structure. It is from this word that every other domination originates. The term ‘control’ was only a part of many other instructions given by God, but it dominated over all the other. The very first step of domination starts from women which later proceeds toward nature.

Man takes the center of an androcentric world where he enjoys all privileges. In such a context, women are seen as lesser beings and they are brought to the lowest levels of hierarchy alongside the non-human. The deterioration of women, who was the last of all creations, holds a weak contemporary status of gender based on abandonment and preferentiality which has become a common facet across the world. This kind of abandonment is modeled on nature and the environment which is also the ‘other’ like women.

Catholic religion is an amalgamation of diverse influences and it stands for numerous sub-traditions representing endless variation of cultural contexts. Eaton quotes in *Introducing Ecofeminist Theologies*,

Christianity has never been homogeneous . . . It has rambled and lumbered through history and cultures, uniting with and dividing from the state, making absolute claims

and then refuting them. It has influenced virtually all aspects of culture and social life from grandiose claims about the cosmos to directives about the intimate details of living. At times . . . Christianity was liberating movement on social and political fringes, and a voice for freedom and justice. At other times it was in bed with the dominant and destructive powers of the day. (63)

The above mentioned statements claim that Christianity is complicated and contradictory. History is never recorded in its time, nor does it disclose its complexities in the same era. Hence, there exists a possibility that reality may not find its place in history. The recorder usually includes what he wants to see from the society. Christian scriptures are mostly written by different individuals with different points of view. It becomes a challenging task to draw out exact meanings from the Bible.

In the Bible, as we read ahead of the Genesis, there are frequent illustrations of virtuous as well as immoral women. While Eve represents disobedience, Mary symbolises endurance; Magdalene personifies an unchaste woman, Ruth stands as a faithful wife. There are many such examples to illustrate worthless as well as liberating images of women. All the negative images and anti-women views in the Bible were absorbed by patriarchy as the chief source of understanding about women. Eaton writes,

From the earliest times to the present, Christian religion, as a social, political and historical force, has been deeply patriarchal, with all that it entails. Because the bible is still considered to be a sacred text, and is predominantly patriarchal, it gives patriarchy a sacred blessing. (65)

Eve and Mary are the two women who appear in the Bible as the negative and positive extremes of the female archetype. Eve's affinity to the natural world is evident in the Bible, but it manifested both Eve and nature as guilty and disobedient. The Bible clearly states that Eve is the reason for the damnation of humanity. Unlike Eve, Mother Mary holds the power of motherhood with her. From an ecofeminist perspective, Mary can be identified with Mother - Earth, a virtuous mother who sustains all growing things. Nevertheless, most women in the Bible were portrayed as seductive and tempting, who indulged in sin. This gave men a privilege over women because they see themselves as righteous and their resemblance to God gave them the misconception that women and nature need to be controlled.

The patriarchal structure of our world used the Bible as a means to subjugate women followed by that of the natural world. Nature cannot be separated from women because of its ability to give life. Environment was exploited by the powerful gender which resulted in the collapse of the natural habitat.

Human beings need to understand the fact that the male and female are the two sides of the one single entity, that is God who created humanity in his image. This likeness was interpreted by male for asserting their superiority. Gender inequality has given rise to unnecessary resentment. Both the female and nature have been jeopardized in different kinds of ill-treatment which ultimately violated their inherent goodness given by God at the beginning of creation.

Today, the role of ecofeminism in connection with the Christian tradition is to create a renewed understanding. Christianity is meant for a good reason but it also bears responsibility for domination and subordination of nature and women.

Our genesis is wide open in front of us along with all its complexities. Assimilation of

history is essential to understand our present and to also generalize a worldview. Probing into religious texts like the Bible from an ecofeminist perspective is vital to understand different levels of patriarchy. This opens before us the possibility of discarding all sorts of domination.

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# ***Nagamanikyam* as a Yonic Symbol: The Possession of Woman and Domination of Nature in the film *Ananthabhadram***

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Literature and films employ metaphors and similes to concretise an abstract experience. A metaphorical term (vehicle) does not possess all the features of the tenor. Yet, when a metaphorical term is used in literature or film, the reader or the spectator tend to associate a particular experience with a particular object. This is based on the belief that the vehicle contains all the necessary qualities of the tenor. A visible evidence of this concretisation is the association of the female with nature. Many works of literature employ the metaphor of the flower to represent the female. Often these works describe the flower as an object that is pretty but fragile. Many critics point out similarities visible in the repeated cycles of exploitation of nature and women. Therefore, the association of the female with nature also takes a critical turn and forms the base for ecofeminism.

In many societies, fragments of forests are communally protected. Often these biodiversity hotspots, known popularly as sacred groves, have some religious connotation. Sometimes temples, monasteries and burial grounds are also built on this ground in reverence to the variant beliefs of the community that protects these groves. Most of these groves are associated with a presiding deity. The presiding deity may be a local Hindu God or a God from the folk religion. The sacred groves in Kerala are popularly known as *kavu*. In North Kerala, the *kavu* is mostly associated with the worship of goddesses or ancestral spirits like *vanadevata*, *vanadurga*, *madan*, *yakshi*, *muthappan*, etc. However, the sacred groves in South Kerala are dedicated to the worship of snakes or snake God. The concept of *kavu* can be subjected to an ecofeminist analysis. On one hand, the *kavu* is a female space, where entry is restricted to a few. On the other hand, the *kavu* houses the snake, a phallic symbol. There are also many myths, legends, beliefs and superstitions associated with the *kavu* that is gendered in its nature.

Many film makers employ the setting of the *kavu*, especially the *sarpakavu*, to depict the recesses of the human soul. In many literary works and films, the forest functions as a space that facilitates the surfacing of base desires. In such films, sexual arousal is a necessary accompaniment to the propitiation of the deity. The snake is employed as a phallic symbol which intensifies the effect. The objective of this paper is to examine the position of the female within the *sarpakavu* as manifested in the Malayalam film *Ananthabhadram*. The manifest content of the film narrative voices the supreme power of women. The woman is the sole owner of the *nagamanikyam*, which is depicted as the driving force behind the creation and preservation of nature. According to the tradition of Madampi *tharavaad*, the Goddess is characterized as an unmarried woman who possesses magical curative powers and an access to the mysterious *nagamanikyam* preserved in the House of Magic (*manthrikapura*). The anointing of a woman from the *tharavaad* as Goddess is explained as a means of empowering the woman with the power of *nagamanikyam*.

The myth of the *nagamanikyam* appears to be a point of emergence that has the potential to grant women a voice. According to the traditional beliefs of Shivapuram, *nagamanikyam* is the soul of the universe and the possession of *nagamanikyam* grants its owner the power to rule

the universe. Gayathri Devi elaborates on the importance of women in association with the *nagamanikyam* thus, “If you want to get a glimpse of the *nagamanikyam*, there should be a girl from the Madampi *tharavaad*, endowed with the blessings of Devi, by your side” (*Ananthabhadram*). Bhadra offers Ananthan her finger as the key to unlock the mystery of *nagamanikyam*. She says, “You can touch the *nagamanikyam* only if you touch my finger” (*Ananthabhadram*). These instances from the film, which posit the women as the sole possessor and interpreter of the mystery of *nagamanikyam*, pose some questions. Does the myth grant women the power to rule the universe? Does it guarantee women a unique voice and a space of her own? This conflict can be resolved if we analyse the scene which portrays the entry of Ananthan into the Cave Temple (*guhashkethram*) before the transmigration of Digambaran’s soul. Ananthan is entering the cave for the first time while Bhadra has visited the cave before. Bhadra says, “It is the first time that a male member from the Madampi *tharavaad* steps into this cave” (*Ananthabhadram*). Despite the first entry, the character of Ananthan displays greater knowledge of the mystery of *nagamanikyam* than Bhadra. He touches the finger tip of Bhadra but reaches the exact site where the *nagamanikyam* is preserved, unguided by her. Though Bhadra guides Ananthan to the cave, she lacks the ability to bring Kunjoottan to the surface by chanting the mantras. The revelation of the *nagamanikyam* in the film requires the presence of her male counterpart in contrast to the idea perpetuated by the myth. The myth posits that a man can gain access to the *nagamanikyam* only in the presence of a female member from the Madampi *tharavaad*. Moreover, Bhadra recounts, “Nowadays, Kunjoottan does not come to the surface due to the malicious power of Digambaran’s witchcraft. You cannot see the *nagamanikyam* in the absence of Kunjoottan” (*Ananthabhadram*). The film demonstrates how Ananthan brings Kunjoottan to the surface by chanting the mantras. Subhadra is claimed to have seen the *nagamanikyam* but the circumstances of its revelation are not elaborated. Hence, it cannot be confirmed that she saw the *nagamanikyam* on her own account. Thus the myth of the *nagamanikyam* which seems to position women as the sole possessor of the mystery of the universe deconstructs itself. The predominant role of the male counterpart in the interpretation of the mystery is foregrounded.

The snake Kunjoottan functions as a phallic symbol, depicted by its disappearance during the period of Digambaran’s celibate life and its reappearance with the entry of Ananthan into the cave. Bhadra explains to Ananthan that the snake, Kunjoottan does not come to the surface as a result of Digambaran’s witchcraft. According to the film narrative, celibacy is one of the austerities to be observed for the successful practice of witchcraft. The period of celibacy is marked by the disappearance of the snake and the consequent inability to see the *nagamanikyam*. The snake resurfaces following the penetration of the female space of the cave by Ananthan. As Freud points out, “a cave is...a female place, a womb-shaped enclosure, a house of earth, secret and often sacred” (qtd. in Gilbert and Gubar 93). In the film, Bhadra offers her finger to Ananthan as the key to unlock the mystery of *nagamanikyam*. The metaphor of the key and the lock contain latent sexual innuendo that symbolises sexual intercourse. Moreover, the simultaneous presence of the male and the female becomes a necessary prerequisite for the revelation of the *nagamanikyam*. *Nagamanikyam* is the life of the universe and the female is in charge of it. Thus, the *nagamanikyam* preserved in the cave becomes a yonic symbol that represents female sexuality; female sexuality being a taboo term in the conservative patriarchal society.

The film also shows how the patriarchal society guards the *nagamanikyam* from the exotic men, Siddhayogikkal and Digambaran. Thus, the myth of the *nagamanikyam* reinforces female sexuality as an incomprehensible mysterious force that has to be protected in order to guard the honour of the family. The Goddess transforms herself into the powerful female who fiercely guards her sexuality from the undesirable male, following the dictates of the patriarchal culture. The undesirable male figures, Siddhayogikkal and Digambaran, embody the exotic by the practice of black magic and primitive tantric seduction rituals. The exotic practices of the black magicians are criticized by the virtuous elite men, who take pride in being the rightful practitioners of the elite upper class Hindu culture. The benevolent patriarch, mimicking the role of the saviour, perpetuates the tradition of anointing the woman as the Goddess. Thus, they imprison women in the patriarchal definitions of female sexuality through the yonic symbol of the *nagamanikyam* in the cave.

A significant point to be noted in the tradition of Goddess is that the female who is chosen to be anointed, lack a voice of her own. Patriarchy and religion serve as primary institutions that voice the interests of women characters. The patriarchy indoctrinates these women with the pride of being a Goddess and the fear of a society that criticises resistant voices. As a Goddess figure, they project women onto exalted positions and valorise the concept of womanhood. Gayathri Devi recollects with immense pride in the film, “I am Gayathri from the Madampi family. Now, I am eleven years old. When I turn twenty, I will become the Goddess” (*Ananthabhadram*). In *Ananthabhadram*, Gayathri, Subhadra and Bhadra are doomed to the fate of becoming the Goddess. A significant question to be posed is whether the women in Madampi *tharavaad* have a choice in being anointed as the Goddess. The diary entries of Bhadra reveal her repressed desires for sexual satiation through marriage. When the grandmother tells Ananthan that Bhadra is the next Devi, he recounts silently, “Why did she write in her diary that she will get married along with Ammu? If she becomes the Devi, how can she get married?” (*Ananthabhadram*). When Ananthan enquires the essential prerequisites of the lover, Bhadra begins to voice her desires before she represses her wishes saying, “I am chosen to become the next Devi. You shouldn’t ask me such questions” (*Ananthabhadram*). Her elder sister, Subhadra is muted and rendered imbecile by the cultural traditions; awaiting rebirth in a preserved state to satisfy the fantasies of the male. She is portrayed as an object devoid of emotions. Gayathri elopes with Sethu and consequently rupture the tradition of the Goddess. The stories on Shivapuram, which she narrates to her son Ananthan, illustrates the guilt of rebelling against the tradition. Therefore, the elite culture and the institutionalized religion muzzle the voice of the female characters through repressive measures and subtle imposition of guilt. The tradition of the Goddess is an important repressive measure that restricts the expression of female sexuality and imprisons her as an object to be protected.

To conclude, the paper proposes to examine the place of the female within nature as manifested in the film *Ananthabhadram*. The manifest content of the film assigns women a supreme position by anointing her as the guardian of *nagamanikyam*. According to the myth, *Nagamanikyam* is the soul/ life of the universe and its possessor has the power to rule the universe. Therefore, the woman is the absolute authority that controls the universe. However, on a analysis of the latent content, it is revealed that the myth is a ploy of the patriarchy to confine women within the traditional definitions of femininity. The myth, which explicitly

stresses the importance of women in discovering the mystery of *nagamanikyam*, deconstructs itself over the course of the narrative. The poignancy of the male counterpart in the interpretation of the mystery, is foregrounded in the Ananthan-Bhadra cave incident. The virtuous elite men save the virtual elite women from the evil exotic men by safeguarding her hidden mystery, the female sexuality symbolised as the *nagamanikyam* in the film.

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# Payment Bank – Its impact in the Indian banking system

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## **ABSTRACT**

*The Indian financial and banking sector is all set to undergo a big change in the near future as the Reserve Bank of India is finalizing norms and regulations to introduce small and payment banks in the country. In an attempt to make sure that all sections of society and people living in remote rural areas have access to banking facilities, the Reserve bank of India worked on the proposal to introduce small and payment banks. In this paper the researcher present a conceptual evaluation of payment bank, its features, the main guidelines issued by the RBI. In its guidelines the RBI said that payment bank licenses would be granted to mobile firms, supermarket chains, and others, to cater to individuals and small businesses. The goal is to provide small savings accounts, and payments and remittance services to a migrant labour workforce, low income households, small businesses, and others. Of the 42 companies and individuals that applied, only 11 have been selected. The procedure RBI followed for the selection of 11 companies out of 42 applicants and the merits and scope of payment Banks.*

**Keywords:** *Payment banks, RBI, licenses*

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## **INTRODUCTION**

You must have read in the newspapers about all the big players like Reliance, Tech Mahindra, Bharti Airtel, Videocon, Kishore Biyani, Dilip Sanghvi etc. are queuing up for Payment Banks license. But what exactly are Payment Banks? Payment Banks is a Brainchild of Nachiket Mor. Committee which was setup last year by RBI. The Committee aims to assist in widening the financial inclusion mission by bringing Small Businesses and Low Income Households into the ambit of financial services. Nachiket Mor. Committee analyzed the process of Pre-paid Instruments and reviewed the issues with the Pre-paid Instruments provider.

### **Pre-paid Instruments**

Pre-paid Instruments are just like pre-paid SIM cards; you recharge them with the desired amount and use it to perform various transactions such as shopping, paying bills, booking tickets etc. Funds are added into the Pre-paid instrument by the direct bank transfer or from the credit card of the holder.

### **Issues with Pre-paid instruments**

The money added in the Pre-paid instruments does not earn any interest. So the small businessman and poor people did not like PPI.

Once money added to the PPI, it cannot be transferred back to bank or any other PPI, holder has to spend it.

Money added in the PPI is not as safe as in bank account.

Further, every transaction through the PPI attracts a fee of 0.5% as commission and the maximum limit of the money which can be added to the PPI Rs.1 lakh (earlier Rs.50,000). After reviewing the above drawbacks, Nachiket Mor. Committee suggested that RBI should stop giving license to open PPI and give license of "Payment Banks" in place of PPI.

### **OBJECTIVES OF THE STUDY**

1. To analyse the term Payment Bank
2. To evaluate the guidelines issued by RBI
3. To study the impact of Payment Bank in banking sector

#### **The first objective of the study is to analyse the term Payment Bank**

"A payment bank is a differentiated bank that will undertake only certain restricted banking functions that the Banking Regulation Act of 1949 allows. These activities include acceptance of deposits, payments and remittance services, internet banking and function as business correspondent of other banks. Initially, they are allowed to collect deposits up to Rs 1 lakh per individual. They can facilitate money transfers and sell insurance and mutual funds. Besides, they can issue ATM/debit cards, but not credit cards. They cannot set up subsidiaries to undertake non-banking financial services activities. More importantly, they are not allowed to undertake lending activities at all."

Payment bank would be focused on having a widespread network with easy access points in rural areas and hinterland of the country. It will offer all core banking services including cash remittances and demand deposits for its customers. Consumers would be free to open both savings bank account and current bank accounts with Payment Banks. For any other banking transactions, one would have to approach a bigger nationalized, public, private or a co-operative bank as payment banks would have limited core banking operations.

One of the basic tasks accomplished by payment banks would be to 'offer payment services to migrant workers and low-income households. Workers living in cities and away from their rural homes would be able to send money directly to payment banks located in their village accessible by their immediate family members almost instantly.

The Reserve Bank of India (RBI) has set a minimum paid-up capital of Rs.100 crore as an initial investment fee for payments banks. Anyone from a mobile phone service provider to a non banking financial company or even a supermarket retail chain can apply for a payment bank's license if they fulfill the minimum eligibility criteria. RBI is working on specific guidelines for payment banks that would make it mandatory for them to meet cash reserve requirements and needs to invest in specific securities to meet the statutory liquidity ratio. Promoter's holding in payment banks must be at least 40 % for the first five years which can then be gradually reduced to 26 % over 12 years if so desired by the promoter.

#### **Features of Payment Banks**

1. Payments Banks can accept demand deposits (only current account and savings accounts) with a ceiling limit of Rs.1 lakh per customer.

2. Payment Banks will pay interest at the rate notified by the RBI.
3. Payment Banks can issue Debit Cards but not credit cards.
4. Payment Banks cannot engage in lending services i.e. they cannot give loans, thus phasing out the fear of NPA.
5. The Deposit up to Rs.1 lakh is insured by the DICGC (Deposit Insurance and Credit Guarantee Corporation), same as in bank accounts.
6. Payment banks cannot involve in any credit risk and can only invest in less than one year G-Secs or treasury bills.
7. Payment Banks will charge a fee as commission. This will be the sole earning for the banks.
8. Payment bank will also have to maintain CRR (Cash reserve ratio) just like other Scheduled commercial banks (SBI, PNB, BoB, Dena, ICICI etc).

**The second objective of the study is to analyse the main guidelines issued by the RBI for Payment Banks.**

### **1. Registration, licensing and regulations**

The payments bank will be registered as a public limited company under the Companies Act, 2013, and licensed under Section 22 of the Banking Regulation Act, 1949, with specific licensing conditions restricting its activities mainly to acceptance of demand deposits and provision of payments and remittance services. It will be governed by the provisions of the Banking Regulation Act, 1949; Reserve Bank of India Act, 1934; Foreign Exchange Management Act, 1999; Payment and Settlement Systems Act, 2007; Deposit Insurance and Credit Guarantee Corporation Act, 1961; other relevant Statutes and Directives, Prudential Regulations and other Guidelines/Instructions issued by RBI and other regulators from time to time. The payments bank will be given scheduled bank status once it commences operations, and is found suitable as per Section 42 (6) (a) of the Reserve Bank of India Act, 1934.

### **2. Objectives**

There is a need for transactions and savings accounts for the underserved in the population. Also remittances have both macro-economic benefits for the region receiving them as well as microeconomic benefits to the recipients. Higher transaction costs of making remittances diminish these benefits. Therefore, the primary objective of setting up of payments banks will be to further financial inclusion by providing (i) small savings accounts and (ii) payments / remittance services to migrant labour workforce, low income households, small businesses, other unorganised sector entities and other users, by enabling high volume-low value transactions in deposits and payments / remittance services in a secured technology-driven environment.

### **3. Eligible promoters**

The existing non-bank Pre-paid Payment Instrument (PPI) issuers authorised under the Payment and Settlement Systems Act, 2007 (PSS Act); and other entities such as individuals / professionals; Non-Banking Finance Companies (NBFCs), corporate BCs, mobile telephone companies, super-market chains, companies, real sector cooperatives; that are owned and controlled by residents; and public sector entities may apply to set up payments banks. Existing PPI license holders could opt for conversion into payments banks. It is not mandatory for an existing PPI issuer to apply for a payments bank licence and it may continue as a PPI issuer as per the guidelines issued by RBI from time to time. A promoter / promoter group can have a Joint Venture with an existing scheduled commercial bank to set up a payments bank. However, scheduled commercial bank can take equity stake in a payments bank to the extent permitted under Section 19 (2) of the Banking Regulation Act, 1949. If a Government entity desires to set up a payments bank, it should first obtain necessary approvals from the Government and submit its application. If the promoter succeeds in obtaining a payments bank licence from the RBI after due process, it would be required to set up the payments bank under a separate corporate structure unless it is an existing PPI licence holder opting for conversion into a payments bank. The entities and their Promoters / Promoter Groups as defined in the SEBI (Issue of Capital & Disclosure Requirements) Regulations, 2009 should be 'fit and proper' in order to be eligible to promote payments banks. RBI would assess the 'fit and proper' status of the applicants and group entities on the basis of their past record of sound credentials and integrity; financial soundness and successful track record of at least 5 years professional experience or in running their businesses.

#### **4. Scope of activities**

The payments bank will be set up as a differentiated bank and shall confine its activities to further the objectives for which it is set up. Therefore, the payments bank would be permitted to set up its own outlets such as branches, Automated Teller Machines (ATMs), Business Correspondents (BCs), etc. to undertake only certain restricted activities permitted to banks under the Banking Regulation Act, 1949, as given below:

- i. Acceptance of demand deposits, i.e., current deposits, and savings bank deposits from individuals, small businesses and other entities, as permitted. No NRI deposits should be accepted. The eligible deposits mobilised by the payments bank would be covered under the deposit insurance scheme of the Deposit Insurance and Credit Guarantee Corporation of India (DICGC). Given that their primary role is to provide payments and remittance services and demand deposit products to small businesses and low-income households, payments bank will initially be restricted to holding a maximum balance of Rs. 100,000 per individual customer. After the performance of the payments bank is gauged, RBI may consider raising the maximum balance limit. However, payments bank can accept a large pool of money to be remitted to a number of accounts provided at the end of the day the balance does not exceed Rs. 100,000. If the transactions in the accounts conform to the "small accounts" transactions, simplified KYC/AML/CFT norms will be applicable to such accounts as defined under the Rules framed under the Prevention of Money laundering Act, 2002. The payments bank will have to undertake its own KYC/AML/CFT exercise as any other bank.

- ii. Issuance of ATM / Debit Cards. Payments banks, however, cannot issue credit cards.
- iii. Payments and remittance services through various channels including branches, Automated Teller Machines (ATMs), Business Correspondents (BCs) and mobile banking. The payments / remittance services would include acceptance of funds at one end through various channels including branches and BCs and payments of cash at the other end, through branches, BCs, and ATMs. Cash-out can also be permitted at Point-of-Sale terminal locations as per extant instructions issued under the PSS Act. Payments banks can be part of any card payment network (other than credit cards) that is authorized under the PSS Act. In the case of walk-in customers, the bank should follow the extant KYC guidelines issued by the RBI.
- iv. Issuance of PPIs as per instructions issued from time to time under the PSS Act. However, the outstanding balances in PPIs will be deployed as per the pattern of deployment of funds indicated at paragraph 5 below.
- v. Internet banking - The RBI is also open to payments bank offering Internet banking services. The payments bank is expected to leverage technology to offer low cost banking solutions. Such a bank should ensure that it has all enabling systems in place including business partners, third party service providers and risk management systems and controls to enable offering transactional services on the internet. It may be clarified that RBI does not envisage payments banks to be “virtual” banks or branchless banks. Therefore, while offering internet banking services, the payments bank will be required to comply with RBI instructions on internet banking; and information security, electronic banking, technology risk management and cyber frauds.
- vi. Functioning as Business Correspondent (BC) of another bank – A payments bank may choose to become a BC of another bank, subject to the RBI guidelines on BCs.
- vii. As a channel, the payments bank can accept remittances to be sent to or receive remittances from multiple banks under a payment mechanism approved by RBI, such as RTGS / NEFT / IMPS.
- viii. Payments banks will be permitted to handle cross border remittance transactions in the nature of personal payments / remittances on the current account. All facilities / approvals incidental to undertaking such transactions in foreign exchange will be enabled by RBI on an application made to it.
- ix. Payments banks can undertake other non-risk sharing simple financial services activities, not requiring any commitment of their own funds, such as distribution of mutual fund units, insurance products, pension products, etc. with the prior approval of the RBI and after complying with the requirements of the sectoral regulator for such products.
- x. The payments bank may undertake utility bill payments etc. on behalf of its customers and general public. The payments bank cannot set up subsidiaries to undertake non-banking financial services activities. The other financial and non-financial services activities of the promoters, if any, should be kept distinctly ring-fenced and not comingled with the banking and financial services business of the payments bank. The payments bank will be required to use the words “Payments Bank” in its name in order to differentiate it from other banks.

## **5. Deployment of funds**

The payments bank cannot undertake lending activities. Apart from amounts maintained as Cash Reserve Ratio (CRR) with RBI on its outside demand and time liabilities, it will be required to invest minimum 75 per cent of its "demand deposit balances" in Government securities/Treasury Bills with maturity up to one year that are recognized by RBI as eligible securities for maintenance of Statutory Liquidity Ratio (SLR) and hold maximum 25 per cent in current and time / fixed deposits with other scheduled commercial banks for operational purposes and liquidity management. The "balances outstanding under the PPIs issued" by the payments bank should be flexibly invested / deployed between SLR eligible Government securities/Treasury Bills and bank deposits (both demand and time) in such a manner that it is able to comply with the requirements of CRR and SLR on its "overall outside demand and time liabilities" including its deposit balances and outstanding balances in PPIs issued. The payments bank will participate in the payment and settlement system and will have access to the inter-bank uncollateralised call money market and the collateralized repo and CBLO market for purposes of temporary liquidity management.

## **6. Capital requirement**

The payments bank will not have significant credit and market risks. However, it will be exposed to operational risk. The payments bank will also be required to invest in technological infrastructure for its operations. Capital will be needed to buffer against operational risk and also utilised for creation of such fixed assets. Therefore, the minimum paid-up equity capital of the payments bank shall be Rs. 100 crore. The payments bank shall be required to maintain a minimum capital adequacy ratio of 15 per cent of its risk weighted assets (RWA) on a continuous basis, subject to any higher percentage as may be prescribed by RBI from time to time. Tier I capital should be at least 7.5 per cent of RWAs. Tier II capital should be limited to a maximum of 100 per cent of total Tier I capital. However, as payments banks are not expected to deal with sophisticated products, the capital adequacy ratio will be computed under Basel Committee's standardised approaches. As the payments bank will not have significant risk weighted assets, its compliance with a minimum capital adequacy ratio of 15 per cent would not reflect the true risk. Therefore, as a backstop measure, the payments bank should have a leverage ratio of not less than 3 per cent, i.e., its outside liabilities should not exceed 33.33 times its net worth (paid-up capital and reserves).

## **7. Promoters' contribution**

Since a payments bank cannot undertake lending activities, it is not mandatory for it to have a diversified ownership structure. Therefore, no maximum shareholding limit for promoters is prescribed. However, the promoters of the payments bank should hold at least 40 per cent of its paid-up equity capital for the first five years from the commencement of its business. If the payments bank is set up as a joint venture with equity partnership with a scheduled commercial bank, the scheduled commercial banks can take equity stake in a payments bank to the extent permitted under Section 19 (2) of the Banking Regulation Act, 1949. When the payments bank reaches the net worth of Rs.500 crore, and therefore becomes systemically important, diversified ownership and listing will be mandatory within three years of reaching that net worth. However, payments banks having net worth of below Rs.500 crore could also get their

shares listed voluntarily, subject to fulfillment of the requirements of the capital markets regulator. The above said are some of the important guidelines issued by RBI in 27 November 2015 about payment Banks.

**Who all got the licence?**

As many as 11 entities have got the licence. There were 42 applicants. "...Some of the entities who did not qualify in this round, could well be successful in future rounds," the RBI has said. In future, it plans to grant such licences "virtually on tap".

1.	Aditya Birla Nuvo Limited
2.	Airtel M Commerce Services Limited
3.	Cholamandalam Distribution Services Limited
4.	Department of Posts
5.	FinoPayTech Limited
6.	National Securities Depository Limited
7.	Reliance Industries Limited
8.	ShriDilipShantilalShanghvi
9.	Shri Vijay Shekhar Sharma
10.	Tech Mahindra Limited
11.	Vodafone m-pesa Limited

**Importance of the Licence Holders**

The companies that have been selected right now seem to largely fit the bill. In some of the cases - Paytm (Vijay Shekhar Sharma), Finotech, Reliance, Airtel, Vodafone, and Idea (Aditya Birla Nuvo) the connection is pretty clear. Paytm's cash wallet is already pretty popular thanks to its tie up with Uber, and many people use their telco's wallets to pay their phone bills in exchange for discounts on the bill. Now, you could also earn interest on the money stored there, and potentially, use these accounts all small transactions.

The phone companies in particular have large distribution networks throughout India, even in rural locations, and this will help as people will be able to easily convert cash into virtual money and vice versa.

"With over 90,000 m-pesa agents, we are already providing people in remote areas a convenient way to, transfer money and make payments in a safe and secure manner," says Vodafone's Sood.

The Department of Posts is also important for that same reason - the Department of Posts can reach every village, and connect farmers to banks. Think of the huge number of government subsidies and cash programs that are meant to encourage development in villages, and consider how, to access these payments, villagers would have had to travel for hours to nearby cities in order to visit a bank branch, where the experience was frequently alienating. Instead, the friendly postman you meet every day could be your banking relationship manager.

Cholamandalam, and the National Securities Depository both make sense from a finance and banking history perspective, and Tech Mahindra makes sense as a technology company.

It's important to remember that the RBI has said it will use the learnings it gains from these first set of new payment banks to improve its processes, and will give licenses more regularly. With that in mind, it appears that the licenses have been given to some fairly different companies to see what approaches will be successful.

### **When can we expect the banks to start functioning?**

According to the RBI, the 'in-principle' approval granted will be valid for a period of 18 months, during which time the applicants have to comply with the requirements and fulfil the other conditions stipulated by the guidelines. According to a PTI report, the companies that got the licence are enthusiastic and have said they will launch services ahead of the 18-month deadline.

### **10 possible changes these new entrants can bring in the payments space.**

#### **1. Localised touch points**

Expect to see local kirana (mom and pop stores) and prepaid mobile recharge outlets to become payments banks touch points. Payments banks may also look to provide business correspondents (BC) or doorstep banking in a bid to handhold new customers in the initial phase. In rural India, assistance has to be provided to customers, especially the unbanked. Hence, payments banks will have to provide a model that will allow people to deposit and withdraw cash through assistance. And to save cost, the new entities might look at turning their existing touch points into bank touch points.

#### **2. Seamless payments**

Since the focus of these banks will be transactions, entities that have got licences will look at providing seamless payment transaction options. Mobile and Internet will be key drivers. Payment of routine transactions such as utility bills, mobile bills, and school or college fees may start happening electronically or through mobile or the banking touch points in unbanked and rural areas. "With multiple entities applying for these licences, payments banks will work towards facilitating electronic payments in rural areas. Only time will tell to what extent payments banks will help in increasing the quantum of savings accounts and non-cash transactions for the country," said Deepak Chandnani, chief executive officer, South Asia and Middle East, Worldline, an electronic payment services company.

#### **3. Remittances**

This is an area which is likely to see a big impact. According to a CLSA report, for depositors the key incentive will be swift remittances. An objective of these banks is financial inclusion by providing remittance services to the migrant labour workforce by offering payments and remittance services through branches, ATMs, banking correspondents and mobile banking. Due to this, payments banks could be a threat to money transfer services, especially those that offer expensive products. According to a Crisil Ltd report, the major volume opportunity is in domestic remittances, where more than half the transactions are conducted through informal channels. "However, migrant labour workforce may be chary of shifting to formal channels to send money home, and KYC (know-your-customer) and other documentation could be obstacles, too," it added.

**4. Higher rates on deposits**

Banks as of now offer at least 4% interest, annually, to its customers on savings account deposits. After the RBI deregulated interest rate on savings accounts in October 2011, some mid-sized banks started offering higher interest rates of up to 7%, depending on the amount in the account. Even the newest bank, Bandhan Bank Ltd, offers 4.25-5% interest on savings account deposit. Payments banks could also take this route depending on their cost of funds to attract customers in the initial phase.

**5. Curb unregulated entities**

Due to lack of access to formal banking in many parts of the country, the unbanked population resort to unregulated entities for their financial needs. “The dependence on unregulated financial service providers may decline once payments banks build an infrastructure and have presence in unbanked areas,” said Smita Aggarwal, senior program director, Centre for Advanced Financial Research and Learning. With the last mile banking presence, the population in remote areas may come under the ambit of formal financial services.

**6. Sourcing agents**

According to the Crisil report, payments banks will become an important channel for selling insurance and other financial products in the hinterland, offering points of payment such as at grocers and small businesses. Since the RBI allows payments banks to sell third-party products, such as loans, insurance and mutual funds, you will see these entities tying up with multiple banks and service providers. According to ICRA Ltd, these activities could support the earnings profile of payments banks. Hence, they will become sourcing agents for third-party products.

**7. Structured products**

You may see new remittance-oriented products for migrant workers or small-value fixed and recurring deposits. Since payment banks can also distribute loans products of other banks, you may see customisation here as well. As new customers join the formal banking space, the products may change. Payments banks might make use of data analytics to enhance product offerings and for target-based advertising and marketing. Since these banks will be able to save routine payment details, you can expect repeat payment requests happening automatically.

**8. App-based banking**

Some countries have app-based banks. For instance, the UK’s Atom Bank and Hello Bank, which has operations in France, Belgium, Italy and Germany, are both app-based banks. In India, especially in rural areas and among those who don’t have banking access, technology-heavy models such as app- or mobile-only models may not work. This is because, initially customers may still need assistance. However, such a model cannot be ruled out in urban areas, where small-ticket transaction happens via apps. Payments banks may look at app-based banking for tech-savvy users.

### 9. **Impact on universal banks**

The entry of payments banks will have an impact on universal banks too. According to an SBI Research report, on the asset side, an incremental amount of at least Rs.14 trillion per annum is expected to be freed up for credit needs of the infrastructure sector. “Given that the payments bank model will primarily run on digital mode and credit profile of customers will be very easy to build, given that transaction history, will be captured there is a huge opportunity for banks of unlocking retail business potential,” said the report. Even if the incremental share for retail loans as a percentage of gross domestic product were to rise by only 1%, it could mean an additional Rs.1.3 trillion worth of benefit to the banking system.

### 10. **Discounts and offers**

With 11 companies entering the banking space, you can expect competition which usually leads to freebies to woo customers. We have seen offers and discounts in the universal banking space and in other sectors such as e-commerce and taxi-hailing services. The same can be expected here as well. Even if some don't offer discounts, you can expect cheaper or even free services.

### **The third objective is to study the impact of Payment Bank in banking sector**

For all accounts held by the payment banks, the banks would be stipulated to pay an annual interest to the account holder. While the Reserve Bank of India is yet to define the quantum of interest rates payable by payment banks to their customers, an interest rate of 4% similar to the one offered by public sector banks is likely. The one big difference between payment banks and ordinary banks would be the fact that payment banks would not be eligible to offer any loans to its customers. To avail any kind of a retail loan, the consumer will have to approach a full-fledged bank instead.

With increasing competition in the core banking services especially in semi urban and rural sectors, traditional banks have to keep them abreast with superior customer service and constant innovation in introducing new schemes. With this increasing competition among banks and banking services, customers are likely to benefit with quality, promptness and convenient financial services.

As the government is working towards a direct repayment of subsidy on various schemes to the bank account of consumers, poor sections of society who not having a bank account would gain with the introduction of payment banks. Since most of laborers working away from home use post offices or third-party channels to initiate a funds transfer to their native places, payments banks once approved and introduced in the near future will change the face of rural India.

### **CONCLUSION**

It's important to remember that the RBI has said it will use the learning it gains from these first set of new payment banks to improve its processes, and will give licenses more regularly. With that in mind, it appears that the licenses have been given to some fairly different companies to see what approaches will be successful.

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## **Sports & Age**

### **An open Biography of a Trainer**

*Shaji Jose, Assistant Professor, Aquinas College Edacochin*

#### **AGE APPROPRIATE SPORTS FOR 18 MONTHS TO 3 YEARS**

I taught a mommy and me class for kids this age. It was a mini-gym class so it involved “circle time” where we would sing a variety of songs. The songs ranged from the ones we all know like Twinkle, Twinkle Little Star, to more involved jumping around songs. Then the kids along with their moms would do an activity that worked on different skills, like hand eye coordination or colors, etc. This type of class is perfect for 2 year olds. The 18 month kids mostly still played on their own. By the time they hit 3 they were ready to move on to a different kind of class.

#### **AGE APPROPRIATE SPORTS FOR 3 TO 5 YEAR OLDS**

This was the next age group I taught. There were 3 different classes — soccer, t-ball, and basketball. It was an indoor class which is good for this age. 3 to 5 year olds are distracted much more easily outside, and it is harder to get their attention. 3 year olds are still not into a lot of structure, and are not good at lining up yet. So for 3 years old, look for classes that focus on the fun side of the sport and not learning rules and technique. Make sure that the teacher is flexible with different ages, ask if you can sit in and watch a class. Or. Go ahead and wait a year and take your 3 year old to a park and kick the ball there with them. This is just as effective and at this age, your child will respond better to you than a stranger.<sup>4</sup> 4 and 5 year olds do a lot better with following directions, and are just plain older so it is easier for them to do more things. 4 years old is a great time to start your child in a sport class. Make sure you like the teacher, and your child does too.

#### **AGE APPROPRIATE SPORTS FOR 6 TO 8 YEAR OLDS**

When I taught this age group I learned that within those 2 years is a big ability gap. I had to change teaching styles depending on the age that I had most of. Kids in this age range are also a lot more rambunctious than the younger classes. This is a time when you can really teach the kids the game. They understand things better and are able to play the game as opposed to just learning skills. I always had the beginning of class dedicated to working on skills, then the last half we were able to play the game. The game was their favorite part. When I had older kids I could let them play, and just be a referee. If the kids were a little younger I had to teach while they played.

6 to 8 years old is a good time to sign up for competitions and leagues. Find a competition that will allow each child a chance to play and do your best to be a

part of it. Often, leagues will want volunteers for the team coaches. Step up and try it out your kids will have more fun if you are involved. If you are looking for a class that will help their technique, find one that is full of kids the same age. If you want your girls to be involved in sports make sure there are other girls in the classes. Girls this age typically don't want to have a boy as a partner. Also girls tend to respond much more emotionally when the game isn't going their way. Make sure that the teacher handles those situations well. Those emotional scenes are times that could scare your girls away from sports. You don't want someone to smash their self-esteem — at this age it's great if they think they are awesome at everything.

### **AGE APPROPRIATE SPORTS FOR 9-14 YEAR OLDS**

This age group I have less experience with than the rest. What I do know is that this is when a kid should really start exploring a variety of different sports. This is when they will find what they are good at, and what they like. Middle School is a fragile time for all kids. They want to please people, and are very impressionable, and are very much influenced by their peers. I feel that this is not the appropriate time to do year round sports, of the same sport. They can very easily get burned out. This is the time that I got involved in sports when I was a kid. I remember wanting to do my best because it made my coaches and my parents happy. Once they get into middle school they can usually join teams at school. Like I said before, this is the time for them to try lots of sports and learn about good sportsmanship. Good sportsmanship can be a difficult concept for kids and it can't be taught in a day, but it is as important as any athletic skill they'll learn. One thing that worked for me as a coach was goal setting with the kids. You could help your kids make athletic goals that are realistic, and help them understand what it takes to accomplish them. At this age the biggest thing that you can do for your kids is support their choices in sports, and encourage them not to give up.

### **AGE APPROPRIATE SPORTS FOR HIGH SCHOOL**

This is a great age to coach. It was my favorite. The kids are still very impressionable and thrive on doing well and getting acknowledged for their accomplishments. For their first two years in high school it is still good to try all different sports. When I coached track we encouraged the kids to try as many events as they wanted. Once your child is a junior in high school they should know what they are good at. At this age it is good to specialize in one or two sports. As a parent of a high school athlete, the best thing you can do is support them and attend their games or meets whenever possible.

My parents were not able to make it to a lot of meets. But when they did I performed a lot better, mostly because I could hear my dad cheering over everyone else.

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