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EDITORIAL

As the world faces an unusual pandemic situation it is a matter of pride that even during this crisis we could come up with articles with practical applications and contribution to society. The entire system is undergoing radical changes with digital connectivity. The journal is devoted to provide a platform for exchanging ideas in new emerging trends in different research fields and enhance body of knowledge and wisdom that improves the performance by encouraging cross border research, synergy in research among diverse fields and faculties of researchers.

My thanks to the Members of the Editorial Board, to the readers, and in particular I sincerely recognize the efforts of the contributors of articles. The journal receives its recognition from the rich contribution of assorted research papers presented by the experienced scholars and the implied commitment in generating the vision envisaged and that is spreading knowledge. I am happy to note that the readers are benefited.

My personal thanks to one and all.

Editor

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IMPACT OF COVID 19 ON SME'S EMPLOYEES: WITH SPECIAL REFERENCE TO BACKWATER TOURISM IN KERALA

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ABSTRACT

The COVID-19 pandemic left the whole of humankind in an agony by restricting movements, interactions, and gatherings. The lockdown, travel restrictions and social distancing have apparently led to the decline in tourist operations in many parts of the world. The income, employment and livelihood of those engaged in tourism have been badly affected. Tourism, being a labour-intensive sector could record incredible employment generation potentials. Among them the Small and Medium Enterprises (SMEs) play a pivotal role in destinations tourism activities, and most of them are directly and completely dependent on tourism. The scenic beauty and physical appearance of Kerala made backwater tourism most popular. A Houseboat which can provide jobs for two to ten people on an average, is the basic unit of business in Backwater tourism. The uniqueness of its leisure expedition has eventually made Kumarakom a prominent Houseboat destination in Kerala's itinerary. Due to the Novel Coronavirus outbreak, the entire industry is facing an extremely hard situation to meet up the necessities of the big mass of labour force which is thoroughly reliant on this potential business sector. This study focusses on the corona outbreak and its impact on the operations of Houseboat Tourism industry in Kumarakom and attempts to identify how covid-19 affected the rural people's life who are part of Houseboat Tourism. The study uses a simple random technique with a structured questionnaire to collect data, where an exploratory research method is carried out while employing both quantitative and qualitative tools for assessing the data in order to generate accurate study results. The study outcomes explain the economic challenges faced by the local residents and houseboat tourism industry due to the pandemic outbreak.

Keywords: Tourism, Backwater tourism, Houseboat, SMEs, employees, economic sustainability, COVID-19

I. Introduction

One of the sectors that have been badly hit by the outbreak of the Covid-19 virus is the tourism sector (Uğur & Akbıyık, 2020). The lockdown, travel restrictions and social distancing that have been introduced to fight back the spread of the Covid-19 have apparently led to the decline in tourist operations in many parts of the world (Roman, Niedziółka, & Krasnodebski, 2020) Tourism being an important source of income and employment in many countries especially in developing and emerging economies, the economic loss that Covid-19 has made to the tourism sector is something that goes beyond quick estimates. To tide over the backlash effect of the virus on the tourism sector, many governments have announced revival packages, but in vain (Mishra, 2020). Recently, as the tide of the crisis calms down, there have been

signs of certain resurgence in tourism activities on a sporadic basis (Radhakrishnan, 2021). Against this backdrop the travel industry in Kerala has ushered in new concepts like Local and Regional Tourism, mainly aiming at local tourists (Sharma, 2020). The backwater regions of Kerala are one of the most popular tourist destinations in the world. Alappuzha, known as the 'Venice of the East', is especially popular for its houseboat cruises where you can soak in nature at its finest form.

Houseboats are the inextricable part of backwater tourism, a unique type of tourism, and a USP of Kerala Tourism. Every year both domestic and foreign tourists used to flow in large numbers to experience this unique type of tourism. Upon understanding the potential of this activity many people chose to work in this and presently around 45000 families in Alappuzha are dependent on the backwater tourism sector and the houseboats alone employ around 14000 people. Of this, a high majority can be considered as SMEs depending upon the number of employees and number of units, etc. because there is yet no proper definition for SMEs in tourism. In the meantime, as per rough estimate, the lockdown has made an aggregate loss of Rs. 9 Cr. in the houseboat business in Kumarakom single-handedly. As per the Times of India, reports there are around 120 houseboats in Kumarakom, which charge Rs. 6500 to Rs. 50,000 per day. Approximately, houseboats operate nearly 25 trips per month. Moreover, April-May, the peak season tends to create progressive records year by year. These houseboats function as a tourism activity and at the same time as a hotel, this factor evinces the importance of conducting a study to reveal the post-COVID-19 strategies of the houseboat industry. Since there are many people who are completely dependent on the houseboat industry it is necessary to study how they survived the pandemic when the sector was closed. This paper conducts a study on the houseboat tourism industry to study the impact and influence of COVID-19 on the lived experiences of those working in the houseboat sector of the Alappuzha backwater tourism sector.

II. Literature Review

Tourism and Employment Moving from one place to another is an innate ability of human beings, to this with the advancement in technology and innovation and its globalization have led to drastic lifestyle change this resulted in human beings traveling more for different purposes like business, leisure, and status. This increase in traveling became an asset for the tourism sector and it flourished over years. United Nations World Tourism Organization (UNWTO) reported a 4% increase in international tourist arrival, that is, in 2019 the world witnessed 1.5 billion international tourists arrival, while in 2017 and 2018 an increase of 7% and 6% respectively was seen (UNWTO, 2020). This increase in traveling helped the tourism sector to cater job because, as a service sector and due to the increase in guest population, it

is necessary to have more manpower to uphold the quality and quantity of the services (Tapak, Abbasi, & Mirhashemi, 2019).

However, there is a tremendous break in the supply chain of the tourism sector and as this pandemic disease reached every corner of the world, it resulted in the reduced movement of people as they are asked to stay back at home and to be self-quarantined. Health-related precautionary measures should be a concern of both political Administration and responsible authorities otherwise it'll result negatively in the growth of the world tourism sector by reducing the movement of tourist to various destinations. (Buckley, R., King, N., & Zubrinich, T. 2004). Precautionary measures must be organized in a good manner and that should be implemented in a systematic way otherwise smooth conduct of tourism may be a major challenge, Loscher, T., Keystone, J. S., & Steffen, R. (1999). The tourism industry is one of the industries where human beings are interacting face to face not only in the booking stage but also at the operational level. There were studies regarding the spread of HIV in connection with sex tourism practiced by few countries in the world and that also resulted in reduced mobility. Worm, A. M., & Lillelund, H. (1989). When it comes to the ground operation local service providers, restaurants, and accommodation facility providers forced contact with tourists and this cannot be avoided to a certain extent. Another study focuses on trends issues in connection with international travel and their ethical concerns and the role of public administrators to prepare various strategies to address the health-related concerns of both guest and host community. Richter, L. K., & Richter, W. L. (1999). There should be a standard operating plan which can help both tourist and service providers and all other stakeholders to have a better time.

III. Objectives of the Study

- To identify the major challenges faced by the SME's of backwater tourism and residents in Kumarakom during the pandemic.
- To examine whether Covid-19 protocols are creating any hurdles for the houseboat tourism operations in Kumarakom.
- To understand the confidence and reassurance level of the local public because of the measures taken by the state government for the revival of the houseboat tourism industry in Kumarakom.

IV. Methodology of the study

The Study design adopts an exploratory research approach for assessing the main barriers existing in the major tourist destination "Kumarakom" in Kerala. Primary data have been collected from the connected persons in the Kumarakom backwaters region. The Sample Size is restricted to 50 samples due to the obvious constraints of pandemic. Convenient Random sampling method is preferred for the formulated study. Descriptive statistics with

percentage analysis, Chi-Square Test, Independent T-test and One-way ANOVA are initiated for the data analysis.

V. Backwater Tourism and Employment

Water bodies never fail to mesmerize any tourists! As the aqua-based tourism destinations are growing rapidly there is a serious concern on the impact of tourism activities but since there were few positive results of aqua-based tourism on the environment and society. Kerala, a state in the country India laying in the Asian continent have backwater tourism as its USP and is very popular across the globe (Kerala Tourism, 2020). The houseboats, locally known as Kettuvellam is the paramount of backwater tourism as these, from inside, feels like a fully furnished home with all facilities like the living room, dining area, sun deck, kitchen, and bedroom with toilets and some even have a conference area (Mathen, 2012). These boats were originally used for carrying cargo but the advance in technology and invention of motorboats that brought speed in transportation harmed houseboats. Upon understanding the tourism potential and tourist's demands, houseboats were brought back to sail and due to its originality, simplicity, and the experiences it can provide to tourist, the slow and leisure movement through the backwater along with the traditional dishes and local fish, it became a USP of Kerala Tourism (Rajan, Varghese, & Pradeepkumar, 2011). The houseboats are classified as Silver Vessel, Gold Vessel, and Diamond Vessel depending upon the facilities and conditions prescribed by the Department of Tourism, Government of Kerala (Kerala Tourism, 2019). With the implementation of the Responsible Tourism Mission in Kerala Tourism, the job opportunities in backwater tourism have increased. Currently, for the classification of houseboats, it is prescribed to have 50% of employees from the district of the houseboat's operation. As part of Responsible Tourism mission initiatives, the LSGs, farmers, fishermen, kudumbharee units, artisans, and other local people are directly engaged with the tourism activities (Kerala Tourism, 2019), this provides an income for the community people from the tourism activities in their region and for tourist gain unique experiences, above all it facilitates in building direct relationships among the guest and the host. Being a prominent tourism product of Kerala, many enterprises are directly and indirectly engaged with backwater tourism, while few enterprises especially the SMEs are completely dependent on backwater tourism.

VI. Findings & Discussion

The case on the Backwater Tourism sector in the COVID-19 situation was very tragic. The sector was hit badly from 2018 onwards with 2 severe floods, Ockhi, Nipah Virus, etc. and when the sector was navigating its way through all these uncertainties came the COVID-19 pandemic and became the first sector to get anchored and the last to set back on the sail. The major points highlighted in the study are:

Table 1: Community's Vulnerabilities

Variable	Yes/No	Frequency	Percentage
1) Debt level increased due to Covid pandemic	No	12	24
	Yes	38	76
2) Financial benefits or concessions received	No	9	18
	Yes	41	82
3) Able to find alternative job in Covid pandemic	No	11	22
	Yes	39	78

From the table it is evident that community's earning sources and the progression of their debt level are affected to a great extent. It indicates the intensity and about 76% of the sample respondents are agreeing on the fact that this pandemic situation and the followed restraining factors have pushed up their debt level to a higher scale. This may adversely affect their quality of life. Over 80% of the community were not at all received any means of financial aid or pandemic-based concession in terms of monetary aspects. Whereas the houseboat management also suffers due to a lack of relaxed measures on tax slabs. During this extreme scenario, the stakeholders of houseboat tourism are expecting some sort of financial help from the authorities, but it seems the expectations remain unfulfilled and this ignorance pulls down the confidence level of the respondents in local self-governing authorities as well. The ability to find ancillary job opportunities which is divergent from normal tourism-linked opportunities has also been found to be very minimal except 22% of the sample respondents are only in a position to grab new opportunities. The remaining 78% of the population were unable to find an alternate job that is different from their natural course of living. This is one of the core issues that must be addressed because the community which is completely dependent on a specific arena for livelihood may find extreme difficulties to shift from that particular line of operations.

Hypothesis

Hypothesis: 1

H0: There is no coherent association between faulty information spread and drop in demand for houseboat tourism in Kumarakom.

H1: There is coherent association between faulty information spread and drop in demand for houseboat tourism in Kumarakom.

Table 2: Chi-Square Result for faulty information spread and drop in demand for houseboat tourism in Kumarakom

Chi-Square	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi- Square	102.425	4	0.001

The test results generated the Chi-Square value = 102.425 with significance < 0.05, here the p-value is .001 which is highly reliable and easily advocates nullifying the null hypothesis. Thus, we could infer from the above analysis that the propagation of faulty information regarding covid-19 protocols and anxiety creating information in and around the destinations has led to the downfall of houseboat business. Misleading information and anxiety creating propagandas along with reduced means of marketing may increase the hardship of the cluster which is exclusively dependent on houseboat tourism.

Hypothesis: 2

H0: there is no significant difference of opinion between different age groups regarding the initiatives taken up by the local self-governing bodies for reviving houseboat tourism in Kumarakom.

H1: there is a significant difference of opinion between different age groups regarding the initiatives taken up by the local self-governing bodies for reviving houseboat tourism in Kumarakom.

Table 3: ANOVA test for assessing the difference in opinion among the means of the activities of the local self-governing bodies and different age groups

Variables		Sum of squares	df	Mean Square	F	P
Activities of the local self - governing bodies	Between Groups	11.44	5	3.044	3.247	0.00
	Within Groups	57.419	45	0.512		
	Total	62.521	50			

The inferential results can reject the null hypothesis at a significance level of $f < 0.005$ here the P-value is highly significant which is 0.000 with F statistics of 3.044. This explains that there is a momentous difference of opinion between different age groups regarding the activities and the initiatives taken up by the local self-governing body rather than the steps forwarded by tourism promoting authorities. The results show the lack of confidence of the community towards the operations of their local governing bodies. During the pandemic, it is a very difficult and hectic struggle for the cluster who is mainly focusing on tourism for livelihood. Such that the local governing institutions must back up these communities by motivating and provide support measures for an ancillary source of income that can meet bare subsistence for living.

VII. SUGGESTIONS

Every sub-sector of tourism is witnessing challenges in connection with the non-availability of tourists to avail various and services. The study result clearly suggests that proper promotional activities and the implementation of innovative marketing strategies by targeting domestic tourists may help the

revival process of houseboat tourism activities in Kumarakom. The confidence level of both guest and host community is another major challenge and its increasing as pandemic prolongs. The only option is to create unique packages which can be entitled as Covid / Pandemic friendly packages. Such packages can provide a better experience to the travellers, but efficient marketing initiatives and strategies should be taken by both public and private authorities. Arrival of tourists might help to improve the confidence level of the host. There is a significant difference in the conduct of houseboat tourism and other types of tourism activities. Because there are only a limited number of people gathering at a time. Maximum public contact can be ignored, if the domestic tourists are traveling by their car and reach the destination and directly embark into the houseboat. Staff members of the houseboat also should take extra care and precautions when they are mingling with the public. It is necessary to create a set of guidelines regarding the safety procedures and social distancing among both parties. The special team can be appointed by the house owners to monitor the above-mentioned. The majority of the local community responded that their debt level increased during lockdown and pandemic. It could be the responsibility of the government tourism department and finance department to intrude in this issue. Houseboat owners and management are also facing issues about debt. This will affect the growth of houseboat tourism activities in the region. Unless and until the pandemic gets settled, extended support from the government is inevitable for the survival of tourism in Kumarakom.

VIII. CONCLUSION

This study and discussion mainly about the revival of the tourism market in Kumarakom along with addressing the major cataclysm experienced by the community of those who are explicitly relying on houseboat tourism. The empirical tools adopted for the study are significant enough to generate reliable results and infers genuine findings. The core revelations are provided by the independent t-test which does not point at the covid-19 protocols issued by the authorities, but highlights the general bias that drop in demand is mainly because of stringent regulations. At the same time, it shows the visible flop in demand for houseboat tourism as well. There is scope for further investigations regarding the hidden factors responsible for the existing friction in the market. The study aims to provide convincing and considerable suggestions which can empower the market and are beneficial for all the stakeholders irrespective of certain sections of the society. The study conclusively arrives at the low confidence level of the public in authority's activities and addresses issues for feeble demand.

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CONSUMER PREFERENCE TOWARDS SOCIAL MEDIA ADVERTISING

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ABSTRACT

The era of technology has brought massive changes in the buying behavior of people. Earlier information about a product was availed through newspaper, television, radio etc. but now it has been replaced by the trending social media platforms. People spend and rely on social forums like Facebook, Instagram, Twitter, YouTube to obtain and disseminate information about various products and services. These social media outlets have significant influence in the consumer buying decision making process. As a result, firms are also trying to upgrade their communication methods in order to sell and advertise their products using these media. The present study focuses to identify the most preferred social media channel and the factors influencing in such preference.

Keywords: social media, preference, influence, buying decision.

Introduction:

The digital era has brought a shift in the conventional buying behavior of consumers. Earlier they relied much on television, newspaper etc. to obtain information but now it has been replaced by social media platforms where just a click is enough to know about the world. People spend much time in social forums like Facebook, YouTube, Twitter, Instagram etc. where they can communicate with hundreds or thousands of people on any matters depending on their interest and engagement. Business firms and marketers are adapting new strategies for communications through these forums in order to survive in the market. The user-friendly interactive systems in social media equip the marketers in the transference of customization to personalization. They help to reach the right customer by understanding their needs and wants. Thus, social networking sites have become a thoroughfare to communicate with the prospect customer.

Through the use of social media would easily reach the user-friendly interactive system, understanding customers' special and unique needs in a way that clients themselves are can adapt and understand wel

Significance of the study:

The technological advancements escalated the communication methods between seller and buyers. Social networking sites have become an avenue wherein marketing communication can be shared with a massive audience. They help in disseminating information through review, comments and also influence the purchase decision. Social media has become a part and parcel in ones' life which necessitates the analysis of its influence in consumer buying behavior. Social media become a dominant media for product introduction and marketing tool for promotional activities. Hence it becomes indispensable to make out how the preference of social media impact consumer decision process.

Scope of the study:

The scope of the study is to identify the most preferred social media advertising channels and the factors influencing in such preference. The study is restricted to 100 respondents taken from Ernakulam district.

Objectives of the Study

- To identify the most preferred social media advertising channel
- To examine the factors influencing the preference towards social media channel

Hypothesis of the study

- H_{01} : There is no significant association between gender and factors influencing the preference towards social media channel.

Research Methodology

- Selection of sample- For the purpose of the study a sample of 100 respondents were taken through convenience sampling.
- Collection of data-Data were collected using primary and secondary sources. Primary data were collected using interview schedule. Secondary sources include published journals, magazines, books and from various websites.
- Tools of analysis- The data collected were suitably classified and analysed keeping in view the objectives of the study. For the purpose of analysis, statistical tools like percentages and average were used. Chi square, Mann Whitney test was applied to test the hypothesis.

Analysis and Findings:

Table 1 Demographic profile of the respondents

Gender	Frequency	Percent (%)
Male	50	50.0
Female	50	50.0
Total	100	100
Age	Frequency	Percent
Below 20	30	30.0
20-40	48	45.0
40-60	13	13.0
Above 60	9	8.0
Total	100	100
Marital Status	Frequency	Percent
Married	45	45.0
Unmarried	55	55.0
Total	100	100.0
Occupation	Frequency	Percent
Private	33	33.0
Government	28	28.0
Business	12	12.0
Unemployed	27	27.0
Total	100	100.0

Source: Primary data

The above table shows the demographic profile of the respondents. Male and female respondents are in equal proportions (50%). Most of the respondents (48%) are in the age group of 20 to 40 years. Majority (55%) of the respondents are unmarried. With respect to the occupation of the respondents, thirty three percent are private employees.

Table 2 Time spend on social media

Time	Frequency	Percent
Less than 2 hours	43	43.00
2-4 hours	48	48.00
4-6 hours	9	9.00
Above 6 hours	-	-
Total	100	100.0

Source: Primary data

The table shows the time spend by the respondents on social media. Most of them (48%) spend about 2-4 hours a day on social media channels.

Table 3 Attention towards social media advertisements

	Frequency	Percent
Often	59	59.0
Sometimes	24	24.0
Rarely	14	14.0
Not at all	3	3.0
Total	100	100.0

Source: Primary data

Majority of the respondents agreed that they pay attention towards social media advertisements often.

Table 4 Does social media influence buying decision

	Frequency	Percent
Strongly agree	65	65.0
Agree	30	
Neutral	3	3.0
Disagree	2	2.0
Strongly disagree	-	-
Total	100	100.0

Source: Primary data

Table 4 reveals that 95 percent of the respondents agreed that social media influence their buying decisions.

Table 5 Most preferred social media advertising channel

Social media channel	Mean	Rank
Facebook	2.28	1
Twitter	4.19	5
Instagram	2.66	2
WhatsApp	4.10	4
LinkedIn	4.83	7
YouTube	3.70	3
Pinterest	4.24	6
Others	6.22	8

Source: Primary data

The table reveals that Facebook is the most preferred social media advertising channel (mean score 2.28) followed by Instagram (mean score 2.66), YouTube (mean score 3.70) and WhatsApp (mean score 4.10).

Table 6 Factors influencing the preference

Factors	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Provides reliable and credible	50	41	7	1	1

information					
Comparison of products	34	52	4	8	2
Attractive ads motivate to purchase	53	42	4	1	-
Discounts and offers	57	32	6	3	2
Low price	39	51	2	7	1
Review and recommendations	38	49	6	7	-
Customized products	53	38	2	4	3
Latest trends	36	42	12	9	1

Source: Primary data

The above table reveals that majority of the respondents strongly agreed that they prefer social media as it provides reliable and credible information. 52% agreed that comparison of products is a factor which influences their preference. Majority strongly agreed that preferences are influenced by the attractiveness of social media advertisements and the discounts and offers. Most of the respondents agreed that lower prices, review and recommendations and the latest market trends are factors influencing their choice of preference.

H_{01} : There is no significant association between gender and factors influencing the preference towards social media channel.

Table 7 Test Statistics

	Gender	N	Mean Rank	Sum of Ranks	Mann Whitney U	Z	P value
Information	Male	50	48.53	2426.50	1152.00	-.756	.449
	Female	50	52.47	2623.50			
	Total	100					
Comparison	Male	50	46.60	2330.00	1055.00	-1.485	.138
	Female	50	54.40	2720.00			
	Total	100					
Attractiveness	Male	50	45.53	2276.50	1002.00	-1.943	.052
	Female	50	55.47	2773.50			
	Total	100					
Discount	Male	50	51.28	2564.00	1211.00	-.304	.761
	Female	50	49.72	2486.00			
	Total	100					
Low price	Male	50	54.03	2701.50	1074.00	-1.354	.176
	Female	50	46.97	2348.50			
	Total	100					
Review	Male	50	53.81	2690.50	1084.00	-1.255	.210
	Female	50	47.19	2359.50			
	Total	100					
Customisation	Male	50	52.13	2606.50	1168.00	-.630	.529
	Female	50	48.87	2443.50			
	Total	100					
Trend	Male	50	57.54	2877.00	898.00	-2.591	.071
	Female	50	43.46	2173.00			

	Total	100					
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Grouping variable: Gender

The test statistic reveals that there is no significant association between gender and factors influencing the preference towards social media channel at 5% level of significance. Hence the null hypothesis is accepted.

Conclusion

Social media is one of the effective communication tools which enables to build a rapport with others. It is a platform which provides the retailers to directly communicate with prospective customers. People prefer Facebook, Instagram, YouTube, WhatsApp and other social media channels wherein they get reliable and credible information about products and compare products. The offers and discounts, lower prices, and customized products influences the choice of preference towards a social media channel. Social media allows individuals to share their comments about the product makes it more influential in the decision-making process. Thus, social media advertising has significant impact on consumer buying decision.

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REDEFINING SCIENCE AND LITERATURE: A STUDY OF HEALTH HUMANITIES APPROACH TO LITERATURE

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ABSTRACT

Generally, we consider science as one kind of human research and literature as another, and that the two do not have anything in mutual. Science and literature are seen as two different entities but, it is important to see them as being interconnected. Both of the areas overlap from its own perspective, methods, and resources and shed light to the mutual benefit of both. Reason for this interconnectedness is that science effects humans. Scientific and technological advances such as organ transplantation, in vitro fertilization, therapeutic cloning etc. has great influence on human life. In medical science, the patient's narrative is essential and hence, health humanities focus on reading the function of the doctor as a narrator. This interconnectedness is analyzed in Oliver Sacks' *The Case of the Colour-Blind Painter*, where the doctor, Sacks himself narrates the journey of the colour-blind painter, Mr. Jonathan I.

Key words: health humanities, narrative medicine, identity

Introduction

Health Humanities plays a dynamic role in illness. Humanities has become a necessary platform to tell stories of sick individuals within the objective domain of medicine. "We tell stories not only with our bodies but equally from our bodies and as bodies" (Jones et al. 15). The focus of this study is to show how humanities is important in medicine and how both humanities and medicine as disciplines overlap, thereby benefitting each other. Health Humanities is an interdisciplinary approach that depends on the creative and intellectual resources of various disciplines like art and literature, in pursuit of medical goals. It is influenced by post modernism, feminism, disability studies, media studies, and bio cultures. This approach will allow us to inspect our thoughts and preconceptions about illness and patients. It also shows us how one's identity can be redefined in a positive manner while fighting against an illness, disease, or disorder.

Anne Hudson Jones, a literature and medicine scholar in 1990 described two major approaches of teaching literature and medicine, each with a similar objective of improving patient care. The "aesthetic approach focuses on the literary skills of reading, writing, and interpretation, for use in medical practice" (Jones 3). The second approach deals with moral reflection. This approach links student with cultural perspectives on health and illness, social justice, and the moral dimensions of patient which they encounter through

literary works. Above all, literature has the potential to understand the plights and feelings of others and thereby “suspend his or her own point of view and enter the reality of another character or another world” (Hunter et al. 789). Medical professionals must develop the aptitude to listen to the stories of their patients not in medical terms but with a narrative competence to absorb, interpret, and respond to those stories. Rita Charon, physician and literary scholar defines such medical practice as narrative medicine.

The neurologist Dr. Oliver Sacks, practiced narrative medicine in his profession by studying his patients outside the hospital, often traveling considerable distances to interact with his subjects in their own environments. He is the author of many books, including *Musicophilia*, *Awakenings*, and *The Man Who Mistook His Wife for A Hat*. He became widely known for writing best-selling case histories about both his patients' and his own disorders and unusual experiences. The New York Times called him a "poet laureate of contemporary medicine", and "one of the great clinical writers of the 20th century". *An Anthropologist on Mars: Seven Paradoxical Tales* consists of seven medical case histories of individuals with neurological conditions. *An Anthropologist on Mars* follows up on many of the themes Sacks explored in his 1985 book, *The Man Who Mistook His Wife for a Hat*, but here the essays are significantly longer and Sacks has more of an opportunity to discuss each subject with more gravity and to discover historical case studies of patients with similar symptoms. Sacks concludes that "Defects, disorders, [and] diseases... can play a paradoxical role, by bringing out latent powers, developments, evolutions, forms of life that might never be seen, or even be imaginable, in their absence"(Sacks xiv).

In his essay, *The Case of the Colorblind Painter*, Oliver Sacks tells the story of Mr. I, who tries to reinvent his identity as a person and an artist after a serious accident, which leaves him totally colour-blind. Colour -blindness is a disease one is born with. In the case of Jonathan, who is referred to in the essay as Mr. I, a successful artist just past 65 years of age, had seen colours all his life. Sacks obscures the idea of disability by examining how Mr. I's opinion of his vision and himself changes in the years after his accident. Because Mr. I. is an artist, his ability to paint, and therefore, his sense of color, is central to his identity. His loss of colour vision is especially traumatizing because he not only has to adjust to a new physical reality, but also to a new mental one. He is forced to re-evaluate not only his view of himself as someone who is visually-impaired, but also his view of what sort of painter he is. During the first few years after his accident, Mr. I's artwork reflects his struggle to live in a world without colour.

Like so many other patients, Mr. I's initial reaction to this inexplicable alteration was that of self-denial. “At this point the magnitude of his loss overwhelmed him. He had spent his life as a painter; now even his art was

without meaning, and he could no longer imagine how to go on” (Sacks 4). During the first few weeks after his accident, it is uncertain whether Mr. I’s colourblindness is short-term because of his brain’s reaction to the trauma of the car accident or if he has permanent cerebral achromatopsia (total colourblindness caused by brain damage). As soon as doctors concluded Mr. I’s condition is the latter, Sacks emphasizes more on how Mr. I’s disability affects his life than on how Mr. I. thinks of himself. He is obsessed with the physical changes in his world and by the tasks he can no longer complete, such as picking out his own clothes. Mr. I’s paintings echo how his identity has literally traumatized him. The ruptured symbols and images in his canvas expose his broken self. He cannot accept his altered physical reality with his identity.

Everything appeared to him as black and white, which was a disturbing factor in every aspect of his life. “He found foods disgusting due to their greyish, dead appearance and had to close his eyes to eat” (5). Even people appeared to him as disgusting “like animated grey statues” (5). His physical relationship with his wife was also shunned. “He saw people’s flesh, his wife’s flesh, as an abhorrent grey; ‘flesh-coloured’ now appeared ‘rat-coloured’ to him” (5).

After this stage of self-denial, the patient often starts to accept and adapt to the reality around them by making certain alterations and adjustments. He discovers differences and capabilities rather than just damages and losses. Mr. I decide to create an entire grey room at his studio so that he can have his little world devoid of colours around him.

Mr. I. pointed out, we accept black-and –white photographs and films because they are representations of the world – images that we look at, or away from, when we want. But black and white for him was a reality, all around him, 360 degrees, solid and three-dimensional, twenty-four hours a day. The only way he could express it, he felt, was to make a completely grey room for others to experience – but of course, he pointed out, the observer himself would have to be painted grey, so he would be part of the world, not just observing it. More than this: the observer would have to loose, as he had himself had, the neutral knowledge of colour. (8)

Mr. I. started accepting many things and he believed that if he cannot paint in colour, he would express his imagination in black and white. He started spending more time in his studio which according to Sacks “was a kind of artistic survival” (11). In most of his paintings, there was a hidden unusual element manifested. “They had, compared with his previous work, a labyrinthine complexity, and an obsessed, haunted quality – they seemed to exhibit, in symbolic form, the predicament he was in” (12). Later, he moved to paintings with living themes which was filled with vigor and sensuousness. It

also marked the beginning of a transformed social life, “a lessening of his fears and depression, and a turning back to life” (12).

After Mr. I. becomes comfortable with his changed vision, his artwork changes completely. It is more geometric and there is a greater attention to detail. There are no fragmented lines. When he uses colour, it is more economical and carefully considered. The effect is bold and confident, reflecting Mr. I’s faith in himself. According to art critics, this artwork is better than Mr. I’s previous work. “If you write, paint, or play music, you change yourself, and you change the world from one where you can’t do such a thing to one where you can” (Jones 208).

During this period, Mr. I. is most at peace when he does not have to think about how his life has changed. For example, Mr. I begins to sculpt which is an art form where color is less significant than painting. He is able to feel secure in his identity as an artist. Mr. I’s sculpting also hints at his eventual reconciliation of his colorblindness with his identity. While Mr. I’s colorblindness will always affect some parts of his life, colour is now unessential to his ability to create beautiful art.

Mr. I’s real conversion occurs when he sees a sunset, and instead of concentrating on its greyness, he sees how it looks like a nuclear explosion. He appreciates that he is the only one able to see the sunset this way. His sense of loss at the lack of colour in his world begins to withdraw. He ceases to target on what he has lost and begins to reinvent the world around him with impulse. A painter by profession, he is compelled by an inner force to produce perfect art inspired by his own limitation. During the journey, his artistic vision changes and he discovers new potentials and possibilities. “He started becoming a ‘night person’, in his own words, and took to exploring other cities, other places, but only at night...He felt that in the night world (as he called it) he was the equal, or the superior, of ‘normal’ people” (34). His vision enhanced at night and he stepped everywhere with confidence. He could read license plates from great distance, which normal people cannot do at night. Though some of his adaptations were deliberate, most of them have occurred by reprogramming and revision which Sacks knew nothing about. A famous surgeon who had acquainted with Sacks made a remark, “There are general guidelines, restrictions, recommendations. But all particulars you will have to find out yourself” (Sacks xiv). There are certain things a patient like Mr. I. desire for which medicine or medical practices cannot restore.

“For many patients, illness has the potential to shape our sense of self- our very identity- often negatively. For some, however, sickness can be at least partially a positive force for change” (Jones 33). The doctors cannot comprehend the distinctive artistic vision of Mr. I. Clearly, there is a gap or a conflict in the area of medicine and illness, which is fulfilled by arts and humanities. “Although Mr. I. does not deny his loss, and at some level still

mourns it, he has come to feel that his vision has become ‘highly refined’, ‘privileged’, that he sees a world of pure form, uncluttered by colour (35). He no longer thinks about colour. For him, colours are part of his history and his disease, achromatopsia is now a blessing to him. With Mr. I. if an entire system of colour representation of meanings had been drained inside him, an entirely new system of meanings had been brought into being.

After three years of his injury, his doctors made a suggestion to regain his colour vision. According to Sacks, Mr. I’s response was astonishing. “In the first months after his injury, he said, he would have embraced such a suggestion, done everything possible to be ‘cured’. But now that he conceived the world in different terms, and again found it coherent and complete, he thought the suggestion unintelligible, and repugnant” (36). He himself had settled both neurologically and psychologically for the world of achromatopsia. He had now lost his former associations with colours and reintroducing them would be confusing and it might disorder “the re-established visual order of his world” (36).

Conclusion

“The task, potential, and capacity of the humanities is therapeutic, insofar as the humanities seek to expand what illness has contracted” (Jones 17). William James, an American philosopher and psychologist, called these effects as dynamogenic. The three principal sources which locate these effects are: “excitements, ideas, and efforts” (James 267). Excitements are those events that require extending one’s energy to meet the crisis of the present illness. The way Mr. I. paints his studio grey portrays his excitement of releasing his energy. Efforts include certain sets of aesthetic and spiritual practices such as taking up black and white paintings, sculpting, and witnessing the sunset as nuclear explosion. Ideas are energies attached to any sorts of political, scientific, philosophical, or religious conversions. For Mr. I, his night vision has made him a superior being and he accepts his own disability as his identity.

Disease as in the case of Mr. I. brings alienation from his former self. “But, as Keats suggests, disease also bring understanding of what it means to be human. It can throw open a door on our former lives and transform our identities, often in positive ways” (Jones 34). In the case of this particular colour-blind patient, the doctor himself could not prescribe a solution immediately after his accident. Sacks made an effort to analyze the day to day routine of his patient and only through his patient’s artistic survival, he could recommend some medical examinations. It was art, that fueled the sixty-five-year-old colour-blind man to restore his life to the new circumstance. Majority of the time, the diagnosis is based on what the patient tells and the medical tests and imaging are done to confirm what the doctors learned from their patient. In the case of Mr. I., his doctor, Oliver Sacks was presented with a

well narrated letter by his patient, which constituted to be the initial diagnosis. His doctor was keen enough to create a space and opportunity for the patient to narrate his condition.

Narrative in contemporary health profession includes patient interviewing, drafting medical record, and psychological aspects of patient hood. Thus, as Culler writes, the humanities in any environment, including healthcare, enable learners to “see situations in another light” (37). One of the most difficult choices to make during an illness is to either allow illness to determine one’s life or to find the potential to sustain life. Mr. I. chose the latter and became an encouraging story for others. All in all, “the humanities have extraordinary resources that can help ill people first to tell good stories and then in telling to become good stories, not only for their physicians but for themselves, their loved ones, and anybody else they happen to run into” (Jones 14).

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A STUDY ON INTRA-DAY TRADE BY YOUTH DURING LOCKDOWN PERIOD

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ABSTRACT

Day trading usually refers to the practice of purchasing and selling a security within a single trading day. While it can occur in any marketplace, it is most common in the foreign exchange (forex) and stock markets. Day traders are typically well-educated and well-funded. They use high amounts of leverage and short-term trading strategies to capitalize on small price movements that occur in highly liquid stocks or currencies. The study aims at understanding the factors influencing the youth towards day trade during lockdown and the reasons to choose day trade than long term investment. There is an increase in the number of young traders during lockdown. Most of them started trade during lockdown so that to gain experience in day trade and thereby they aim to become financially independent.

Key words: Day trading, stock market, price movements, lockdown

1. Introduction

Day trading usually refers to the practice of purchasing and selling a security within a single trading day. While it can occur in any marketplace, it is most common in the foreign exchange (forex) and stock markets. Day traders are typically well-educated and well-funded. They use high amounts of leverage and short-term trading strategies to capitalize on small price movements that occur in highly liquid stocks or currencies.

Day traders are attuned to events that cause short-term market moves. Trading based on the news is a popular technique. Scheduled announcements such as economic statistics, corporate earnings, or interest rates are subject to market expectations and market psychology. Markets react when those expectations are not met or are exceeded—usually with sudden, significant moves—which can greatly benefit day traders.

There are two primary divisions of professional day traders: those who work alone and/or those who work for a larger institution. Most day traders who trade for a living work for a large institution. These traders have an advantage because they have access to a direct line, a trading desk, large amounts of capital and leverage, and expensive analytical software (among other advantages). These traders are typically looking for easy profits that can be

made from arbitrage opportunities and news events; these resources allow them to capitalize on these less risky day trades before individual traders can react.

Individual traders often manage other people's money or simply trade with their own. Few of them have access to a trading desk, but they often have strong ties to a brokerage (due to the large amounts they spend on commissions) and access to other resources. However, the limited scope of these resources prevents them from competing directly with institutional day traders. Instead, they are forced to take more risks. Individual traders typically day trade using technical analysis and swing trades—combined with some leverage—to generate adequate profits on such small price movements in highly liquid stocks.

So in this study we focus on young traders who started day trade during lockdown and before lockdown, so that we can determine the factors that influenced them to start trade specifically during lockdown, what are other factors that influenced them, to determine whether young traders are increasing because of lack of employment opportunities etc. or as way to spend the lockdown days just to get out lockdown boredom. This study helps to know the scope of day trade among youth in future even after pandemic. The study gives us an overall idea of about attitude youth towards day trade. What makes youth to choose day trade? What influences youth to start trade within a community of day traders than trading independently? So in this study we focus on all these factors related to intraday trade. The study on the topic lockdown and youth towards day trade, the study mainly focused on the intraday trade and the participation of people trade. As we all know the situation all around world is largely changed in the beginning of 2020 after the outbreak of covid-19 which often leads to lockdown almost all over the world. So in our country also the government enforced with lockdown. So this is entirely a new situation for whole world. In our country as we are developing country we are facing a very tough situation in the history of the country. All problems related with health and followed by economic crisis due to lockdown days as largely affected the people of the country, many lost their jobs and unemployment rate as crossed all its previous records and one of the highest in this century. So in this study we mainly focused on the number of youth towards day trade in lock down days.

2. Objectives

- ❖ To study the factors influencing the youth towards day trade during lockdown.
- ❖ To study the factors influencing youth to choose day trade than long term investment.
- ❖ To determine whether there is any advantage for traders who trade

within a community of day traders or group over independent traders.

- ❖ To determine whether these traders chosen day trade just to engage in trade during lockdown or they have chosen it as a profession.

3. Scope of Study

The area of study is limited in Ernakulum district specifically conducted among youth involved in day trade. This study helps to understand why youth started day trade instead of long term investments in stocks, did lockdown influenced them to start trade or else what are the other factors that influenced them to start day trade itself.

4. Research Methodology

The sampling technique in this project is convenient sampling. A sample of 50 respondents was taken into account for finding whether there in any increase in number of young day traders during lockdown and their reason to start day trade specifically during lockdown.

4.1.Primary Data:

- ❖ It is one which is collected for the first time through question and answer sessions.
- ❖ Here primary data is collected directly from the respondents, using a questionnaire and discussing with the respondents.

4.2.Secondary Data:

- ❖ It is the data which is already been collected for other purposes.
- ❖ Here the secondary data is website, the brochures, and journals of the organization and other documents.

5. Statement of Problem

The study on the topic helps to understand what are the factors influenced youth to start day trade specifically during lockdown days, whether there is any difference in the number of youth in day trade even after lockdown, reasons for continuing even after lockdown, why chosen day trade instead of long term investment in stocks, what is more beneficial for beginners in day trade, trading independently or in a group of traders.

6. Intraday liquidity patterns in Indian stock market

This paper is an empirical study of the intraday liquidity patterns on the National Stock Exchange (NSE) of India. Using trade and quotes data on stocks contained in the NIFTY index, we find that most of the volume and spread related to liquidity measures are U-shaped, similar to those found in a quote driven market. Such patterns also indicate a contradictory feature of concurrent high trading volume and wide spreads, a feature that is new to an

order driven market such as the NSE. Additionally, this paper also measures marketwise liquidity by checking for commonality among liquidity measures. Empirical results show that there is only weak evidence of commonality, suggesting sensitivity to commonality need not be a priced risk. The paper attempts to study intraday liquidity patterns in Indian stock market. We also test for commonality among various liquidity measures. Most liquidity measures follow a U-shaped pattern within a day. We found weak evidence of commonality across various liquidity measures.

7. Advantages of Intraday Trading

1. Eliminates overnight risk:

One of the major advantages of day trading is that it does not carry overnight risk. Since the position is closed on the same day, any negative news after-market closure does not affect an intraday trader.

2. No Capital Blocking:

Since trades are settled at the end of every day, the investment capital remains unblocked. Profits or losses are adjusted as per market closing.

3. High Leverage:

Leverage is the ability to control big positions with small capital. Brokers generally provide very high leverages for intraday trading. Since intraday traders rely on smallest price movements, high leverage helps them increase their profits.

4. Benefit of both Bullish & Bearish Markets:

Intraday traders can take advantage of both bullish (rising) or bearish (falling) markets. In a bullish market, intraday traders can buy stocks and make profits. Whereas in a bearish market, intraday traders can short sell and make profits.

5. Higher returns:

Day traders, using correct strategy can generate higher short term profits compared to long term investors.

8. Disadvantages of intraday trading

The biggest disadvantage of day trading is that it's time consuming. Day traders have to constantly track the markets, and even a split second delay can result in huge losses.

Another disadvantage of day trading is the high brokerage cost. Since day traders constantly buy and sell shares, they incur huge brokerage charges. But this can be avoided by opening a trading account with a discount broker like Samco. With Samco, intraday traders will never pay more than Rs 20 per trade.

9. Benefits of Intraday Exposure for Day Traders & Brokers

Intraday Leverage is Beneficial for both stock broking companies as well as day traders. Stock broking companies will get more brokerage and Day traders get extra capital to extra trading and get more profit. By Giving extra intraday exposure stock brokerage companies make good money on their brokerage as when traders get extra amount to trade in day trading, they trade more which adds to income of this brokerage companies and also add to good profit of Day trader if he makes profit doing Day trading. Suppose if broker has given you a 5 times Intraday Margin for day trading, the Positive side of this Intraday Leverage / margin is that if your trade goes in your direction you will get 5 times profit, that you could have earned by doing trading with your own capital. The broker will also benefits from this as now he will get 5 times more brokerage. If trade goes the other way and if your stop loss gets hit, you will lose 5 times the loss, but in this also your broker will gain 5 times the brokerage. So this is winning for broker and caution for trader. So in Short If your calculations are right you will get multiple times return but if trade goes against prediction, your you will face multiple time loss also. Broker immediately closes your position when his interest is at risk. Now there are some broking houses, who do not charge brokerage on losing trades.

10. Data Analysis

Table 10.1: Profile of the Respondents

Particulars	Categories	No. of Respondents	Percentage
Gender	Male	42	85
	Female	08	15
Age	Below 20	5	10
	20 – 30	35	70
	30– 40	10	20
Employment Status	Self employed	12	24
	Professional	10	20
	Employee	20	40
	Student	8	16

50 respondents were selected for the study and has observed that, 85% were male, 70% belong to the age category of 20 to 30, 40% were employees.

Table 10.2

Particulars	Categories	No. of Respondents	Percentage
Whether a beginner	Yes	29	59

in Day Trading	No	21	41
Duration of being a trader	Just started	13	27
	6 months	12	24
	1 year	7	13
	More than one year	18	36
Time period of starting trade	During lockdown 2020	22	45
	After lockdown 2020	5	9
	Before lockdown 2021	2	5
	During lockdown 2021	5	9
	Before lockdown 2020	16	32

59 percent of the respondents are beginners in day trading and 27% of them have just started trading during lockdown period. 45 percent of the respondents started day trading during the lockdown in the year 2020.

Continuity of trade (whether any break, only those started during lockdown-2020)

Table 10.3

Options	No. Of Response	Percentage
Yes	16	67
No	8	33
Total	24	100

Out of 24 respondents, 67% says they did not stopped trade after lockdown-2020 and still continuing, 33% says that they stopped trade after lockdown 2020 and started again during lockdown 2021.

Factors that influenced the most to start day trade & continue trading in the present scenario

Table 10.4

Options	No Of Response	Percentage
To meet lockdown related financial crisis	5	10
Lost job due to lockdown	0	0
To gain experience in intra-day trade	32	64
To get a minimum earnings to support family	12	23
To get out of lockdown boredom	1	3
Total	50	100

Out of 50 respondents, 64% says they started trade during the present scenario to gain experience in intra-day trade, 23% to get a minimum earnings to support family, and 10% to meet lockdown related crisis.

The present increase in young traders is because of lockdown**Table 10.5**

Options	No Of Response	%
Agree	30	60
Disagree	15	30
neutral	5	10
Total	50	100

Out of 50 respondents, 60% agrees the present increase in young traders is because of lockdown, 40% not agrees with this and another 10% has no opinion.

Other factors that influenced youth to start day trade**Table 10.5**

Options	No of response	%
To become financially independent	45	90
Peer influence	1	2
To meet personal expenses	2	3
Due to unemployment	3	5
Due to underemployment	0	0
Total	50	100

Here, about 90% of the total respondents say they started day trade to become financially independent, 5% due to unemployment, 2% peer influence and other 3% says to meet personal expenses.

1. Day trade is better than long term investments in stocks**Table 10.6**

Options	No Of Response	%
Agree	12	25
Disagree	14	29
Neutral	24	46
Total	50	100

Out of 50 respondents, only 25% has opinion that intraday trade is better than long term investments in stocks, 29% disagrees with that and other 46% takes neutral stand.

Factors that differentiate day trade over long term investments in stocks**Table 10.7**

Options	No of Response	%
Liquidity	4	8
Less initial investment required to start day trade	20	40
Capital growth	2	4
Less risk	5	10
leverage	18	36
Others	1	2
Total	50	100

Out of 50 respondents, 40% prefer day trade over long term investment because of less initial investment required to start day trade, 38% says leverage, 10% says less risk, 8% says liquidity and other factors 2%.

Conclusion

The study was conducted to know whether there is any increase in the number of young traders in lockdown and through survey taken from traders it is clear that there is an increase in the number of young traders during lockdown. Most of them started trade during lockdown so that to gain experience in day trade and thereby they aim to become financially independent. When compared with long term investments in stocks in day trade an individual can start trade with less initial investments & availability of leverage all these factors differentiate day trade with long term investments. Most of traders have the opinion that start trade within a community of day traders, the support & assistance of experienced traders are very essential for a beginner and this is required for the success of trade. It is clear that, the people have positively responded to the stock market especially youth towards intraday trade during lockdown. Definitely lockdown has a major role in a huge increase in the inflow of people towards day trade along with other factors influences people to start trade in this majority are of youth.

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A STUDY ABOUT CUSTOMER SATISFACTION TOWARDS SBI MERGER-WITH SPECIAL REFERENCE TO ERNAKULAM DISTRICT

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1. Introduction

The banking system in India has undoubtedly earned numerous outstanding achievements in a comparatively short time, for the world's largest and the most diverse democracy. There have been several reforms in the Indian banking sector as well as quite a few successful mergers and acquisitions which have helped it, grow manifold.

In today's global market place, banking organizations have greatly expanded the scope and complexity of their activities and faces an ever changing and increasingly complex regulatory environment. It has been realized globally that mergers and acquisitions is the only for gaining competitive advantage domestically and internationally and as such the whole range of industries were looking for strategic acquisitions within India and abroad. Now we have a total of 12 public sector banks, including SBI and Bank of Baroda.

Our study is focused on customer satisfaction and after merger. Customers are the asset of an organization. Therefore, it is significant to know their reaction towards the merger.

2. Objective

The objective of the study is to evaluate the satisfaction level of customers towards SBI merger.

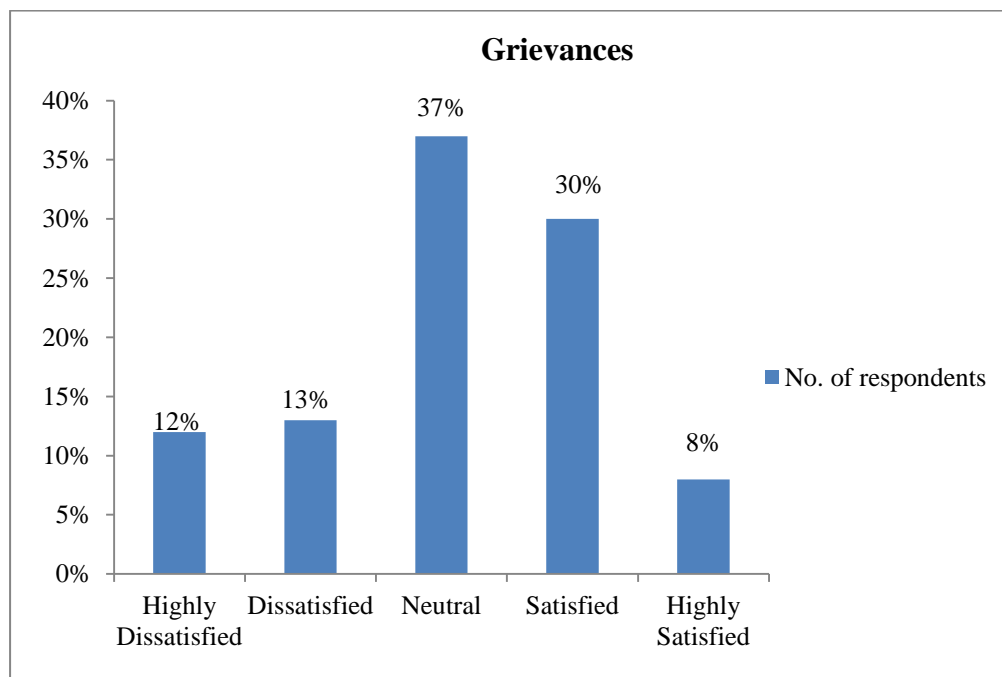
3. Data Analysis and Interpretation Satisfaction Level of Customers Before Merger

Table 3.1 Level of satisfaction with SBI in handling customer grievances

Level of satisfaction	No. of respondents	Percentage
Highly Dissatisfied	7	12
Dissatisfied	8	13
Neutral	22	37
Satisfied	18	30
Highly Satisfied	5	8
TOTAL	60	100

Source: Primary Data

Fig 3.1



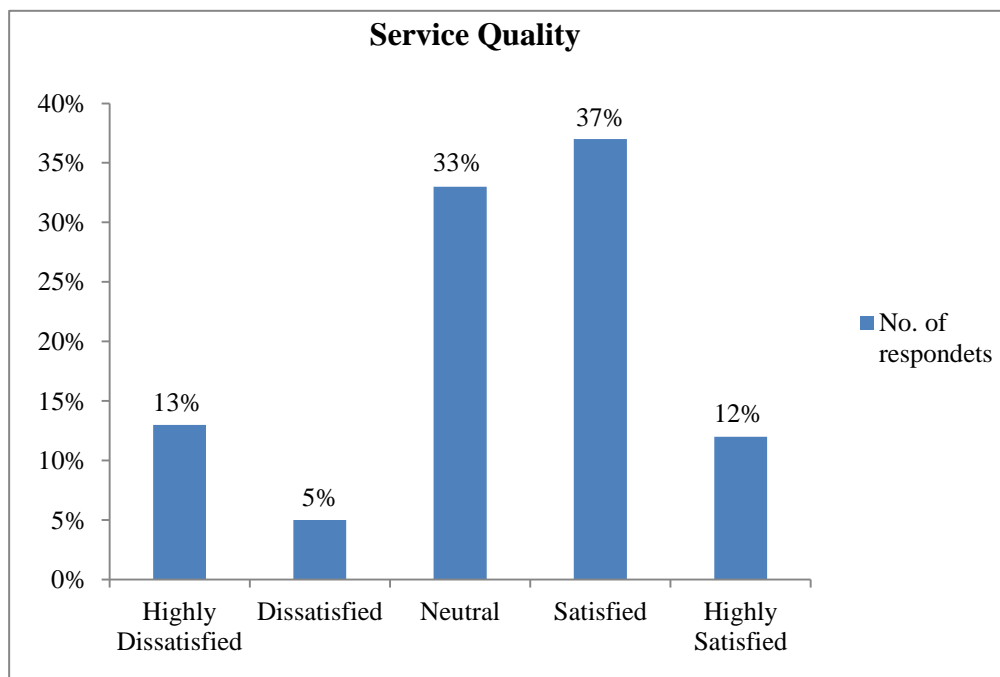
Interpretation

From the research it is found that 12 percent of the customers are highly dissatisfied with SBI in handling grievances. 13 percent of them are dissatisfied, another 37 percent of them are neither satisfied nor dissatisfied. 30 percent of them are satisfied with SBI in handling customer grievances. Only 8 percent of them are highly satisfied.

Table 3.2 Level of satisfaction with Service quality of SBI

Level of satisfaction	No. of Respondents	Percentage
Highly Dissatisfied	8	13
Dissatisfied	3	5
Neutral	20	33
Satisfied	22	37
Highly Satisfied	7	12
TOTAL	60	100

Source: Primary Data

Fig 3.2

Interpretation

From the graph it is found that 13 percent of the customers are highly dissatisfied with service quality of SBI .5 percent of them are dissatisfied, another 33 percent of them are neither satisfied nor dissatisfied.37 percent of them are satisfied with service quality of SBI .Only 12 percent of them are highly satisfied

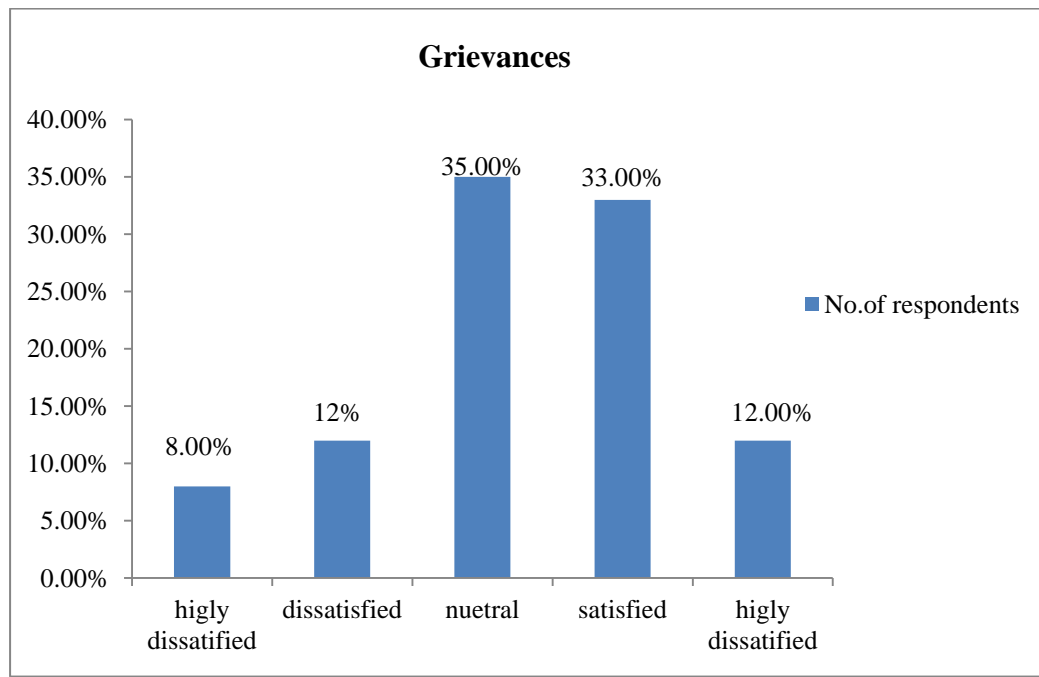
Satisfaction Level of Customers after Merger

Table 3.3 Level of satisfaction with SBI in handling customer grievances

Level of Satisfaction	No. of Respondents	Percentage
Highly dissatisfied	5	8
Dissatisfied	7	12
Neutral	21	35
Satisfied	20	33
Highly satisfied	7	12
TOTAL	60	100

Source: Primary Data

Fig 3.3



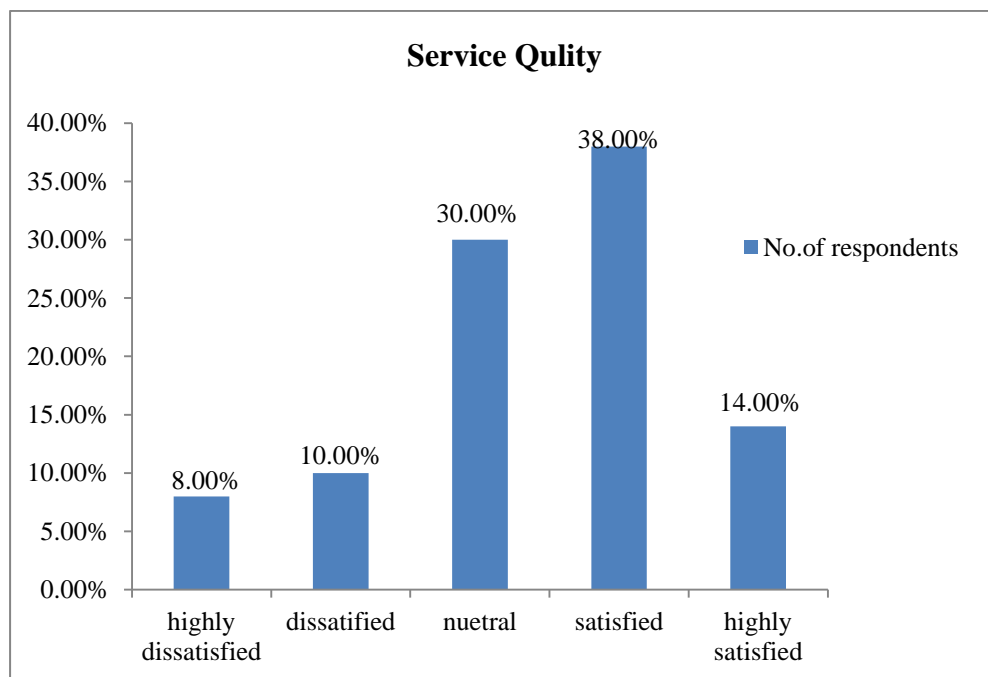
Interpretation

From the research it is found that 8 percent of the customers are highly dissatisfied with SBI in handling grievances. 12 percent of them are dissatisfied, another 35 percent of them are neither satisfied nor dissatisfied. 33 percent of them are satisfied with SBI in handling customer grievances. Only 12 percent of them are highly satisfied.

Table 3.4 Level of satisfaction with Service quality of SBI

Level of Satisfaction	No. of Respondents	Percentage
Highly dissatisfied	5	8
Dissatisfied	6	10
Neutral	18	30
Satisfied	23	38
Highly satisfied	8	14
TOTAL	60	100

Source: Primary Data

Fig 3.4

Interpretation

From the graph it is found that 8 percent of the customers are highly dissatisfied with service quality of SBI .10 percent of them are dissatisfied, another 30 percent of them are neither satisfied nor dissatisfied.38 percent of them are satisfied with service quality of SBI .Only 14 percent of them are highly satisfied.

4. Findings

- Out of 60 respondents majority of them were highly satisfied with the handling of grievance by SBI after merger than before the merger.
- Customers are more satisfied with the service quality provided by SBI after merger than before merger.

5. Suggestions

- In case of improving customer satisfaction, SBI should reduce the changes technical glitches and should have a proper reporting system.
- The bank charges charged by SBI are quite high and this have a negative impact on the customer preferences. Therefore the higher authorities should make necessary changes to reduce the burden of high bank charges from the customers.
- There exists a notion that “SBI merger benefits only the rich people”. This notion should be countered by introducing new schemes or programs that benefits all sectors of the society.

6. Conclusion

SBI had a major impact on its customers. SBI merging in to one of the largest banking service provider in India did have its positive as well as negative impacts to customers. Through digitalization and proper implementation of policies by the management the process of merger undoubtedly had been implemented successfully with minimum glitches and grievances. Even though the impact of merger cannot be predicted as of now since it is a long run process experts and majority of its customers are of the opinion that it will reflect a positive trend in the Indian economy in the long run. The customers are quite satisfied with the overall service of the merged entity but still there are many aspects to be improved in the long run.

STRESS LEVEL OF EMPLOYEES DURING COVID 19

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ABSTRACT

Stress is regularly unavoidable portion of everyone's life living in this world. Covid-19 has caused significant distress around the globe. Apart from the evident physical symptoms in infected cases, it has caused serious damage to public mental health. India, like other countries, implemented a nationwide lockdown to contain and curb the transmission of the virus. The current research is an attempt to explore psychological distress among people residing in Kerala during the lockdown. It depicts a negative idea that can have an effect on one's mental and physical well-being. This paper is pointed at making a difference individuals to get it the signs of stress and to create procedures to bargain with it during the most crisis period of this year 2020 i.e. Covid-19, as well as building up their individual versatility. Uncertainty of life and entire filed in the economy in alarming rate during the year 2020. Lockdown period start from around the globe largely affect the work pattern and system. Most of the employees are compelled to sit on their own places and teleworking on a full time basis. Isolated from entire past work culture like isolated from workers, officers, coworkers, friends, family. It's a terrifying time. We're within the middle of an around the world pandemic, with cities and indeed whole nations shutting down. A few of us are in regions that have already been influenced by coronavirus. A lot many are fearing loss of a job, some have already seen pay cuts and appraisals are getting delayed almost for everyone. The COVID-19 crisis and the ongoing lockdown has left employees feeling anxious and worried about their future, prompting many corporates to look for ways to keep the staff motivated. This paper deals with to analysing the percentages of employers and employees stress level during this time.

Key word: Covid-19, Stress, Isolated, Pandemic

Introduction

During the COVID-19 outbreak, numerous companies are encouraging even requiring that more workers work from home. Working from home can be a forlorn venture in this time of social distancing, but it doesn't have to be. For those who are not utilised to working at domestic or who don't have an organised work station, distractions can disrupt your productivity. After all, you're in your personal space, not your usual professional environment. Laundry needs to be done, dishes washed and the house cleaned. Plus, maybe you want to see The View since you're always at the office when it's on, or there's a good movie on Netflix you've been longing to watch. Your pooch

needs to go for a walk or you want to snuggle with him. And your spouse keeps yelling questions from another room, causing you to keep losing your train of thought. Or on the flip side, maybe since being at home 24/7, you find yourself toiling overtime on the job long after you usually would have called it quits at the office. On top of it all, cabin fever could be sneaking up on you.

Objective

1. To understand the present covid 19 situation.
2. To analyse the stress level of employees during covid-19

Literature Reviewed

- Stress level is a universal phenomenon and person from nearly every stream of life have to face stress. Sometime it creates negative and positive impacts on employees & organisation for that randomly selected 200 samples from private and public banks are taken into account.
- Suchitra M. G (2012) stress in workplace has become the black plague of the present country. Much of the stress at work is caused by not only by work overloaded .
- Imtiaz subha and Ahmad Shakil (2009) in their study related to impact of stress on employees productivity, performance and turnover; An important managerial issue reveals that stress is universal phenomenon ie,. In every face of life of human being. Major conclusion are low acceptance of work done, rigid organisations structure ,inadequate Monetary reward etc are the main reason for stress.

Productivity Tips for Working At Home

People around not utilised to working at home, it can take a few getting utilised to new challenges that you might not have at the office. It's imperative to have a defined plan and stick to it. Maintain a strategic distance from resting in or waiting over breakfast, and get to work fair as in the event that you're driving across town to your office, although you may be walking into the another room. Everyone is diverse a few individuals work well in clutter whereas others can't concentrate unless their work space is clean. In any case of your individual fashion, here are a few tips to encourage altering to your modern circumstance amid the coronavirus flare-up.

- Confine your work space to a particular range in your home so your work doesn't interfere into the lives of other family individuals and you'll be able concentrate. Have a space simply assign as your workstation rather than checking emails, voicemails or texting before TV or spreading work out on the kitchen table. Make your space a stress-free zone of calm and isolation where you'll concentrate. If you

don't have a partitioned room, discover a zone with least activity stream or a corner of a room off from the most region.

- Block the neighbour's yapping mutt, overabundance commotion from family individuals or encompassing activity with noise cancelling headphones or ear buds. Studies appear that a fragile mix of delicate music combined with alleviating nature sounds—such as waterfalls, raindrops, a rushing brook or sea waves—activates the calming portion of your brain, makes a difference you concentrate and brings down heart rate and blood pressure.
- Go to the same assigned put on a standard premise so your intellect doesn't meander, and you'll centre and increment your efficiency. Build up water-tight mental boundaries so you're not always reminded of temptations around you (there's chocolate cake within the cooler) or unfinished individual tasks—such as doing clothing, vacuuming or organizing your zest rack—that something else may compromise your efficiency. And total these individual exercises exterior of work hours as you ordinarily would.
- Set water-tight physical boundaries around your designated work space that is off limits for housemates. Treat it as if it's five miles across town, and ask house members to consider it as such (e.g. no interruptions from another room when you're engrossed in a project unless an emergency). If possible, only go to your designated space when you need to work. Stick to a regular schedule, and keep your work space at arm's-length after hours. Try to maintain the same hours you log in at the office so you don't get swallowed up by the workload.
- After a reasonable day's work, put away your electronic devices and work tools just as you would store carpentry tools after building shelves or baking ingredients after making a cake. Keeping work reminders out of sight keeps them out of mind and helps you relax and recharge your batteries.
- Discourage personal intrusions. If you're a teacher or doctor, friends don't just stop by the office to chat, hang-out or interrupt your work. But sometimes well-intended friends, family members and neighbours think working at home is different. Interruptions and drop-ins can cause you to lose your focus, procrastinate or get behind on a deadline. It's important to prevent intrusions into your work space by informing others that although the location of your job has changed, it is no different from any other profession requiring privacy and concentration. Notify others that during at-home work hours you're unavailable and cannot be interrupted. And let them know the afterhours when you're available to connect.

- Employ your video communications perhaps more than you normally would, now that you're more isolated. Make sure you have your company's telecommuting devices—such as Zoom—hooked up and ready to go so you can stay connected with team members or office mates and you're available for video calls and teleconferencing. If you start to feel lonely, consider setting up a support group of friends and colleagues who are also working at home by satellite.

Steps to manage stress During Covid-19

Following tips are helpful employees those who cross over with this crisis period.

- **Exercise Regularly-**Aerobic exercises can still be done within the walls of your home or the compound of your apartment, such as walking, running or climbing stairs. Even playing with your kids or pets can help burn off some calories. Exercising helps release endorphins within your system, which play a vital role in elevating your mood and keeping a positive attitude. Stretching exercises and yoga also help keep you fit and your mind calm. Subscribe to easy-to-follow YouTube videos or fitness and wellness websites for simple exercise regimens to do at home.
- **Take a Break-**The constantly negative news can be a lot to handle. Decide the amount of exposure to the news that works for you. Especially if there are children involved, make sure you expose them to only age-appropriate material. Every so often disconnect physically and mentally from anything to do with the Coronavirus coverage. Play with puzzles, read a book, reorganise or clean instead.
- **Connect with Others-** During these times of uncertainty or fear, it is essential to connect with others. Being in isolation and all the unwarranted fear can lead to stress and depression. Reach out to family, friends, and colleagues regularly through phone calls, messages or emails. Check on those who are living by themselves and the elderly members of your family. It also helps to rationalise your fears and be informed on how they are doing.
- **Take Adequate Rest-**Stress and anxiety created by the evolving news and information overload can be aggravated by a lack of sleep. Getting the recommended amount of sleep aids in managing stress and staying focused during the day. Avoid stimulants like caffeine, alcohol or nicotine before bedtime. Having a bedtime routine is also recommended, such as taking a bath, or having a cup of non-caffeinated herbal tea before you go to sleep. Planning for the next day also helps alleviate stress due to uncertainty.

- **Maintain a Healthy Diet-**Unnecessary stress can cause you to overeat or eat unhealthy, adversely affecting your metabolism. Avoid emotional eating by identifying trigger factors and keeping away from the urge. Keep healthy snacks around you such as fruit bowls, nuts or even granola bars. Keeping your blood sugar levels stable throughout the day helps regulate your mood and emotions. Good nutrition also keeps your immune system healthy.

Finding New Opportunities in today's Workforce Challenges

This health crisis presents employers and human resource executives with an opportunity to reassess their priorities in the bigger picture, including building a culture that encourages physical exercise, nutrition and mindfulness, along with updated definitions of work-life balance. In this declining moment, global leadership and corporations are also being challenged to add more value in their social, cultural and organizational responsibilities, which means new measures must continue to evolve to bring increased cohesion among remote employees to keep them motivated and maintain productivity levels. This means using a multifaceted approach to help employees feel energized, enthusiastic and empowered by:

- Promoting their work online
- Allowing flexible working hours and Helping them upgrade their technical skills and identifying relevant work along with achievable goals

To break the monotony of working alone, employers need to bridge the digital and physical gap with a focus on staying connected via online video-conferencing tools with activities like:

- Virtual online “coffee breaks” that help lighten up the mood of the employees through informal discourse and knowledge sharing sessions
- A Point of View
- Daily “immunity booster” yoga sessions to make working as a team more fun and to foster a sense of oneness

Following are the main element

- **Control.** One of the most challenging parts of this crisis is feeling out of control. To reduce this, make all aspects of work feel clear and controllable. That means over communicating with your people so they have the answers they need. Make it clear and easy for them where to find the information and support they need—that includes access to mental health support through EAP programs and access to others who can help them.
- **Training.** Competent professionals who are not used to working remotely need to learn best practices for being productive and happy at work without being in the office. Rather than making them fend for themselves, give them proven tips for remote work. This is where L&D executives can take the lead to provide clear, practical training on how to be successful and happy as a WFH employee. Provide videos, checklists and other guidance that will help them make their WFH experiment a success.

- **Consistency.** Establishing routines is essential, especially for those who are now working from home and have left their normal procedures behind in their cubicle. It's least stressful when your people can mirror those routines that were part of their workday. If you had an all-hands meeting every Monday at 9 a.m., keep it up, changing only the fact that it will take place via video instead of in the conference room
- **Easy Technology.** Although a lot of the responsibility for creating a stress-free work-from-home environment is on them, there are things you can do to reduce the friction. That means having the technology, platforms and training (if necessary) in place to ease the transition. Firewalls and other security safeguards can get in the way of access and add to the stress. IT leaders can step up here by finding ways to maintain company data security while making it straightforward for employees to access the systems and data they need to effectively do their work.

Conclusion

We can conclude that stress during covid19 is an important element for the employees in any organisation. Stress within a specific limit helps to achieve adequate objectives. But if stress exceeds any particular limit then it shows its harmful effects on the body, mind and behaviour. Now the ways to cope with the stress include adequate sleep, sports, talking to a close one, relaxation habits and quitting off addictive products. Stress at workplace plays a significant role in physiological and psychological well-being of employees. It also affects the productivity and performance of organisations. The various results of workplace stress like physical problems, mental disturbances, emotional imbalance, lifestyle disturbances and behavioural problems lead to disturb the climate of the organisation. These issues create interpersonal conflicts, decreased productivity, low organisational commitment, increased absenteeism and more attrition etc. In addition to Covid 19 stress to employers. By facilitating the employees with effective training, the management can provide them with platform to solve their stress related problems. Yoga, meditation, exercise and recreational activities can provide better environment to control stress during covid19. Even time management skills help to manage stress in an effective manner. These simple but useful steps can pave the path for improved efficiency of employees and increased productivity of organisation.

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A LABYRINTH FOR LIBERATION: CARNIVALESQUE TENDENCIES IN LIJO JOSE PELLISSERY'S CHURULI

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Abstract

Lijo Jose Pellissery, noted for his work in Malayalam cinema, is often credited as one of the new (read dissenting) voices in filmmaking who couples an engaging (and obscure) plot structure with advanced filmmaking devices. His 2021 directorial *Churuli* – a bold venture next to *Jallikkattu* – stays true to his oeuvre by setting itself in an intricate narrative with shades of science, fantasy, and mythology – ultimately showcasing the inherent bestiality of human nature: his recurrent theme. The paper surveys Pellissery's *Churuli*, the eponymous village in the film, concurrently with Jorge Luis Borges' notion of the labyrinth and Mikhail Bakhtin's concept of the carnivalesque. A labyrinth – which symbolizes a sense of inescapability – when coupled with the carnivalesque, interestingly, becomes liberating. *Churuli* is beyond the temporalities of the world around/outside it. Its inhabitants, mostly felons and convicts on the run, lead a bohemian lifestyle in the absence of any formal law. What they have is a temporary (although timeless) abode wherein they are allowed to explore their chaotic side by showering abuses on each other and engaging in physical violence, thus questioning all conventional forms of decorum.

Keywords: Labyrinth, Carnivalesque, Time-Loop, Human Bestiality, Malayalam Cinema

Zeus, Zeus himself could not undo these nets
Of stone encircling me. My mind forgets
The person I have been along the way,
The hated way of monotonous walls,
Which is my fate.

Jorge Luis Borges

These lines epitomise the dead chill of the sturdy stone walls that surround the endless loop of time in Borges's notion of the labyrinth. For him, the labyrinth manifests an infinite expanse of time – an endless maze – where, he believes, the human kind has been agelessly ensnared in and ceaselessly subjected to the events of birth, death, and rebirth. Lijo Jose Pellissery's directorial *Churuli* can be read in tandem with the idea of the labyrinth. The work, which is a celebration of timelessness, lays utmost weight – right from its onset – upon a

labyrinthine setting wherein the characters are entombed. Moreover, the title of the film can be roughly translated to mean and appear like a structure that is similar to a maze/labyrinth in its configuration.

Churuli is, arguably, a philosophical take on the unending series of life events and it has managed to raise a few eyebrows, but for different reasons. One of the reasons is its (playful) subversion and parody of the societal norms to a substantial degree. Marked by the use of “profane” language and “crude” jokes, the film could, perhaps, be the attempt to expose (hu)man’s inherent vices: a recurrent theme in Pellissery’s oeuvre. Inspired by a short story from the book *Kaligaminarile Kuttavalikal* (“The Criminals of Kaligaminar”) the film explores the psyche of its main characters as they unleash their innate bestiality.

The story unfolds in the titular village, Churuli, which, nestled in the heart of the dense woods, is shrouded with a certain cryptic quality. In the opening credits sequence, the spectators are presented with an animated narrative in the background of which, a feminine voice-over narrates the tale of Perumadan, a mythical creature who tricks lone travellers for sport. This myth is a cue/clue that sheds light on the mode in which the spectators are expected to channel their thoughts as they move further into the film’s narrative. As per the tale, Perumadan, the mischievous entity of Churuli, has taken it upon himself as his life’s mission to make the trespassers on his territory lose track in the endless forest path that spirals into a timeless void. Hence, from a strictly scientific (or rather science fiction) standpoint, the film opens an avenue into a potential ‘time-loop’ scenario nurtured in the heart of Churuli.

Although the deliberations on time-loops are of perennial interest in the academia, it is not the time-loop, but the village of Churuli and its peculiar aura that are examined in this research. The village – strategically located in the heart of a mountain forest – has a little less than a hundred inhabitants or so. Besides, the place offers a temporary abode for outlaws who are on the run. Being the hub of ‘antisocial’ elements, completely cut off from the world outside, it is interesting to note how exactly it has managed to remain an undisturbed safehouse for time immemorial (eternal?). The only factor that connects this ‘godforsaken’ piece of land with the world outside is a dilapidated wooden bridge: a fault line that reminds the viewers of the thin line that separates the strict binaries of right and wrong. That is to say, on the other side of the bridge, what awaits is a life marked by a renewed sense of freedom. Thus, the act of crossing the bridge, characterised by a paradigmatic shift, can be regarded as a ceremonious initiation into a life that defies the dictums of the ‘acceptable’ modes of behaviour. It is in this context that Bakhtin’s illustrious concept of the carnivalesque comes into play.

The carnivalesque, to Bakhtin, is a literary mode that permits the flouting of authority and the provisional inversion of social hierarchies, like during a carnival. Characterised by the insatiable urge to mock and subvert authority, it exhibits diverse ways of profaning what is generally regarded as sacrosanct. According to Bakhtin, the carnival is not just a mere spectacle, but a platform for active participation. The people themselves become lively participants once the actions of the carnival begin to unfold. Bakhtin, in *Problems of Dostoevsky's Poetics* states that:

Carnivalisation is not an external and immobile schema which is imposed upon ready-made content; it is, rather, an extraordinarily flexible form of artistic visualisation, a peculiar sort of heuristic principle making possible the discovery of new and yet unseen things (Bakhtin, 1984).

It is under this notion that Pellissery's *Churuli* becomes a carnival. The focal point of the village is an arrack shop where people come together to celebrate life by drinking and feasting, just as in a carnival. It thus creates an alternate social space, one that is marked by utopian freedom, equality, and abundance. All this merry-making, in its turn, defies the conventional norms of the society. Marked by a profuse use of 'obscene' language, 'vulgarity,' and word play, the characters joyfully undermine the established social structure and its supposed order. Here, regardless of any gender bias, man and woman have the freedom to speak their minds in a language (mostly profane) they find most convenient. That is to say, just as in a carnival, in *Churuli*, all inhibitions and social restrictions are temporarily suspended.

In its attempt to subvert authority, hierarchies of all sorts are momentarily reversed at the time of the carnival, and what happens in the film is no exception. The plot follows the journey of two undercover policemen, Anthony and Shajivan. The duo comes to the village of *Churuli* to detain a criminal named Joy (a clever choice of name) who they believe has sought refuge in the mystical woods. These men, who are from the mainland, are oblivious of *Churuli*'s mystical qualities. Soon, they get employed in the property owned by a man named Thankan, under the pretext of digging pits for rubber saplings. The men are picked from the valley and then transported to *Churuli* on a jeep along with other passengers. Once they cross the wooden bridge (the only way in and out of the heart of the village) the policemen witness a remarkable shift in the attitude of their fellow commuters. The previously merry men begin to grow antagonistic in their attitudes, followed by which, is the sudden showering of abuses at the duo. Such eccentricities are typical of a carnivalesque atmosphere. The clueless Anthony and Shajivan reach the arrack shop, *Churuli*'s central landmark, where they are received with hostility. The owner of the shop, breaks to them the news that the man,

Joy, whom they are in search of, is out of station and instantly assigns them with the job to clean the shop and serve arrack to felons and crooks, their only clientele.

The men in Churuli constitute a delirious crowd characterised by their mob mentality. That is, these men have a common, collective identity, like in a carnival, where it is the group (and not the individual) that is important. And, it is also interesting to note that the same man goes by different names as the context varies. They live under false names, so as to be in and live the life of a different person. To them, the secrecy associated with their identities would just add to the long list of Churuli's unresolved riddles. Leaving behind their past life, they have come here to start afresh, by doing away with the traditions of the mainland. Their disguises, unlike the carnival, are not temporary. It offers them the freedom to reinvent themselves in a land where laws do not apply.

Another salient feature of the carnival is the act of profanation. In a carnival, the strict social rules and moral codes are stripped of their power. What is generally deemed sacred is perceived with contempt and is often mocked at in Churuli. Moreover, rituals of the mainstream sense of spirituality are ridiculed at an exponential rate. The scene where the arrack shop is converted into a makeshift chapel – where the shop owner holds his daughter's first holy communion – further lays stress on the film's carnivalesque stance. This easy transition of the arrack shop into a place of worship (which is reverted back just in the span of a day) emphasises the fluid nature of one's idea of religion. It highlights the ease at which the heightened sense of traditions can be manipulated to suit one's convenience.

The film also celebrates the reversal of roles as it traces the reduction of the hunter into the hunted. This transition has been symbolically presented in the film's denouement, where the jeep (carrying the policemen and the man they came looking for) is levitated in thin air. It moves about in concentric circles mid-air, closely resembling the swirls of a labyrinth. Thus, the policemen who come in search of an absconding felon end up falling prey to the ingenious prank played by the trickster, Joy, in what can be called as the ultimate inversion of hierarchies. One might argue that it is in fact Joy who is the Perumadan or the shape-shifting prankster, from the opening scene, and that he has managed to entrap these men from the mainland in his time-loop.

To Bakhtin, the carnivalesque is a literary mode of absolute relevance as it posits an open challenge to the ebb and flow of diverse schools of thought and behavioural patterns. It is an unconventional literary mode characterised by the upheaval of traditionalist notions of literary expression. To be exact, it endows the creator with the liberty to perform experiments with the form and

the content alike. This freedom offered by the genre coupled with Lijo Jose Pellissery's use of state-of-the-art cinematic devices (similar to that of *Ee Ma Yau* and *Jallikkattu*), offers the spectator a mind-numbing cinematic experience. In addition, the novelty that the form offers help create and sustain the spectator's interest in a fictional space such as Churuli, characterised by its obscure charm. By doing so, the auteur once again attempts to unveil mankind's deep-seated desire to dwell in a land typified by absolute chaos and anarchy; a refuge from the mundane sense of reality around.

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PRADHAN MANTRI JAN DHAN YOGANA - A GENERAL OUTLOOK ON ITS OUTREACH FOR FINANCIAL INCLUSION

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ABSTRACT

The grace of our economy has been shadowed with the uneven and inadequate financial development of various marginalised groups within it. These people have been out of the bliss of our economy from a very long time period. Government had been taking very many initiatives to bring these financially excluded underprivileged groups within the brackets of our structured economy. One among the most outreached one is Pradhan Mantri Jan Dhan Yogana. The study is actually aiming to bring into light the benefits and present stature of the scheme from the perception of its beneficiaries. The study concluded that many of the beneficiaries are not fully aware of the benefits provided by the scheme and also there are still many hurdles to be removed to make it more beneficiary friendly.

Key words :-Pradhan Mantri Jan Dhan Yogana, Financial Inclusion

Introduction

Pradhan Mantri Jan Dhan Yogana is a scheme which tries to include the disadvantaged and low income segments of society into organized financial sector and tries to provide them banking facilities at affordable costs. Since independence many reforms have been taken place to include the poor and vulnerable sections of the society into the main stream financial system. In 2014 a scheme called Pradhan Mantri Jan Dhan Yojana was announced to pass the fruits of organized financial sector to the low level income and vulnerable group. Many programs were conducted by frontlines of different banks like nationalised, scheduled, and even private banks to make them understand the importance of opening a bank account thus being part of the organized financial system. Though known by many names during different regimes of the ruling party, the basic objective of financial inclusion remains unchanged.

The government of India took many steps like Nationalisation of bank, appointing the business correspondence, opening new branches in unbanked and rural areas, setting of regional rural bank, relaxation on know-your

customer (KYC)norms for financial inclusion .In this context the major scheme called Pradhan Mantri Jan Dhan Yojana was introduced to achieve the goal of financial inclusion. The main feature of this scheme is that one can open bank account without any initial deposit. The account holders are provided with a rupay debit card. The wider perspective of the scheme is to create a cashless economy and thereby fulfilling the concept of digital economy in India. The paper focuses on the awareness of Pradhan Mantri Jan Dhan Yojana.

Pradhan Mantri Jan Dhan Yojana

Pradhan Mantri Jan Dhan Yojana is an innovative scheme launched by the Prime Minister Shri Narendra Modi on 28th August 2014 for financial Inclusion. The scheme focuses on uplifting the poor and downtrodden section of the society by enabling them to get all the benefits of the banking system prevailing in India. The account can be opened with a zero balance .To transact cashless, the account holders are provided with a Rupay debit card like any other bank accounts, the account holders are eligible to get interest on their deposit and can avail overdraft facility if their account is active for the last six months of availing for credit. The accidental insurance of Rs 1 one lakh and other pension schemes attract a large number of population to open account through the scheme. The scheme also envisages financial literary program for the beneficiaries to make them aware of the benefits of the scheme. The business correspondence also known as bank mitra of various banks assist the beneficiaries for availing various services. Various subsidies of government, wages of Mahatma Gandhi national rural Employment Guarantee Act and other direct benefit transfers from government can be availed through this account. Even during the pandemic of covid -19, the Finance Minister, Nirmala Sitharaman announced financial assistance to women account holders of the scheme which clearly pinpoints the need of availing a bank account through the scheme.

The study was chosen as the Prime Minister declared financial assistance to women account holders of Jan Dhan Scheme during the covid pandemic 19. This put forward the need for the study of the awareness of Pradhan Mantri Jan Dhan Yojana among the people. The scope of the study is limited to Pampady Grama Panchayat. A sample of 60 participants were chosen for study. Primary data were collected using questionnaire.

Objectives

- To know the general awareness of people about the Pradhan Mantri Jan Dhan Yojana scheme.
- To study about the awareness of the benefits enjoyed by the people under the scheme.
- To examine the reasons for opening the Pradhan Mantri Jan Dhan Yojana account.
- To examine the difficulties faced by the beneficiaries while opening the account under Pradhan Mantri Jan Dhan Yojana
- To measure the satisfaction level of respondents regarding the Pradhan Mantri Jan Dhan Yojana.

Hypotheses

- H₀1:** The respondents have a moderate level of awareness about the benefits of PMJDY scheme.
- H₀2:** The mean rank of the opinion of respondents do not differ significantly as regards the reasons for opening the PMJDY accounts.
- H₀3:** The mean rank of the opinion of respondents do not differ significantly as regards the factors determining the difficulties faced while opening the account
- H₀4:** The respondents possess a moderate satisfaction about the services provided under PMJDY scheme.

Importance of the Study

Many studies and reforms of the past revealed that there is a positive correlation between economic growth and financial inclusion. Access of formal financial services by all segments of the society is one of the key indicator that accelerates the economic growth of the nation . PMJDY is one such scheme introduced by the Prime Minister Shri Narendra Modi for including different segments of the society in the organised financial system of the nation there by achieving economic growth.The scheme focuses on having atleast one account for every households in the nation. One can open account

with zero balance and the account holders are provided with Rupay debit card. Providing debit cards will help the account holders to be part of the digital economy as the wider perspective of the scheme is to create a cashless economy and thereby fulfilling the concept of digital economy in India. The most recent benefit of the scheme is that the women account holders were given financial assistance of Rs 500 for 4 months during the covid pandemic. This study depicts the awareness of people towards Pradhan Mantri Jan Dhan Yojana. Hence it is justified that Pradhan Mantra Jan Dhan Yojana is a boon in the present day's population to enhance financial circulation. Hence, there is a need to understand the awareness of PMJDY with regard to financial inclusion.

Methodology of the study

This is a descriptive study for evaluating the awareness of people towards PMJDY. This study uses both primary and secondary data. Primary data were collected using direct interview method. The interview schedule was used for this purpose and it was prepared with utmost care and attention. Secondary data were collected from published sources.. The sample designs consist of convenient sampling. The data were collected from 60 sample respondents of Pampady grama panchayath viz from ward numbers 11, 12 and 13. The study conducted relating to the PMJDY scheme came out with the following findings. The findings are classified under four headings as under based on the objectives and the tentative conclusions.

I) Awareness about PMJDY scheme

- From the study it is revealed that the majority of the respondents 46 (76.7%) are aware of PMJDY and the rest 14 (23.3%) are unaware of it.
- Regarding the awareness level (76.7%) of the respondents, the majority (35%) came to know about PMJDY by media advertisement. Also it is interesting to know that 26.7 percent of respondents came to know about the same with the help of business correspondence. 10 percent by friends and the rest by banks

II) Awareness about the benefits under PMJDY

The awareness of the respondents about the benefits obtained to beneficiaries of PMJDY scheme is examined and seven variables were pointed out. The answers were marked in a three-point scale for best expressing their opinion. The first benefit, accidental insurance of Rs 1.lakh has mean 2.3913 and standard deviation 0.82941; the second one is no minimum balance required has 2.8261 and standard deviation 0.52933the next reason is life insurance cover of 30000 with mean 1.9565 and standard deviation 0.78758;interest on deposit has mean 2.6957 and standard deviation 0.62786.The next reason is overdraft facility of Rs.5000 with mean 1.7391 and standard deviation 0.82825;whereas facility of withdrawal up to Rs.10000/-has a mean 1.5000 and standard deviation 0.72265. Finally, availability of Rupay debit card has 2.9348 and standard deviation 0.44233. The benefit of availability of Rupay debit card is the most prominently regarded benefit as it is having the highest mean (2.9348), followed by no minimum balance requirement with mean 2.8261.

The notable point in this regard is that one sample t test results revealed that all the beneficiaries are having good knowledge about the benefits like accidental insurance, minimum balance, interest on deposit and availability of Rupay card as all the p values are less than 0.05 and mean values are more than 2. The beneficiaries are having moderate knowledge about the life insurance benefit of the PMJDY accounts as its p value is 0.710 and also there is low level of awareness about overdraft facility and withdrawal limits as mean value is less than 2 and p value is less than 0.05.

III) Reasons for opening PMJDY account

The study has attempted to describe the reasons for opening PMJDY account. The study identified certain variables and the respondents were asked about their opinion on the reasons or the ground on which they opened a PMJDY account. Friedman test has been used to reach a statistical finding.

The study has also made an attempt to know the reasons for opening PMJDY account. For the study certain variables have been identified and the respondents were asked to express their opinion regarding the reasons for opening the account on a three-point scale. Friedman test has been administered to find out the same.

The results show that the reason of increased savings has a mean rank of 2.63. whereas to avail government subsidy has a mean rank of 2.44 and to

avail wages NREGA has 3.17 as mean rank other reasons have mean rank (1.75). The analysis of the reasons revealed that to avail wages (NREGA) is the most prominent reason to open PMJDY account. The p value (.001) is less than 0.05(**Chi Square= 17.238**), it is inferred that there is significant difference in the attitude of the beneficiaries of the scheme relating to the benefit which they found as a reason for opening a PMJDY account. The savings benefit is the most relevant one with regard to the beneficiaries as it is having the high mean rank (2.63).

IV) Difficulties Faced while Opening the Account

In this study an attempt has been made to know the difficulties faced by beneficiaries while opening account under the PMJDY account. Three variables have been identified and the respondents were enquired to express their opinion regarding on the difficulties faced while opening PMJDY account. Friedman test has been used to reach a statistical finding.

The mean rank of first difficulty ie., lack of awareness is 2.23; second one is lack of education (1.92) and third is delay in process (1.85). The value of Chi square is 2.154 and p value is 0.314; as p value is more than 0.05 it is revealed that there is no significant difference in experiencing the various difficulties faced by the beneficiaries. Lack of awareness about the scheme and its allied details is having the highest degree of difficulty with regard to PMJDY account.

V) Overall Satisfaction Level

The satisfaction level of the beneficiaries marked a mean value of 2.30 on a three point scale with standard deviation 0.695; one sample t test results with p value 0.000 which states that the satisfaction level of the beneficiaries with regard to PMJDY scheme is significantly different. which reveals that the respondents have a good level of satisfaction about PMJDY scheme.

Suggestions

Even though many are aware of PMJDY scheme, the outreach to the beneficiaries is not complete and hence some suggestions are put forward to create the scheme more acceptable. Some of the steps which will be well appreciated can be noted as(i) the banks should make adequate initiatives to create awareness among people about PMJDY scheme particularly about the

benefits of the scheme so as to popularise the scheme. (ii) provide necessary support and awareness drives to the illiterate people to remove the hurdles in opening an account under the scheme. (iii) the scheme should be made user friendly and easy to operate. (iv) The business correspondents should act as consultants to get over the difficulties even after opening the account.

Conclusion

The success of the financial schemes lies with its acceptance by the beneficiaries. The PMJDY scheme is a novel one which has been designed to effect financial inclusion to the maximum possible extent. Yet there are many hurdles which to overcome to reach to the maximum beneficiaries like lack of awareness, difficulty in opening the account etc.,. However many are taken to avail the schemes through many fruitful initiatives from the service providers ie., the banks. But some constraints are there which are yet to be corrected fully. We can also take note of some hurdles in the path of the PMJDY scheme which can constraint the success of similar schemes in future too.

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