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I, Santa Misra, hereby declare that the particulars given above are true to the best of my knowledge and belief.

Santa Misra

31st January, 2021

(Santa Misra)
Publisher

EDITORIAL

It is a matter of huge honour and pride for me to announce the publication of January 2021 issue ,Volume - 8 (1), of the Odisha Journal of Social Science, notwithstanding the various hurdles arising due to the outbreak of the Covid-19 pandemic,. I am also greatly thankful to the members of the editorial board, publication unit and the contributing authors for their tireless effort and indomitable teamwork in the preparation and publication of this volume.

As usual, this volume is also enriched by contributions of authors from diverse fields of interest in social science. Two articles on geriatric psychology have highlighted the developmental philosophy relating to physical and mental health issues of people in later life and meeting challenges of post-retirement adjustment. Both these articles are inspiring for scholars interested in geriatric psychology. Digital finance is one of the most emerging social issues connecting people from the grassroots to elites and aristocracy. The article on digital finance in the Indian context is an adequately monitoring report for the professionals in the field of finance. Further, two articles on the rare health issues like tubercular splenic abscess and retroperitoneal pelvic schwannoma (a rarest of rare case) would cater to the interest of the health care professionals and researchers. Similarly, two articles, one on meditation and the other on Yoga, have significant contributions in understanding a larger perspective of human physical and mental health in the Indian traditions. These articles will provide an interesting reading for the health care professionals. Psychological capital has been reported as a new address of positive psychology not only in work and professional life but also in the social, cognitive, and emotional life of people. Understanding the application of this construct in various fields of human activities and relationships has come out as a prime concern of researchers in psychology and social science. Relating teacher-effectiveness to psychological capital is definitely a new attainment in this field of inquiry. Corona pandemic has put the lives of people in recession. Human resource management is deeply in crisis. The paper presenting the proposed new paradigm in human resource management is definitely a revelation in the field of human resource management during crisis. Since Julian Rotter discovered the concept of locus of control, it has been a researchers' paradise and almost all aspects of human life and behaviour have been shown to implicate with locus of control. The paper connecting locus of control to problem solving and decision making present a new look to understanding the significance of locus of control in human life. Finally,

I extend my sincere congratulation to all the authors of this volume for their creative and thoughtful presentations even during the current crisis.

Santa Misra.

Prof. Santa Misra
Chief Editor

31st January, 2021

Analysis On A Rare Case Of Intra Pelvic Schwannoma

***Dr. P.K KHUNTIA**
****Dr S. SAHOO**
*****Dr. P.S Pujari**

Abstract

This paper is based on a rarest rare case of intra pelvic schwannoma of a 30year old female who was admitted with chief complains of painful menstruation , painful coitus and excessive blood loss during menstruation for last 2 years . Clinical examinations and imaging like cect , mri of abdomen and pelvis revealed an intrapelvic retroperitoneal mass . Patient underwent explorative laparotomy. A well encapsulated retroperitoneal mass was found completely filling the pelvis extending up to coccyx . The mass was lying posterior to the uterus and the cervix displacing these structures forward. Histopathology findings revealed a schwannoma .Pelvis schwannomas are known to arise from certain pelvic organs. However the present case didn't have any organ involvement both on imaging and during surgical exploration. The tumor instead of arising from the nerve endings supplying an organ came from the nerve trunk at s1 s2 level growing gradually and feeling the whole pelvis with subsequent pressure effects on surrounding organs ..

Key words – ***Neurofibroma, Schwannoma, , Retroperitoneal , sacral hiatus , dyspareunia***

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INTRODUCTION

Schwannoma, the neurogenic tumor is a benign soft tissue lesion.it presents various anatomic locations . However, it is an uncommon pelvic retroperitoneal tumor. Search of the world literature shows its incidence less than 60 cases in the world.

- Schwannomas are generally benign
- Cancerous - malignant schwannomas / neurofibrosarcomas.
- The most common - vestibular schwannoma
- The most common areas are:
  - the major nerve of the leg (the sciatic nerve)
  - the nerves at the top of the arm (the brachial plexus)
  - the lower back (the network of nerves called the sacral plexus

Constitutional Symptoms

- Fatigue
- Weakness
- Fever
- Loss of appetite
- Loss of weight
- Back pain

Specific Symptoms

- **Due to Mass-**
  - Dull aching abdominal pain
  - Flank Pain
- **Due to Compression**
  - Back Pain/Radicular Pain
  - Obstructive Features
  - Aorta/Vena Cava
  - Nerve Lesions

On Examination

- Firm to hard
- Smooth/nodular
- Ill defined
- Nontender
- Non mobile
- Not moving with respiration
- Does not fall forward – Knee Elbow posn

Investigations

- Routine Blood Investigations
- Tumour Markers
- Paraneoplastic Syndrome Markers
- USG abdomen and pelvis
- CECT Abdomen / Chest
- MRI
- IVU
- Core Biopsy

Treatment

- The Best treatment for schwannoma is wide surgical excision to prevent recurrence
- Followup with MRI as and when needed very much neccesary
- If associated with multiple tumors – Genetic testing should be done

Management

- Medical Management
- Hodgkins - R CHOP
- Non Hodgkins - ABVD
- Retroperitoneal Sarcoma – AIM , MAID
- Retoperitoneal Fibrosis – Tamoxifen, Corticosteroids, Azothioprim
- Retroperitoneal Metastatic Lymph Node – BEP

Surgical Management

- Retroperitoneal Fibrosis
  - Ureterolysis
  - Omental Wrap
- Benign Cyst
  - Enucleation
- Retroperitoneal Lymph Node Dissection

A brief case history of the subject

- 30 yr , Female
- Date Of Admission : 11.01.18
- Presented with –

i) Pain Lower Abdomen

ii) Painful menstruation for 2 years

iii) Painful coitus

No Known Comorbidities

Past History

- LSCS – 3 years back
- Tubectomy – 1 year back in a village camp

Gynaecological and Obstetrical History

- LMP – 24.11.17
- Regular cycles VD/FCH/11YRS
- 5-7 days , heavy flow G6P3A2L3 VD/FCH/9YRS
- Painful menstruation LSCS/MCH/2½YRS

Examination made

- General Examination
  - Pallor ++, No lymphadenopathy
- Per Abdomen –
  - Scar in the supra pubic region
  - Soft
  - Tenderness over the supra pubic region
  - Firm, ill defined , non mobile mass in the hypogastrium
  - Dullness over the entire pelvic region
  - Bowel Sounds were normal
  - No other lumps in abdomen
  - Per Rectal – Tenderness + - fixed mass , right lateral wall

- Per Vaginal – Tenderness ++ - apparently fixed mass felt through right fornix
- Other systemic examinations like Chest, CVS, CNS and PNS did not reveal any abnormality

Investigations

- Heamatological :
  - WBC – 5400/cumm
  - Hb – 6.7 gm/dl
  - Platelet Count -1,63,300/cumm
- Urea/ Creatinine/Na/k – WNL
- UPT – Positive

Radiological

- **USG abdomen & Pelvis** –
  - Single live intrauterine foetus of 7 weeks, 5 days
  - Heterogenous, hypoechoic SOL – right adnexa
  - CECT Abdomen –
  - Well defined heteroattenuating mass with peripheral calcifications
  - Internal necrotic areas
  - Insinuating into sacral neural foramen

Case report -

A 30year old female was admitted with the chief complains of pain in the lower abdomen , painful prolonged menstruation and pain during coitus for last 2 years . She was looking pale . Her vital functions are within normal limits . On abdominal examination there was a scar in the suprapubic region (previous LSCS) ,tenderness in the pelvis . A firm , ill-defined non-mobile mass was felt in the hypogastrium . There was dullness over the entire pelvic region . Bowel sounds normal . Per rectal examination revealed tender, fixed mass in the right lateral wall .In Pervaginal examination there was a tender fixed mass felt through the right fornix . Hemoglobin was 6.7gm / dl USG , CECT and MRI of abdomen and pelvis showed an intra-pelvic soft tissue mass completely filling the pelvis .MRI showed the mass insinuating into sacral neural foramen. Image guided biopsy was inconclusive .

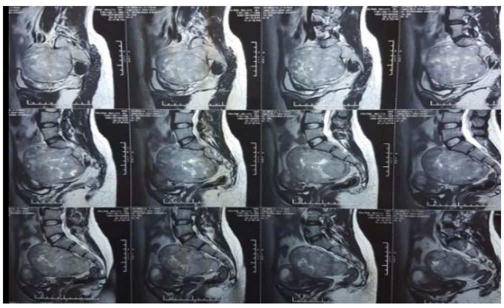

Fig 1: MRI showing peripheral nerves sheath tumor

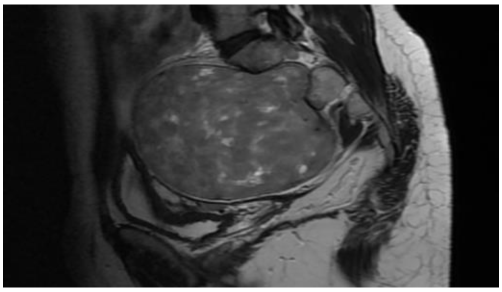

Fig 2: T2W1 Saggital

Well defined , T2 hyperintense lesion with extension into right neural exit foramina at S1-S2 level . Cystic areas are noted within. Thin T2 hypointense capsule

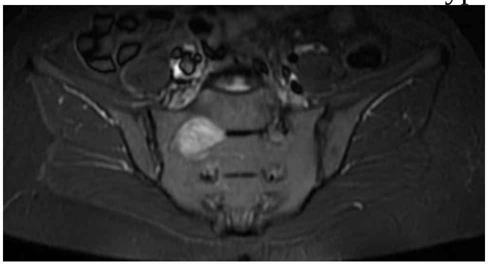

Fig 3: T2FS oblique coronal

Right sacral foraminal widening, T2FS hyperintense lesion.

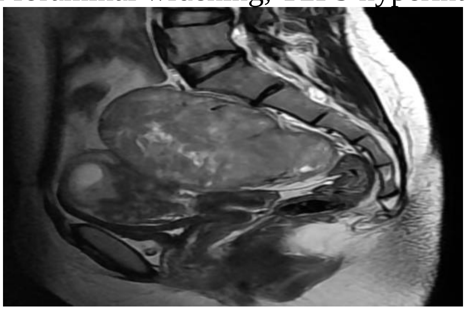

Fig 4 : T2W1 saggital

Uterus anteriorly displaced , G sac noted

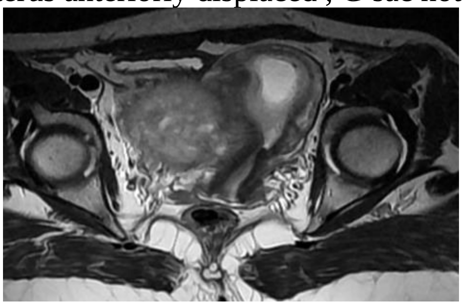

Fig 5 :T2W1 axial

Mass effect on right cervix and fornix, uterus displaced to left

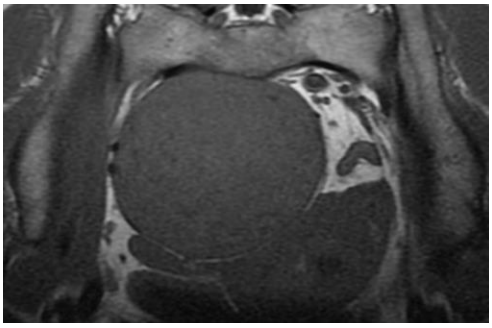

Fig 6: T1 W1 oblique axial

Isointense SI. Well marginated lesion . Abutting right internal iliac artery and veins

A provisional diagnosis of soft tissue sarcoma was made . Patient underwent an exploratory laparotomy through a lower midline incision .

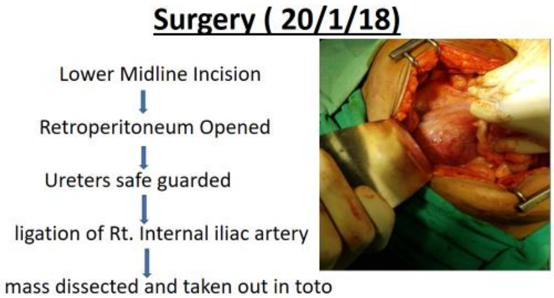

Fig -7: Exploratory laparotomy showing tumor

Intraoperative findings – A mass (15 x 15 x 10cm) completely filling the pelvis displaced uterus and cervix forward and left . The mass was adherent to the rectum, uterus and utero sacral ligaments anteriorly. Also the mass was adherent to the right fornix of vagina. There were prominent veins lying over the surface of the tumor . Right internal iliac artery was adherent to the tumor . Total operative time was 3hrs . There was profuse bleeding during dissection . Ligation of right internal iliac artery was done .

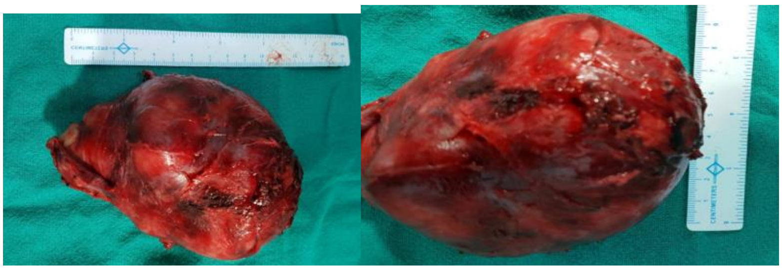

Fig 8 : Resected tumor Pati

Patient had uneventful recovery.

Histopathology showed cellular schwannoma with predominantly fascicular growth pattern and focal whorling . There were spindle cells with buckled nucleus , with indistinct cytoplasmic borders . Sparse mitotic activity present . It was a well- encapsulated tumor .

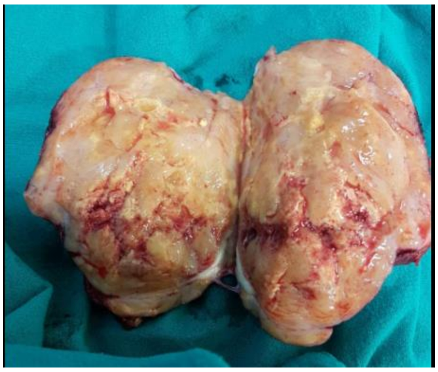

Fig 9: **Gross findings-**

A capsulated cut open greyish brown tissue measuring 11.5*7.5*7.5cm

Cut surface- solid , yellowish , soft to firm .

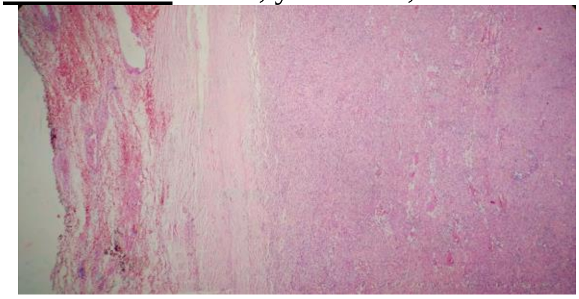

Fig 10 : H &E ,40x- Capsulated structure

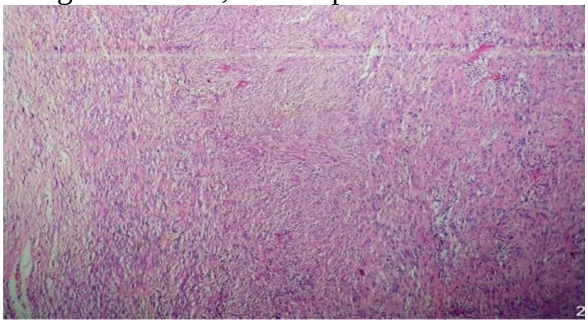

Fig 11 : H & E,100x,Long and short intersecting fascicles

Immunohistochemistry was advised but not done . Follow up after one year has shown patient to be symptom free and disease free.

Summary

- Well encapsulated, T2 hyperintense, T1 isointense lesion measuring 11x8x6cm in presacral space with extension into right sacral neural exit foramina(S1-S2 level) and mass effect s/o neurogenic tumor.
- In view of cystic areas within the lesion likely diagnosis is schwannoma. d/d Neurofibroma(target appearance on T2WI).

Presacral mass differentials:

- Neurogenic tumours
- Chordoma: lytic lesion, T2 hyperintense
- Sacral GCT: lytic, expansile, eccentric, vascular

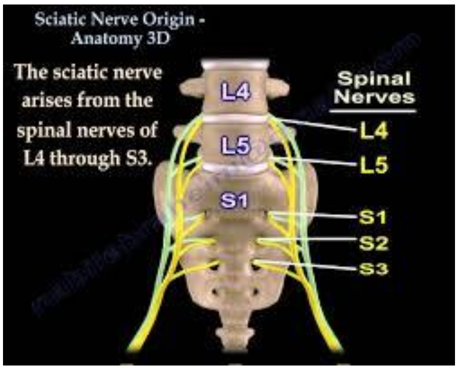

Fig 12 : sciatic nerves

Management

- Correction of Aneamia – 2 units PRBC
- Planned for Surgery –

Suction And Evacuation (dealt by Gynaecologist)

Excision Of Retroperitoneal Mass

Operation Findings

- Solid mass – 15*15*10cm
- Retroperitoneal, Presacral area
- Lower border -S5
- Adherent to Internal Iliac –right, Rectum –Left
- Dilated veins on the surface of the tumour
- The mass was adherent to the uterus and uterosacral ligament anteriorly
- The Mass was adherent to the right fornix of Of the vagina

Post –Op

- Post- op period was uneventful
- Managed with IVF, Antibiotics, Analgesics, 2 units PRBC
- Drain Removed on POD 7
- Discharged on 31/1/18 – POD -10

Follow up

- She was followed up at 3 months following surgery ,she was relieved of dysmennorhea and dyspareunia.
- Further follow up suggested at 6 month with advice for MRI of the pelvis, area of interest being sacral region

Summery

- Retroperitoneal tumor
- Encapsulated

- Markedly cellular lesion
- Predominantly fascicular growth pattern,focal whorling pattern
- Spindle cells with buckled nucleus,indistinct cytoplasmic borders
- Sparse mitotic activity and mild focal atypia
- Hyalinised blood vessels
- Aggregates of foamy histiocytes
- Lymphoid aggregates beneath the capsule

Discussion

schwannoma is a benign soft tissues tumor arising from schwann cells . There are 3 types of neurofibroma / schwannoma consisting of cutaneous , spinal and plexiform variety . Plexiform type has a tendency to turn malignant . Neurofibromas have been classically associated with nf1.Schwannoma has been classically associated with NF2 while Neurofibroma with NF1 . Schwannoma typically displaces the nerve roots but do not envelop it unlike neurofibroma which not only displaces the nerve roots but also encases it .

They are found in various anatomical locations but seldom in the retroperitoneal location in the pelvis . In our case the mass was in the pelvis pressing uterus , rectum and the vaginal right fornix . Patients with schwannoma/Neurofibroma usually do not have any neural symptoms.

Most cases reported till date have been associated with a pelvic organ such as urinary bladder , prostate , the bones (sacrum and coccyx) Psosas muscle etc. In the present case there was no particular organ involvement . The tumor was arising from the nerve trunk lying in the sacral hiatus opposite s1, s2 level filling up the pelvis . Paul et. al.(2012) presented, a case of a female with chronic pelvic pain found to have a sacrococcygeal neurofibroma . Manish et. al.(2000) presented, a case of a 12yr old male with urinary obstruction found to have prostatic neurofibroma . NadKarni et. al.(1999), presented a case of 4yr old boy with low back pain that radiated bilaterally into the L4 and L5 dermatomes . Intra operatively a solid mass was found which engulfed the entire cauda Equina, could not be dissected from the roots . It was a case of plexiform neurofibroma .The patient did not have any hereditary disorder or any cutaneous involvement.

Nerve related tumors in retroperitonium

- **Nerve sheath-** schwannoma , Neurofibroma
- **Sympathetic nerves** - ganglioneuroma ,
ganglioneuroblastoma
- **chromaffin tissue** – paraganglioma
pheochromocytoma

Nerve related malignant tumour in retroperitonium

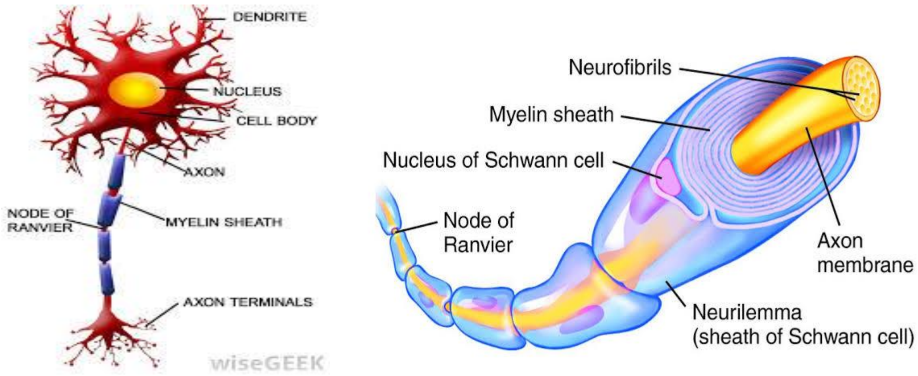

Fig 13 : Nerve related malignant tumour

They are found in various anatomical locations but seldom in the retroperitoneal location in the pelvis . In this particular case the mass was in the pelvis pressing uterus , rectum and the vaginal right fornix.

Benign nerve sheath tumor

- Schwannoma and neurofibroma are two of the common types of benign tumours arising from the nerves .
- Schwannoma rarely becomes malignant.
- Schwannomas typically displace the nerve root but do not envelope it unlike neurofibroma (which not only displaces the nerve roots but also encases it)
- Schwannomas are associated with NF2

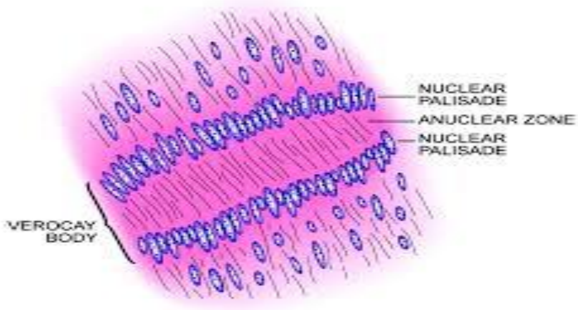

Fig 14 : Schwannoma

CONCLUSION

Pelvic schwannoma / neurofibroma are very rare and usually found arising from one of the pelvic organs. They usually have neurofibromata / von Recklinghausen disease. Our case shows that this tumor can arise with neither any genetic disorder nor from any particular organ, it is important to differentiate between malignant and benign lesions thus influencing a surgical approach whether conservative or aggressive one.

- Schwannoma very rarely can present as a pelvic mass in a lady with dysmennorhea and dyspareunia without producing any neurological deficit .

- Other common conditions presenting as intrapelvic mass like Ovarian tumor ,Retroperitoneal sarcoma, Chordoma and metastatic lesion should be kept in mind
- If histopathology of schwannoma shows any evidence of abnormal mitotic activity there should not be any delay in estimation of tumor markers.
- Schwannoma is a benign disease and surgery gives excellent result

Pelvic schwannoma are very rare and usually found arising from one of the pelvic organs . They usually have neurofibromata / von Recklinghausen disease . Our case shows that this tumor can arise with neither any genetic disorder nor from any particular organ , It is important to differentiate between malignant and benign lesions thus influencing a surgical approach whether conservative or aggressive one .

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The Development of Philosophy of Gerontology with Understanding of Parapsychology in the Context to the Future

***Ryo Takahashi**

Abstract

The philosophy of Gerontology is a practical philosophy to explore a nature of humanity SOUL itself and to practice the learning. Gerontology is science of human philosophy. Daisetsu Suzuki introduced Zen to the world. Zen is originally came from Buddhism. Andhra University has established Department of Psychology and Parapsychology is the only one of its kind in the country in 1967. Dr. Fukurai used Mr. Mita to obtain a memorial image of Kobo Daishi(Kukai). Toshie Osanami reported that these practiced was learned by Yamabushi. Mita's photo was almost presented behind the actual moon. Dr. Motoyama's philosophical system was based on his experiences of meditation. This paper has introduced about the Development of Philosophy of Gerontology with Understanding of Parapsychology in the Context to the Future.

Key words:, ***Gerontology, Parapsychology, Spirituality, Thanatology, Yoga, Zen***

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INTRODUCTION

The definition of "spirituality" is difficult. In English, it is Spirituality, but around 1990 a phenomenon in which an individual awakens to spirituality by entering a book and applying "spirituality" or "spirituality" as translations. Nowadays, spirituality is written in katakana instead of being translated into Japanese. It became as to be. "Spirituality" and "religion" are often confused. However, it is necessary to clarify its definition. Walsh (2009a) is spirituality is defined as “a dimension of human experience involving transcendent beliefs and practice” In other words, it is a "human experience that includes transcendental thinking and practice."(Okuno 2019) The first issue of "Spirit and SOUL Research" (Psychiatric Science Study Group, July 1919) and the first issue of "Psychic World" was first introduced in Japan. The philosophy of Gerontology is a practical philosophy to explore a nature of humanity SOUL itself and to practice the learning. Gerontology is science of human philosophy. That is to say, studies of practical application, seeking various ways of life that can help human beings alive with peace and tranquility (Takahashi 2019).

The Parapsychology Laboratory began at Duke in 1930 after Dr. William McDougall invited Dr. J.B. and Louisa Rhine to Durham (McDougal 1930). At this time, on the coattails of Mesmerism and a public interest in mediumship and other strange phenomena, there was a push in the scientific community to empirically study psychical and paranormal experiences. Thus, parapsychology was born. In the thirty-five years that the Laboratory was at Duke, many words we associate with the paranormal were defined, including extrasensory perception (ESP), telepathy, psychokinesis, pre-cognition, and clairvoyance. J.B. himself was primarily concerned with ESP and many tests of ability were developed, including the famous Zener card test. Even though the laboratory is no longer at Duke, the research continues at the Rhine Research Center in Durham. This exhibit shows a glimpse of the old laboratory: its people, its research, its progress, and its legacy.

Influence of Zen & Philosophy in Education

Daisetsu Suzuki(1870–1966) introduced Zen to the world. Zen is originally came from Buddhism (Suzuki 1964). Buddhism practice was originally from Yoga practice. Kitaro Nishda(1870–1945) was the best friend of Daisetsu Suzuki from their childhood(Kim 2012). Nowadays, Suzuki and Nishida are considered as fundamental philosophy in Japan. Moreover, Enryo Inoue(1858-1919) is known as a philosopher and Educator and royalist in Japan. He is the founder of Toyo University and the creator of Tetsugaku-dō Park (Temple Garden of Philosophy) in Tokyo (Miura 2014). Because he studied apparitions (yōkai) in order to debunk superstitions, he is sometimes called Professor Specter (Yōkai Hakase) and the Spook Doctor.

Kanji Ishiwara (1889–1949) was considered not only as a general in the Imperial Japanese Army in World War II., but also educator of Kenkoku University (Peattie1975). Kenkoku University, or Jianguo in Chinese (traditional Chinese: "National Foundation University"), was a short-lived university in Hsinking (Changchun), the capital of Manchukuo, the Japanese puppet state in occupied Manchuria during the Second Sino-Japanese War. The university was founded in 1938 by General Kanji Ishiwara, and was run by Professor Shoichi Sakuda of Kyoto University. Its purpose was to promote "ethnic harmony" in the region, legitimizing and promoting the Japanese occupation. To this end, students were recruited from Japan, China, Mongolia, Taiwan, Manchuria, Korea and Russia. As well as offering free tuition, the University also provided its students with board and lodgings, and a stipend. The university closed in 1945 when the Japanese forces withdrew. A number of influential aikido practitioners trained and taught at the University, including aikido's founder Morihei Ueshiba, as well. The author and colleagues worked to create Yoga Gerontology at Andhra University in India (Takahashi 2020a, Takahashi2018). Andhra University was the first established Parapsychology in India. The section will introduce about the back ground of the program at Andhra University.

Andhra University

Andhra University has established Department of Psychology and Parapsychology is the only one of its kind in the country in 1967. This department was established for a study of Parapsychology and psychology of Sleep and Dreams. This was founded by

Prof.K.Ramakrishna Rao. Dr.Rao was born on 4 October 1932, in the Delta region of Coastal Andhra, Madras Presidency, India. He did his college and graduate work at Andhra University, Waltair, India (B.A. hons., philosophy 1953; M.A. hons., psychology 1955; PhD, 1962). He was a lecturer in the Departments of Philosophy and Psychology at Andhra University from 1953–58 under the tutelage of professors Saileswar Sen and Satchidananda Murthy. He left in 1958 to come to the United States as a Fulbright scholar. His stay at the University of Chicago was extended a year with a Rockefeller Fellowship with Richard McKeon at the University of Chicago and received PhD and D.Litt. degrees. He returned to India in 1960 as chief librarian at Andhra University (1960–61), but then moved to North Carolina to work with J. B. Rhine at the Parapsychology Laboratory at Duke University, North Carolina and later headed his Foundation for Research on the Nature of Man as its executive director. Prof.Ramakrishna had served as chancellor at GITAM University, Vishakaptnam, India. He returned to Andhra University in the mid- 1960s and in 1967 established the Department of Parapsychology, the only such university department of its kind in the world. In the meantime he had become a charter member of the Parapsychology Association and was elected as its secretary in 1963 and its president in 1965. (He was again elected president in 1978). In 1977 he became the director of the Institute for Parapsychology, but again in 1984 went back to Andhra to become the university's vice-chancellor. The following year he established the Institute for Yoga and Consciousness at Andhra and became its director. In 1987 Dr.Ramakrishna he again became head of the Institute for Parapsychology, where he has remained to the present. Most recently, he has served as the Chairman of the Indian Council of Philosophical Research for the Indian Government. He visited and lectured at universities in USA, Canada, United Kingdom, Germany, France, Greece, Sweden, the Netherlands, Denmark, Iceland, Italy, Japan, Pakistan, Thailand, Singapore and Sri Lanka. In a 2002 festschrift, one of his former students described Rao as "a man of many interests including cross-cultural and cosmopolitan. His writings are a blend of Eastern and Western traditions. They are an attempt to bring about, to use his own expression, the sangaman (confluence) of East-West streams of thought. Dr. K. Ramakrishna Rao is to Indian psychology what Dr. S. Radhakrishnan is to Indian philosophy"(Rao & Paranjpe 2016). Prof. Rao received numerous national and international honors and recognition for his work, which include Doctor of Letters (Honoris Causa) degrees from Andhra and Kakatiya Universities and Doctor of Science (Honoris Causa) degree from Acharya Nagarjuna University.

Life of Fukurai Tomokichi

Tomokichi Fukurai(1869-1952)was a Japanese psychologist and parapsychologist. .. Associate Professor at Tokyo Imperial University, Professor at Koyasan University. Doctor of Letters. It is said to be the discoverer of thoughts. Around 1910, during a period of interest in Spiritualism in Japan, Dr.Fukurai, an assistant professor of psychology at Tokyo University began pursuing parapsychology experiments using Chizuko Mifune, Ikuko Nagao, and others as subjects. Dr.Fukurai published results of experiments with Nagao that alleged she was capable of telepathically imprinting images on photo plates, which he called nensha(Thoughtgraphy). When journalists found irregularities, Nagao's credibility was attacked, and there was speculation that her later illness and death was caused by distress over criticism. In 1913, Fukurai published Clairvoyance and Thoughtography. The book was criticized for a lack of scientific approach and his work disparaged by the university and his colleagues. Fukurai eventually resigned in 1913.

Takeo Hoshi reported at the Dr. Tomokichi Fukurai's anniversary grave attendance commemorative lecture. The title "Mystery of Silence" may be difficult to understand except for those inside the institute. In fact, Professor Fukurai has been silent for a long time regarding the thoughts of the far side of the moon, so Dr. Hoshi presented the situation in the form of an interesting topic rather than a formal talk such as a lecture. It seems difficult to understand unless the fact was started by meeting in front of us before entering the title "Mystery". Dr. Hoshi became a student at Tohoku University in October 1941 during the war. Dr. Hoshi became a college student later than the others. Mr. Kuroda was weak and could not be taken by the soldiers, so he could graduate from university early, and Mr. Nakazawa was called after graduating from university and fought in a series of battles in China. In March 2008, there was a large air raid on Tokyo that killed 100,000 people. From the night of July 9th to the early morning of July 10th, 120 B29s attacked Sendai, and Sendai City was almost destroyed. The war ended on August 15 in 1945, but the university was also closed. Dr. Hoshi graduated in September and went on to graduate school. Under these circumstances, a "book exchange meeting" was held at each faculty and department of the university. Dr. Hoshi happened to go to a book exchange meeting in the Faculty of Engineering, but since it was in the Faculty of Engineering, Dr. Hoshi didn't have a book on biology in his major, but rarely there was a book called "Spiritism" in Fechner's translation. Dr. Hoshi was surprised. And it was Ms.Eiko Nakayama who was in charge of the exchange meeting. This person later became a director of this institute, but the two went into various psychic stories. Ms. Nakayama was close to Professor Bansui Doi, and took the opportunity of his early loss of his son, and attended a memorial service that was often held by Ms. Kobayashi from Morioka (Cole 2013). In the March 1938 issue of "Shufu no Tomo" after the start of the Sino-Japanese War, an article about a séance entitled "Shufu no Tomo" was published. Yae Doi became a worshiper of gods, and uses Toshiko Kobayashi as a medium to invite the spirits of the war dead and talk with their families (Maruyama 2000). Yae Doi was the wife of Bansui Doi and the two of them leaned toward the spiritual world in the wake of the death of their children. It was from Wasaburo Asano, a junior in the Department of English Literature at the University of Tokyo, that Yasui was taught the technique of spiritualism. The séance of the person can be positioned in the genealogy of modern spiritualism. Then, when Dr. Hoshi learned about his enrollment in the Faculty of Science, Doi sensei told him that there was Professor Shirakawa (later the first director of the Institute) in the Faculty of Science, and that Professor Fukurai was also in Sendai. Dr.Hoshi knew Mr. Fukurai well through the magazine "Spirit and Life". Dr. Doi and Dr. Fukurai Being here, Dr. Hoshi had an intuition about the fetal movement of Spirit and SOUL research. There are quite a few people involved in the university who are interested, Mr. Kuroda is a staff member of the Department of Psychology, and his younger brother, Mr. Masahiro, is involved in psychiatric research with a medical student who is

aspiring to psychiatry and his friend Motoyama. Mr. Shiga and Mr. Bansui Doi have been friends of so-called stilts since childhood, and after all the eldest son died, and that was the reason why he had a friendship with Bansui. Professor Bansui Doi was a professor at Second Higher School, and Professor Fukurai was from Sendai Second Higher School, which gave me an opportunity to get to know each other. Based on these personal connections, the formation ceremony of the Tohoku Psychiatric Research Group was first held on May 22, 1945 in Sendai City. Fukurai Psychological Research Institute Report No. 1 "Examination of Thoughtographic Experiments" (revised in 1981, first edition in 1958). This report was a compilation of the original work of the teacher and materials such as records and memos related to the experiment. This was because the experiment on the other side of the moon, which appears as Experiment. "Examination of Thoughtographic Experiments" (hereinafter referred to simply as "Examination"), was conducted by Dr. Fukurai himself in 1964. However, this was not described in "Spirit and Mystery World" published in 1945(Fukurai 1945). Much later, in 1952, Dr. Fukurai asked Mr. Nakazawa to write a typewriter for an English dissertation reporting this experiment. Furthermore, the title of the paper (Study on Nengrapy) was published in the literature section of the 1958 edition of "Ginmi". According to Dr. Fukurai's explanation, "Examination" also states that "the imaginary figure that was simply shaped by the idea of a talented person was copied." It wasn't until much later that he moved to Sendai that he became confident in this regard. Mr. Koichi Mita's family, who cooperated with the thought, donated all the materials related to his experiments to the teacher. Among them was a close-up of the moon obtained in a public experiment sponsored by Gifu Shimbun at the public hall in Gifu City in 1933. At this experimental meeting, Mr. Mita took a picture. Fukurai Research Institute Group proceeded with the research and editing work of "Fukurai Psychological Research Institute Research Report" and published it in Volume
3. The above is the process until the English paper written by Dr. Fukurai himself about the far side of the moon was published in the journal. Now, let's reexamine the "mysteries" involved in the far side of the moon and how they were solved. From Dr.Fukurai’s point of view, the first mystery was that the reverse side of the first month was taken in 1931, but the report paper (in English, first and last) written by the teacher himself about it was 21 years later which was it late until 1952. It was published in the journal of the Institute in 1986, 34 years later, but Dr. Fukurai explained it again which was not a mystery. It was certain that this was linked to the experience of the social presentation of clairvoyance and thoughts that led to criticism and persecution of Scholars and talented people during the time of the University of Tokyo.

In 1945, one year before the experiment on the far side of the moon, Dr. Fukurai used Mr. Mita to obtain a memorial image of **Kobo Daishi(Kukai)(Photo1)**. This is a perspective and a close-up of a historical figure 1095 years ago, but since it is possible to see through something so far in time.


Kobo Taishi(Photo1)   Moon from the back(Photo2)

The next time it may be possible to see through **the moon(Photo2)** far away in space In 1922, Dr. Einstein visited Japan and gave a lecture (also at Tohoku University), and social interest in space and celestial bodies continued, so the moon It seems that he thought that if the perspective / thought on the back side was successful, the interest and understanding of society for perspective and thought would be greatly promoted. Another proof was that Dr. Fukurai wrote a dissertation at the age of 83, the year he passed away, to release the long-standing secret weight and publish a thought of the other side of the moon to the world. (Corrected from Fukurai Psychology Research Institute Bulletin No.25 1999.5)

Toshie Osanami

Toshie Osanami (1863-1907) is a psychic of the Meiji era. Ability person. Born in Tsuruoka City, Yamagata Prefecture. Real name, Toshie. Toshie reviewed her life as follows: “Since I was 20 years old, I ate almost no food, and I only ate raw water." "I had many mysterious phenomena such as taking out various things such as sacred water from the air." She could not enter the school, and when she was a babysitter, she gradually began to speak the words she had predicted. There is a theory that, while consulting with the residents who heard the rumors, they were recommended to start a business as a shrine maiden by the service destination. It is said that she was physically and mentally like a girl even after she became an adult. In addition, gods and Buddha frequently appeared around us, talking and dancing.

Originally a small meal, he hasn't eaten at all since she was 20 years old, and only a small amount of raw sweet potatoes other than raw water. There was almost no excrement. Also, there was almost no sweat or dirt, and my hair and body were always clean even if I didn't take a bath. It is said that the sacred water taken out of the air was filled in a sealed empty box in front of people. This sacred water was effective against all diseases. Shinsui(God’s water) was not given to those who were not sick but for the purpose of chilling and incurable sick people, and they remained empty bottles. About the color of Shinsui : It seems that there were various colors such as red, blue, and yellow. At trial in a court acquitted, it was brown. July 9, 1900 (Meiji 33). A national newspaper reporter turned his skepticism and demanded that the spirit water be drawn in front of him. As a result, she came to the conclusion that she had to admit that the water had entered by itself. In 1895 (Meiji 28), Toshie Osanami was arrested for committing fraudulent acts. She was detained at the Tsuruoka branch of Yamagata prison for 60 days from July, but was released due to insufficient evidence. It is said that various phenomena occurred during this detention period. There was no excrement during the period of detention. He was not allowed to take a bath, but his hair was always clean, had no body odor, and had a nice scent. During the period of detention, he did not eat at all. It is said that "Kamimizu=God's water ," In 1900 (Meiji 33), she was arrested for the third time.

On December 12, 1900 (Meiji 33), the detention was retried at the Kobe District Court. The ruling was acquitted on the grounds of insufficient evidence, but curious attorneys then applied to Toshie Osanami for a personal test, which led to a test for the appearance of Reisui. When I handed over the sealed empty bottle and asked if the empty bottle could be filled with sacred water, Toshie Osanami said he could do it. Prior to this experiment, Toshie Osanami was stripped naked, scrutinized, and confined in a separate room in a closed space. Toshie Osanami, who concentrated his mind in this separate room, said that it was about 5 minutes (Yukichi, the younger brother of Toshie Osanami, said it was about 2 minutes, but according to an article in the Osaka Mainichi Shimbun, it was about 5 minutes) and then an empty bottle. It is said that he filled the dark yellow Shinsui and handed it to the presiding judge. The presiding judge brought back the water. The Osaka Mainichi Shimbun(Newspaper), which reported on the state of the trial, said, "It's strange that Shinsui accumulates from heaven."

Toshie Osanami reported that these practiced was learned by Yamabushi(Takahashi 2020b). Yamabushi's faith is Mountain worship which is a type of nature worship, and is based on the awe that hunting peoples and other peoples closely related to the mountains have for the mountains and the natural environment that accompanies them, and the feelings of being overwhelmed and afraid of the majesty and harsh natural environment. It seems to be a developed form of religion. In mountain worship, it is believed that mountainous areas have spiritual power, and a form is found that uses the overwhelming feeling of the mountains to control one's life. These beliefs are predominantly found in inland mountain cultures, and their outbreak requires mountains with rugged terrain that keeps people away. In areas with such a form of worship, they live a life that depends on all aspects of clothing, food and shelter in the rivers that flow from the mountains and the forest areas that extend to the foot of the mountains, and they always enjoy the benefits of the mountains that they see. On the other hand, people with these beliefs are in an environment where even the slightest carelessness can kill them due to the rugged terrain and natural environment, so the act of falling into a dangerous situation is an act of "damaging the mountain". It is considered that it is contraindicated in the faith and is handed down as knowledge for its own safety. Even in Ko-Shintō(Ancient Shinto or Original Shinto) in Japan, the mountain that holds the mountain or forest is Kanabi(Self Learning Place) because of the blessings obtained from water sources, hunting grounds, mines, forests, etc., and the awe and awe of the magnificent appearance and volcanoes. It is said to be the mountain where the god is enshrined, and it is believed that it is the place where the gods and spirits dwell or descend (God down).Shugendo is an ancient Shinto that has the objects of worship of Kamunabi and Iwakura, as life and spirits dwell in the universe, and mountain worship and Buddhism that include them are combined.

It is also a practical religion that aims to save sentient beings by gaining "experience". Once Leonardo da Vinci said My master is Experience. This mountain practitioner is called Yamabushi because he "practices to get rid of his delusions and gains a virtue by practicing and gains a virtue", or from the appearance of practicing while lying down on a mountain.. Shugendo is an abbreviation for "shugendo" or "practical experiment".

Koichi Mita(1885-1943)

Koichi Mita (1885-1943) is a self-proclaimed clairvoyant in Japan. Born in Kesennuma City, Miyagi Prefecture. One of the "supernatural powers" discovered by Dr. Tomokichi Fukurai

On June 24, 1931 and November 12, 1933, he was alleged to have succeeded in capturing the backside of the moon, which was not visible at the time, but this could not be verified for many years (Takasuna 2012). Comparing the actual backside photo of the moon taken by NASA during the Apollo program with the photo taken by Mita. Mita's photo was almost presented behind the actual moon. The black part reminiscent of the "sea" is projected, the stars that look much darker than the moon are projected with the same brightness as the moon, and the arrangement of the stars is not random and is drawn by human hands. They are so different that they are similar but not similar. Kazuo Kondo's "Introduction to Psychiatric Science" and "Wonder Zone" broadcasted in 1992, which are said to have matched the photographs taken by NASA's spacecraft, and "NASA's photographs", which are said to have matched In reality, it is a photo of Mita, not a NASA photo.

Hiroshi Motoyama

Hiroshi Motoyama (1925-2015) was a Japanese parapsychologist, scientist, spiritual instructor and author whose primary topic was spiritual self-cultivation and the relationship between the mind and body. Motoyama conducted research to obtain objective physical data of kundalini awakening. Dr. Motoyama was Visiting Professor, Graduate School of Andorra University, India in 1969. He invented measuring instruments called AMI (pathway = organ function measuring instrument) and chakra machine (bioenergy measuring instrument), and stated that he was able to obtain certain data. According to yoga doctrine, life energy flows through the body through a passage called the nadi (chakra is the center on the nadi). In addition, in Chinese medicine acupuncture and moxibustion, it is said that meridians and acupuncture points exist on the human body. Motoyama claims that as a result of his research, he came to the conclusion that these concepts transmitted to yoga and Kampo are the same. Similarly, the Chinese concept of Qi and the Indian concept of Prana refer to the same life energy. Motoyama emphasized the meditative practices of Samkhya/Yoga, karma, reincarnation and Hindu theories of the chakras. Dr. Motoyama's philosophical system was based on his experiences of meditation(Motoyama1981). His philosophy was based on the idea that no individual philosophical system is without its faults. Because of this, his philosophy appears to be an eclectic blend of seemingly disparate philosophies, but this is far from the case. His system is centralized upon Samkhya philosophy due to its explanatory efficacy, but primarily because of its utilization by Patañjali. Because of the attention to detail found in the Yoga Sutras of Patanjali, Dr. Motoyama emphasizes the eight steps of yogic training. However, he broadens the scope of samkhya here, extending the ultimate (the isolated Purusha) beyond the limitations of being. Borrowing from Kitaro Nishida, Dr. Motoyama uses the term place to define the field that sustains being itself. This place is beyond the categories of being/non-being and birth/death. In brief, Dr. Motoyama's system is a synthesis of Samkhya (atheistic), Buddhism (non-theistic) and Shinto (theism) that incorporates yogic cultivation, the energy systems of the body-mind as well as faith in God.

CONCLUSION

This paper has introduced about the Development of Philosophy of Gerontology with Understanding of Parapsychology in the Context to the Future. Through this learning process the author has reviewed himself that why I am studying of this subject within Gerontology.

Looking at the reason why Sendai University opened in Funaoka, the name Sendai has a broad view of the Sendai area, and due to the foresight of its founder, Professor Ichiro Hozawa, the university was not established not only for a physical education department,but also other academic fields. What is Sendai? Date Masamune(1567-1636) moved the castle to Sendai from the place where he had a castle on Iwadeyama in 1601, and when he entered Sendai, he said, " Irisomete kuniyutakanarumigiritoya Chiyotokagiraji Sendainomatsu"which means as long as I settle down in Sendai, this territory will only get richer. The place name around here has been called Chiyo (pronounced Sendai means Thousand Generation), but Sendai which means the eternal prosperity of this territory, along with Chiyo no Matsu, will extend for time and eternity. The name of Sendai is found in the Tang dynasty poet's seven-word poet "Senyukan". In the 2nd century BC, the Han Emperor built a magnificent palace called "Senyukan" called Sendai. In praise of its splendor, a poem was sung that was likened to the "Palace of the Twelve Castles of the Five Castles of Kunlun mountain," which is known as a legendary existence in China. When the capital was completed, the hermits who lived in the tributaries of the city built multiple towers where the hermits gathered on a small mountain located to the west of the town. That is, "Sendai" means "to live in the hermits." The author was entrusted with a passionate desire to become an ideal country. Therefore, Sendai University wishes to train "a group of teachers and students who stand on a high lectern and practice to gain a divine work (building a new and unprecedented thing) like a hermit"(Takahashi 2020b). Japanese Martial Arts Judo has been developed from Jujutsu as a Japanese culture and a symbol of the soul. That is, Juvenal wrote that "a healthy body should have a healthy soul," and all of these are "good energy" advocated by Professor

Jigoro Kano. The author believe it will lead to "self-other mutual prosperity" with above theory and concept with action which was written on this paper.

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Digital Finance And Financial Inclusion: A Study On Indian Context

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Abstract

In the present corporate world digital revolution is dramatically changing the face of the financial services industry. Financial institutions are the mechanism in the economic growth and progress in the modern era. In this respect, there is a rapid thrust for financial inclusion, more so in emerging economies, such as India. Digital financial services are vital to the public as it boosts security for their cash and it's more convenient compared to keeping money at home or travelling with the money. However, the provision of digital finance involves the participation of different players such as banks/financial institutions, mobile network operators, financial technology providers, regulators, agents, chains of retailers and clients. The objectives of this research paper at determining the effect digital finance on financial inclusion in the banking industry in India. Digital financial services consisted of agency banking, mobile banking and internet banking while financial inclusion was proxies using credit penetration. The researcher uses the descriptive statistics for this research work. The research employed secondary data, which isanalyzed using correlation analysis. The study used a sample of 10 banking institutions in India. The study found an insignificant negative relationship between agency banking measured in term of the number of agents, mobile banking measured by the number of mobile banking transactions and internet banking measured in terms internet banking transactions with financial inclusion in the banking industry in India. The study concluded that digital finance doesn't have any correlation on financial inclusion in the banking sector in India. The study recommended the adoption of digital financial services bank should create more awareness of such services and offer them at the lower cost to enhance the usage of digital financial services.

Key words*: Financial inclusion, Digital finance, Financial stability, Financial institutions*

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INTRODUCTION

Computerized innovation assumes a basic part in the day by day lives of numerous, especially needy individuals in creating countries. Digital financial services provide the means to overcome such obstacles, and can contribute to national economic growth (Asian Development Bank, 2016) and financialinclusion. Digital finance has been internationally regarded as an adequate means of providing opportunities to promote financial inclusion through reduction of costs of providing these services (Asian Development Bank, 2016). Advanced account administrations are an inexorably turning into an essential part of the nexus amongst improvement and money related consideration. The utilization of computerized money related administrations has become essentially as of late among numerous individuals who have practically zero past involvement with formal monetary administrations (Villasenor, Darrell & Lewis, 2015).

Theexpansionofdigitalpaymentplatformshasofferedtheopportunitytolinkpoorpeople with providers of savings, credit, and insurance products (Radcliffe & Voorhies, 2012). Further, advanced account administrations developments and businesssector improvements have opened open doors for lower-salary individuals with deficient money related administration choices (McKee, Kaffenberger& Zimmerman,2015).

Digital Finance

This refers to arrangement of some blend of money related and installment benefits that are conveyed and oversaw utilizing portable or Web advances and a system of specialists (Peake,2012).AspertheWorldBank(2015),computerizedmoneyrelatedadministrations allude to the utilization of advanced innovations (web, versatile correspondence innovation) to get to monetary administrations and execute budgetary exchanges. Thus, digital financial services generally refer to the far-reaching technologies available to perform financial services from a widespread range of providers to an extensive category of recipients. This is possible by use of digital remote means including e-money, mobile money, card payments, and electronic funds transfers (Asian Development Bank, 2016). Computerized Financial Services (DFS) are basically about sparing cash, getting to credit and protection, and performing exchanges through advanced channels like cell telephones, cards, PCs, tablets, etc etera (Martinetal.,2016).Digital financial payment product sallow users to access funds from far-flung business people, relatives and friends during moments ofcrisis, reducing the like lihood that they will fall into poverty, to begin with (Klapper,El- Zoghbi& Hess, 2016). Advanced budgetary administrations, for example, versatile cash furnish people with more prominent accommodation, protection, and, as a rule, improved security contrasted with putting away money at home or going with money (Villasenor, Darrell & Lewis, 2015). Computerized back likewise assumes an essential part for little organizations as it gives them access to fund alongside secure budgetary items, electronic installment frameworks and an opportunity to assemble a money related history (Mujeri, 2015). Mobile money services are used to keeping money administrations, execute budgetary exchanges and cover both value-based and non-value-based administrations (Martin et al., 2016). Another sort of DFS is web saving money, which alludes to a web entry by which customers can utilize different sorts of keeping money administrations going from bill installment to making speculations (Nicoleta,2009).

Financial Inclusion

This refers to the accessandapplyingsetofadequatefinancialservicesbyhouseholdsand firmsisessentialforadvancementasitcanhelppoorfamilyunitsenhancetheirliveswhile likewise impelling financial movement (IDB, 2015). Budgetary incorporation likewise implies that formal money related administrations, for example, store and bank accounts, installment administrations, credits and protection are readily available to consumersand that they are actively and effectively using these services to meet their specific needs (Klapper, El-Zoghbi& Hess, 2016). Financial deepening on the other hand is the change or increment in the pool of monetary administrations that are custom fitted to the necessity of all levels in the general public (Bharat, 2014). The impact of expanding financial inclusion goes well beyond financial deepening and spans over a wide range of development goals (IDB, 2015).

Money related incorporation is additionally the method for interfacing three mists. That is a physical money cloud which is the legacy budgetary framework where most destitute individuals work today, a computerized cloud where cash is put away in a virtual record and a mental cloud (i.e. the mind) through which individuals decipher and arrange their money related lives (Radcliffe & Voorhies, 2012). Monetary consideration is used in portraying the low popularity of the financial institutions and as individuals have an opportunity to benefit from such institutions especially in accessing budgetary funds from reserves and financial advice as well (Hannig& Jansen, 2010). Budgetary incorporation assumes an imperative part in advancing all around oversaw monetary extending in low- wage states upgrades strength and ability to adapt to stuns, enhance macroeconomic adequacy, and bolster strong and tough comprehensive development (Bharat, 2014).

Financial inclusion is viewed as a vital method for reducing destitution and advancing a nation's more extensive monetary improvement (Buckley & Malady, 2015). Money related consideration cultivates comprehensive development as more fluctuated and open budgetary administrations bolster development and diminish destitution and imbalance. Budgetary consideration bolsters the perspective that advancement in money related part prompts the improvement of the economy all in all (Bharat, 2014).

Effect of Digital Finance on Financial Inclusion

Digital financial services are held out as key money related answers for enhancing monetary consideration (Buckley & Malady, 2015). The methodology of DFS has presented positive effect by initiating neighborhood and rustic economies through expanded cash dissemination, business development and work opportunities (European Investment Bank, 2014). Achieving financial inclusion requires bridging the gap between cash and digital payments (Dayadhar, 2015). Through digital financial services, poor households often need to accumulate sums of cash to invest in their micro-enterprises and to maintain precautionary cash to ensure that unexpected shocks. In addition, once customers are connected to a digital payment system, they are able to transfer money instantly and cheaply to friends, family and business collaborate (Radcliffe & Voorhies, 2012). Andrianaivo and Kpodar (2011) considered the relationship between data correspondence innovation, monetary incorporation, and financial development and found that the spread of cellular telephones reinforces the impact of money related consideration on monetary development, especially in nations where portable budgetary administrations grab hold.

RESEARCH PROBLEM

Digital financial services furnish people with more noteworthy comfort, protection and improved security contrasted with saving money at home or carrying the money (Villasenor, Darrell and Lewis, 2015).However, the provision of digital finance involves the participation of different players such as banks/financial institutions, mobile network operators, financial technology providers, regulators, agents, chains of retailers and clients. The interaction of these actors and the conditions of the regulatory environment and market archetype pose complexities to all participants (Arenaza, 2014) thus negating their role in financial inclusion. Digital finance mechanisms also require a foundation of dependable andproductivebasestomaketheservicesuser-friendly,secure,andcost-effectivemanner (World Bank,2015). Additionally, several scholars have also explored the concepts of digital finance and deepening financial inclusion. A study by Buckley and Malady (2015) concluded that digital financial administrations in developing markets experiences constrained up take and use thus; they may have little effect on financial inclusion. Karpowicz (2014) found that bringing down imperatives on insurance guarantees higher development while money related avoidance can be handled through measures that lower the monetary interestcost.

RESEARCH OBJECTIVE

To examine the effect of digital finance on financial inclusion in the banking industry in India.

LITERATURE REVIEW

According to the theory, financial innovation is a critical motivating force of the financial system, which leads to better economic competence and enhanced economic advantage derived from the new and frequent changes (Sekhar, 2013). Financial innovations define financial developments by coming up with new ways of production, technological solutions,creatingbetterreturnrateshenceboostingthecountry’seconomyingeneral.The theory posits that the innovativeness improves the firms’ competitive edge of a corporate and generates more earnings to the investors (Błach, 2011). Innovation is a tool used to solve,manageandtransfertheentireextraburden.Theapplicationofinnovationspromotes growth of financial entities through improved allocation, efficiency and a reduction of financial and administration costs (Sekhar,2013). The TAM affirms that the systems real utilization is established by each user's behavioral intention for usage and is inspired by an individual’s perception to the system**.** The theory also explains that the perception towards new technology has a direct relation to its functionality as well as the simplicity of the system (Lim & Ting, 2012). TAM considers that acceptance of technology and functionality is influenced by consumer's intentions that establish the customer's perception towards system (Mojtahed,Nunes&Peng,2011). The theory also supports that the recognitions or suspicions about the advancement are instrumental in the improvement of states of mind that will in the long run result in system usage conduct (Lim & Ting,2012).

The dispersion of Innovation hypothesis looks at the rate at which new advancement are spreading, how the new development is spreading and reasons why it is spreading with a specific end goal to research the elements influencing the selection of new data innovation advancement (Monyoncho,2015).

Ranjani and Bapat(2015) analyzed whether individuals who have ledgers alongside access to different wellsprings of credit use financial balances adequately and whether holding financial balances encourage managing an account propensities in these individuals. This examination undertaking was led crosswise over 550 respondents for the most part borrowers of microfinance organizations to find out whether they had financial balances and what their observations about banks were. This study reasoned that basically having record with a bank did not bring about the borrowers utilizing saving money administrations and that they liked to manage organizations that permitted more adaptable administrations than the bank.

RESEARCH DESIGN

The research employed secondary data. Data on digital finance comprised of three digital finance services used in the banking industry in India namely agency banking, mobile banking and internet banking. A sample design is a system or the methodology the scientist embraces in selecting things fortheexample.Thisstudyusedasampleof10 banking institutions in India for the time period of 3 years (2015-2018). The population for this study was made of the 10 banking in India, which are licensed and regulated by the Central bank of India. These banks are SBI, Indian Overseas Bank, ICICI, HDFC, Yes Bank, UCO Bank, Canara Bank, Axis Bank, Vijaya Bank, HSBC. The data collected was analyzed using correlation analysis. Correlation analysis was used to determine the nature and the degree of the relationship between the dependent and independentvariables. Simple linear Regression analysis has been used to study the relationship between the dependent variable i.e. "Y" (Financial Inclusion) and independent variables i.e. " X_1" (Agency Banking) , " X_2" (Mobile Banking) & " X_3" (Internet Banking).

AnalyticalModel

Mathematically, the regression equation was expressed as follows:

$$Y = þ_o + þ_1 X_1 + þ_2 X_2 + þ_3 X_3 + s$$

Where; Y = Financial inclusion determined using credit penetration as a proportion of total loans and advances to gross domestic product (GDP)

X_1= Agency banking determined using natural log of the total number of agents offering agency-banking services

X_2= Mobile banking determined using natural log of total mobile banking transactions

X_3= Internet banking determined through natural log of total internet banking transactions

$þ_o$= Constant

$þ_1$, $þ_2$&$þ_3$ = Regression coefficients

s = Probable error term

DATA ANALYSIS, RESULTS AND INTERPRETATION

Table 1.1 Descriptive Statistics

	Minimum	Maximum	Mean	Std. Deviation
Financial Inclusion (ratio)	.011	1.130	.28285	.334670
Number of agents (ln)	8.7800	10.6100	9.928000	.6640829
Mobile banking transactions (ln)	15.9600	16.3800	16.202000	.1586041
Internet banking transactions (ln)	10.9600	11.7100	11.502000	.2811646

Source: Research Findings

Table 1.1 indicates that financial inclusion had a mean value of 0.283 and minimum and maximum values of 0.11 and 1.130 whereas the average number of agents in terms of natural log was 9.928 and minimum and maximum values of 8.78 and 10.61 respectively. The results on the table also indicate that average mobile banking transactions in terms of natural log was 16.02 and minimum and maximum values of 15.96 and 16.30 while the average internet transactions in terms of natural log was 11.502 and minimum and maximum values of 10.96 and 11.70 respectively.

Correlation Analysis

Table 1.2 Correlation Matrix

	Financial Inclusion	Number of Agents	Mobile banking transactions	Internet transactions
Financial Inclusion	1			
Number of agents	-.128	1		
Mobile banking transactions	-.135	.982**	1	
Internet banking transactions	-.098	.920**	.831**	1

. Correlation is significant at the 0.01 level ***Source: Research Findings*

Table 1.2 shows that agency banking measured by the number of agents, mobile banking measured in terms of mobile banking transaction and internet banking measured in terms ofthetotalinternetbankingtransactionshadanegativecorrelationwithfinancialinclusion.

Model Summary

Table 1.3 illustrates the model summary results

Table 1.3 Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.210[a]	.044	.007	33.590440

a. Predictors: (Constant), Internet banking transactions, Mobile banking transactions, Number of agents

Source: Research Findings

Table 1.3 indicates that the R square (coefficient of determination) is 0.044, which indicates that, the independent variables explains only 4.4% of the variation in the dependent variable (financial inclusion). Thus, 95.6% is explained by other factors not considered by the research.

INTERPRETATION OF THE FINDINGS

The study found that the agency banking, mobile banking and internet banking negatively and insignificantly influences financial inclusion in the banking industry in India. It also indicates that the three forms digital financial services (agency banking, mobile banking and internet banking) adversely affect financial inclusion in the banking industry in India.The study also found that agency banking, mobile banking and internet banking have a weak negative correlation with financial inclusion. Thus, an indication that agency banking, mobile banking and internet banking move in the opposite direction and has a week effect on financial inclusion the banking sector.

As such, Mbutor and Uba(2013) established that growing financial inclusion improves the effectiveness of monetary policy however; the number of bank branches had the wrong signbecausebyopeningbranches,banksmainlypursueprofitsbutnotfinancialinclusion. Thus, opening more branches is a policy objective and there may be clusters of branches, which are under-utilized in numerous locations. Ranjani and Bapat (2015) found that to be able to achieve financial inclusion, it is not enough if bank accounts are opened and by simply having an account with a bank did not result in the borrowers using banking services and that they preferredtodealwithinstitutionsthatallowedmoreflexibleservicesthanthe bank. However, Andrianaivo and Kpodar (2011) found that the spread of mobile phones strengthens the influence of financial inclusion on economic growth, particularly in countries where mobile financial services takehold.

CONCLUSIONS

The findings of the study found that agency banking, mobile banking and internet banking negatively and insignificantly influence financial inclusion in the banking industry in India. This study concludes that agency banking, mobile banking and internet banking negatively affects financial inclusion and that the three forms digital financial services (agency banking, mobile banking and internet banking) adversely and insignificantly affect financial inclusion in the banking industry in India. Overall, the study concludes that digital finance does not have a significant effect on financial inclusion in the banking sector in India.Thus, banking institutions adopt digital financial services to lower operating cost associated with opening and operating more branches to improve their profitability and financial performance and not to foster financial inclusion. Additionally, the study observes that the adoption of digital financial services is more of a competitive strategy and policy used by banking institutions to increase their bottom lines and not a financial inclusion strategy.

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Hrm Innovation Strategies In Recession: A New Paradigm

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Abstract

Large format recession has been a growing international trend in corporate sector over the last decade, with companies. Human Resource Management (HRM) strategies & innovations providing a wide selection of employees, employers, customers, suppliers etc. in all ranges. This paper outlines the transformation of HRM strategies and innovations. Beginning with its inception, the paper is progresses towards its various HRM functions like recruitment and selection of employee, training and development, compensation and benefits, growth of Human, communication, Human Resource (HR) front office and competitive HRM strategies to establish and strengthen its presence in the whole economy. This paper also highlights HRM strategies to counter intensified competition and external conditions like global economic recession, the resultant credit crunch and its impact on employee performance. Further aim of this research is to find out measurement of performance, challenging industrial and economic conditions, what are the growth options to ensure future growth sustenance and profitability?

Key words : ***HRM, Blue Dart Express, BPR TQM,& SPD***

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INTRODUCTION

Human Resource (HR) innovation is the implementation of new ideas, methods, and technologies to better meet the ever-evolving requirements of the organization and its workforce. It's about anticipating future needs and circumstances rather than simply finding a response to a changing present situation. Recession Many professionals and experts around the world believe that a true recession can only be confirmed if Gross Domestic Product (GDP) growth is negative for a period of two or more Consecutive quarters. The agency that is officially in charge of declaring a recession in the United States is known as the National Bureau of Economic Research (NBER). The NBER defines a recession as a “significant decline in economic activity lasting more than a few months.”

HRM Innovations in Recession

“The recession is about the creative Human Resources Management. The HRM Function is asked to bring new ideas, to change the HRM Processes and to develop or change the procedures and this effort has to be cheap or it has to cut the costs of the organization. “The HRM Innovation is easy in times of the business growth, but the recession is not good for big innovative HRM Initiatives. On the other hand, the top management understands the effort to innovate the HRM Processes better. The top management is in the search for the potential cost savings and they count every single penny brought by the line management. The HRM Costs are usually a very significant cost to the organization and the HRM Function has to be proactive. The HRM Function has to focus on unpopular innovations during the recession as the role of Human Resources during the recession is to save money to the organization. The top management expects all the support functions to bring innovative solutions, which will have to make the organization stronger, when the next growth era comes.

OBJECTIVES

The objectives of the study are as -

(i) To understand the fulcrum of HR innovations from current literatures.

(ii) To create a model for HR innovation on the basis of existing literature support.

(iii) To verify, how Indian HR managers prioritize the contents for HR innovations those are aligned to future business.

METHODOLOGY

Through analytical text mining it was found, the basic contents for HR innovations those are extremely relevant to corporate context and then the contents were contextualized to bring to limelight of post crisis HRM scenario.

- Observations are based on primary data.
- No. of samples 100.
- Research carried at Accenture, Ola, SBI Life Insurance, Tech Mahindra.

The most affected HR Processes are the following:

- Recruitment - The first HR Process with the change in the recession. The job vacancies are cancelled and the HRM Function should come with a new recruitment strategy. The organization can hire a new set of skills and competencies to strengthen the position of the organization on the Market.
- Training – The training is cancelled as it is a quick cost cut. The training can be later focused on more specialized training session and more internal training courses can be introduced.
- Compensation and Benefits – The department can be asked to bring a new compensation scheme, which will save the costs and motivate employees to be more proactive.
- HR Front Office – The HR Front Office have to be present at clients all the time as they will need a strong guidance and facilitation during the recession.

The HR Processes are heavily affected by the recession, but the HRM Function has to take this as the opportunity to change and to bring new ideas on the scene. The recession is the best time to design a completely new approach of the organization to its human capital.

HR INITIATIVES IN RECESSION

The HR Function has to conduct several HR Recession Initiatives as soon as the recession is recognized in the organization. The organization can grow rapidly, when the recession ruins companies around your organization. But, when the organization feels the pain from the recession, the HRM Function must start several HR Recession Initiatives. The HR Recession Initiatives have to be focused on the analysis of the current situation and the unlocking the potential for the future growth. The HR Recession Initiatives are not just about the cost cutting, the recession initiatives have to be focused in more areas:

- Cost Cutting
- Key Groups of Employees
- Process Efficiency
- Honest Information for Employees
- Management Consulting

The HR Recession Initiatives must be balanced well. The cost cutting is about the immediate activities to decrease the personnel expenses of the organization, but the HR Recession Initiatives have to be focused on the future as well. The HRM Function has to focus on the honest communication in the recession. The HRM Function must inform the employees fairly about the bonuses, salaries and number of employees in the organization in advance as the employees can prepare themselves. The HRM Function must have a good balance in the HR Recession Initiatives. The employees and managers must feel the fairness and transparency in the initiatives as they can build the trust to the HRM Function.

The HRM Innovation during the recession has to focus on the following topics:

- To optimize the manpower strength
- Reduce the number of employees in the organization
- To take strategic initiatives to increase the productivity and efficiency of the entire organization.
- To work on compensation benefits
- Cancellation of several benefit schemes
- Redesign training and development programs
- To identify the real key employees and to intact them in the organization
- To identify the real top potentials and to strengthen their development program

Key employee helps in minimizing additional costs and it is a really hard task to accomplish. The HRM Function has to have priorities in mind and the strategic impact of the HRM Innovations in the recession time. The role of the HRM Function is not to cut the costs for the time being, but to make the organization stronger and ready for the future growth.

Role of Human Resource in Recession:

The most recent survey, which was conducted among 150 employers in early February 2010, found that other popular cost-cutting measures included:

- Downgrading/canceling holiday party (38 percent)
- Increasing benefits communication (35 percent)
- Eliminating/reducing seasonal workers (25 percent)
- Organization-wide restructuring (23 percent)
- Raising employee contribution to healthcare premiums (22 percent)
- Increasing pay communication (16 percent)
- Restructuring HR function (17 percent)
- Implementing a salary freeze (18 percent)
- Having a mandatory holiday shutdown (10 percent)
- Increasing other employee programs (15 percent)

The percentage of employers that have already implemented salary freezes jumped from 4 percent in December to 18 percent in February. Sixty-one percent of employers reported that they reduced their planned merit increase for next year from 3.8 percent to 2.5 percent.

Recommendations while your employer facing negative challenges during recession:

- Top management should know the contingency plan.
- Do the brainstorming session with your top management and contribute in their strategic planning.
- A complete or partial job freeze, however, communicate to the workforce that the company many continue to recruit key individuals even in difficult times
- Review the employee performance evaluations to determine the key people that company cannot afford to lose.
- Flow of Communicate should be from top to down that will help in making conducive atmosphere within the organization
- Make prepare yourself for individual and group concerns therefore there should be a proper counseling session.
- To maintain a calm atmosphere.
- Review all HR policies, processes and procedures to ensure that they are purposeful and contribute directly to the success of the company.
- Suppose the company has to lay-off staffs ensure that there are no other opportunities for them in other functions or divisions of the organization.
- Advise managers to deal the process of managing change.

Important Changes of HRM after the Recession:

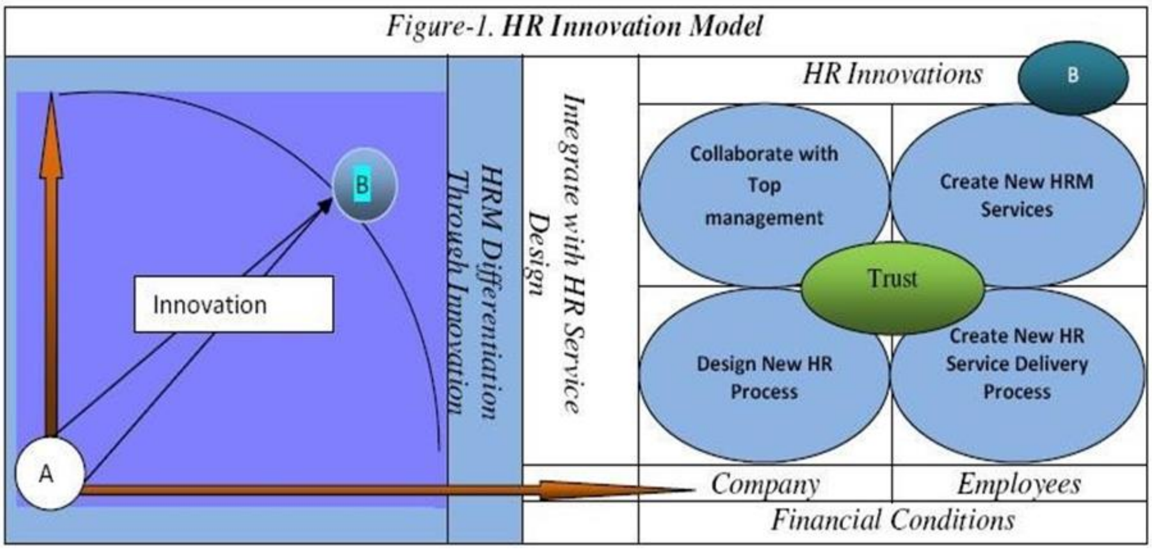
Human Resource professionals are being pulled in two seemingly incompatible directions as they manage the immediate effects of the downturn and prepare the organization for better times. This requires an ability to deliver practical, risk-free, short-term cost-cutting plans and then switch effortlessly to long-term strategies for growth and development. There are five areas where HR professionals need to focus to get ready for recovery. First, embrace new ideas: Organizations need to rethink how they pay senior executives how they reward good performance when what counts as good performance has changed dramatically. They need to think about how to attract leaders who have the qualities for the new environment, leaders who may look very different from the current senior team. Second, ensure good governance: Organizations are coming under increasing scrutiny from not only shareholders, but the public, politicians and the press. Fairness and transparency and value for shareholder or taxpayer money are paramount. Pay and performance need to reflect that agenda.HR needs to be a bold, critical friend to the board, providing guidance and minimizing reputation risk. Third, do unpopular things well: Cutting costs will always be the obvious response to hard times. Redundancies will be unavoidable for many, but there are potential savings to be made in managing people costs more efficiently. This would include better absence management; more rigorous expenses systems; use of contractors; pay; incentives; employee benefits; secondments; and flexible and part-time working. HR needs to be facilitating a more creative approach and offering practical solutions. It also needs to challenge the old recipes for cost cutting, such as cutting training and skilled labor, showing how they undermine future market competitiveness.

Fourth, future-focused workforce strategy: The landscape at the other side of this recession will look very different and the workforce will need to look different. How many staff an organization needs, what skills they must have, what they do and where they do it may all have to change. Despite high levels of unemployment, those skills may not be readily available. So, HR needs to develop a future-focused workforce strategy and a plan that shows how to build, buy or borrow resources. Fifth, energies the firm: Even if recovery is on its way, the future climate is not going to be the benign one of pre-crisis days. Companies will need to be creative, innovative and agile if they are to prosper in this new world. Recessions are not good preparation for that approach as they tend to knock the breath out of organizations, sapping people's confidence and motivation. HR needs to tackle the emotional health of the organization and look for ways to encourage staff engagement and idea-generation.

Focus on Opportunity for HR Innovation

The recession is an opportunity for HR professionals to step and contribute strategically. The HR management has to focus on unpopular innovations during the recession as the role of HR during

the recession was to save money to the organization. Under this contradictions HR must have to innovate is the realization of everyone. But, in innovating HR, there no model because critical organizational factors as well as integration aspect creates lot of confusions. With the constraints and contradictions, it has been attempted to build the model



(Figure 1)

In doing so the author assumed HR innovation as an ideal stage wherein one side constraints and challenges, in other side dire innovation needs. Movement of HR from the origin (A) to state (B) would lead HR to innovative HRM (position-B at both side of figure-1). In doing so, first, HR must differentiate its status from the traditional practices through innovation of common contents of HRM. In developing the common contents HR department must integrate the HR service design through instilling trust in each and every activity taken by HR division. For successful HR innovations a holistic approach must be taken by considering the following factors as the whole in the HR innovation process.

From the company perspective-

- Collaboration with top management
- Design new HR Process from the employee’s perspective
- Create new HRM Service
- Developing New HR Service Delivery

All processes should be guided by the financial condition of the company because financial security for the employees is must. The HR innovations must entail collaboration with top management; along with integration with the business goals, vision, missions of company; strategic plan and culture of organization and companywide communication. The other design of new HR process; create new HRM services; developing new HR service delivery would basically be the matter of concern of human resource management and development.

Practices from the Most Innovative Organizations

The most innovative companies really do think differently, here's how they develop a culture of creativity. Recently, the Institute for Corporate Productivity published a study surveying some of

the top companies and people in the fields of management and innovation. They examined some of the best people management practices at organizations known for innovation and found several ways that those companies develop and manage their human capital. In summarizing their findings, here are 10 human capital practices that drive innovation:

I. **Use Technology to Collaborate and Share Knowledge.** Collaboration drives creativity and innovation, and social media and conferencing technologies can help bring people together (or virtually together) more often for that collaboration.
II. **Promote Innovation as an Organizational Value.** The most innovative companies didn‘t just luck into hiring creative people; they placed creative and even average people into creative cultures.
III. **Include Innovation as a Leadership Development Competency**. Part of building an innovative culture is having leaders who value creativity, and are creative themselves.

IV. **Tie Compensation to Innovation.** The jury is still deliberating the influence of incentives on creativity, but their use in organizations sends a signal that innovation is valued. That signal is an important part of culture building.

V. **Develop an “Idea-finding” Program**. Innovative companies build a system that taps into the collective knowledge of everyone and lets everyone promote good ideas.

VI. **Fund outside Projects**. It might sound counterintuitive to allow funding to develop projects that are technically outside the organization, but as market boundaries continue to blur, strategic innovation partnerships become even more important.

VII. **Train for Creativity.** Creative thinking skills can be developed and the most innovative companies fund training programs to develop them.

VIII. **Create a Review Process for Innovative Ideas.** Even the best ideas don‘t come fully formed. There is a process to refining, developing and identifying the ideas with the most market potential. Creating a review process allows this to happen and signals that innovative ideas are valued.

IX. **Recruit for Creative Talent**. Especially at the undergraduate and graduate levels. The war for talent is slowing shifting its focus from quantitative minds to creative ones.

X. **Reward Innovation with Engaging Work.** Research demonstrates that companies that are able to identify their most creative employees can enhance their creative ability by providing them autonomy to work on projects that are naturally interesting to them.

Prognosticating the Future of HRM Innovation

It is well known fact that ‘how to innovate HR is a global thinking of today’. In prognosticating the future HRM innovation, here we considered three set of factors on which the opinions of HR managers need to be scrutinized. They are:

Perceived (Post Crisis) Organizational Performance- Let us scrutinize the opinion of the Indian HR professionals and compare the pre-crisis and post crisis perceptions on organizational performance. The respondents (HR professionals of India) opined that innovation was not criteria of performance at pre-crisis period but at post crisis period innovations is considered as the first criteria of organizational performance. Thus, in the post crisis period profitability, market share, financial strength, sales and level of activity, growth rate revenue, operational efficiency, level of level productivity have occupying the place central performance criterion but opposite of the post crisis situation

Post Crisis Roles for HRM Department- In regard to post crisis role of HRM department, 70 percent HR managers opine HR department must have to strive for excellence. 80 percent says that HR department must play the role of pro-activeness, need to consider this department as the success-oriented department for organization where the people serve. 70

percent opined that HR can anticipate change, 60 percent opined that HRs Coaches during the post crisis, and also 60 percent opined HR is playing the role in building partnership during the post crisis period .

Usual Concern for HR Innovation: While asked to the HR managers about the prime concern for HR innovation, 60 percent said employee should be keep busy. 66 percent said that HR should listen to employees; 69 percent said that job rotation and placement to other department, 59 percent of HR managers said that identification of real top performer is must. 69 percent of HR professional opined that job modification for flexible work schedule is moot point of HR innovation and 75 percent opined in developing rehiring policy and by creating a rehiring policy is would help HR in innovating HR. 90 percent of them are suggesting that squeezing work week and employees deferred reward policy are the point for innovation. 70 percent of HR professionals are realizing that saving the company's image efforts is the point of HR innovation. 60 percent of HR 7 professional suggested that motivation is a point of adopting innovation in HR.

IMPLICATIONS AND LIMITATION

The study indicates that the departmental perspective occupies central position in innovating HRM. Employee engagement perspective occupies second aspects; the third aspect is management of image of the organization, and in fourth is the HR alignment to strategic goal.

Though, the study bears some limitation for sample inadequacy, but the implications cannot be neglected. The study may help to start innovating HRM. The professionals as well as researchers would be able to initiate further research on HR innovation very strategically by following the base points which are identified in this study.

Innovative HR practices for survival

In this rough and tumble world, many stumbles and a few fall often because the rate of change in their marketplaces outpaces their organizational capacity keep up. Naturally enough, this has led a number of organizations to experiment the new and innovative ways to survive and thrive. Organizations have to consciously embrace opposites- chaos and order, change and stability, flexibility and control. Such organizations, confronting this paradoxical situation, are the innovative organizations. In order to be successful, the organizations at all levels have to focus on innovative practices that are original, exemplary, successful, adaptable, new solutions gained from experience and those that build competencies and capabilities for superior and winning performance today and simultaneously create log-term fertility for innovation of business ideas and strategies for future. Some of the Innovative HR practices which could be implemented for revival and survival are:

I. Employer branding and Customer engagement: In today‘s highly competitive business environment, companies are vying with one another in attracting, recruiting, and retaining the best brains and become an employer of choice. It is the best brains or quality workforce keeps the organization moving. In such a context, ‗employer branding has become sole proactive and long-term strategy with a transparent message to promote the organization as an employer of choice. By becoming an employer of choice it not only can attract and retain best talent but also attract prospective customers too. Revenue comes from the existing customers. Organization should plan effectively to engage the existing customers and acquire new customers. The focus should be on how to fiercely protect customer base and spot potential customer mining with existing customers. To acquire new customers, put best sales talent for new customer acquisitions.

II. Cost optimization, People investment and employee centric initiatives: Avoid knee jerk cost cutting measures or hiring freeze which will impact adversely the productivity, salience the employees, customers and organizational brands leading to revenue loss, instead see a way through to optimize the cost. Cutting training budgets can be seen as a quick way to save money during downturn but this the right time for organizations to investing in the skills and talents of its people for enhanced skills and abilities could be the best guarantee of future prosperity. Cost- effective approach of investing in developing could be followed by the organization. Not only talk about creating an employee-centric organization but need to provide a working example of how it‘s done. Organization provide conducive and flexible work environment so the employees need to feel that this is a great place to work‘. As the quality work place impacts directly on the issues of customer service and productivity, an increase in employee satisfaction results in an increase in customer satisfaction thereby leading higher profitability for the organization. Creating an informal workplace by itself is an innovative way of getting best out of employees. Cross functional orientation, recreational and help desk facilities, flexi-timings, profit-sharing, no class composition, buddy system, compulsory training days, adventure sports are a few examples of innovative HR practices. Instead of workforce reduction or layoffs flexible work arrangements such as tele-working, telecommuting, job sharing, compressed hours, staggered hours, and annualized hours could be followed. Employees could be encouraged to take sabbaticals for skills upgrading and educational studies.

III. Implementation of advanced Technology: The introduction of amazing new technologies has increased the speed at which other organizations will copy the best practices to that extent that it is necessary to speed up the rate of innovation in business. Technology helps organizations to coordinate the complex task of HRM. HRM solutions are available in flexible, web-based modules like: Employee Performance Management Software including e-appraisal, Training & Development, Goal allocation & Tracking, Multi-Rater Feedback, Performance linked bonuses etc. some of the software support various HR functions are- Instant HR Software 2.0.94, ERP Flex- HR 1, the Garuda Preference Profile 2, Human Capital Management including employee database (HRIS), employee self-services, Payroll manager, online compensation planning etc, E- recruitment and Strategic HR tools including succession planning, Manpower planning, leadership effectiveness Surveys and employee satisfaction Surveys etc.

IV. Implementation of Green management initiatives: As explained earlier, Green management initiatives become an important factor in forward-thinking businesses around the world. Focus on Green HRM as a strategic initiative promotes sustainable business practices that involves undertaking environment friendly HR initiatives resulting in greater efficiencies, lower costs and better employee engagement and retention which in turn, help organizations to reduce employee carbon footprints by the likes of electronic filing, car-sharing, job-sharing, internet or teleconferencing to cut down on business travel, virtual interviews, putting Summary Plan Descriptions (SPDs) or other company information online to reduce printing, recycling, promoting the reduction of paper usage, implementing wellness programs around proper nutrition, fitness, and healthy living, telecommuting, online training, energy-efficient office spaces and etc.

V. Use of social media for employee recruitment, retention, and engagement: Integrating social technologies into their employee life cycles, from recruitment, skills development and employee engagement to employee exit help organizations to thrive better. Social media is enriching human resources from an administrative function to a highly engaging business partner that has a significant impact on effectiveness of an organization‘s workforce and its ability deliver against key strategies. Combined with cloud computing and mobility, human resources is becoming an exciting and creative area that business can leverage to maximize their people capabilities. HR department can make use social media channels such as LinkedIn, Twitter and Face book for various purposes such as communication, branding, promoting evens, background checks, employee actions, benefit communication, weekly HR blog, research, recognize employee achievement and emergency notification so on.

Empirical Evidences

This section provides a few empirical evidences of the HR practices implemented by the best Indian Corporate entities working for 2017. Considering the demanding times faced by organizations as a result of the economic slowdown, companies like Blue Dart Express, Bajaj Finance, MakeMyTrip, NIIT, MindTree and Philips took up several initiatives like enhanced communication, career progression assistance, training programs, building leadership pipeline, structured framework for rewards and recognition, among others, to hold on to valuable employees for example:

National Institute of Information Technology (NIIT) put a greater focus on headcount, costs and productivity. Also, to heighten employee engagement and boost morale, the company created a structured framework on rewards and recognition, recognizing small successes as well as demonstrated behavior in line with NIIT's values & beliefs. Blue Dart Express, India's largest transportation and Distribution Company, too had to tighten its belts and undertake some cost-conscious activities, like putting a freeze on hiring and restricting recruitment to customer-facing functions only to sail through the tough times. At the same time, to mitigate the damage caused by loss of valuable employees, the HR proactively stepped in by engaging them in various projects where there is visible individual growth and helping them achieve their long-term goals while retaining existing talent. The company also enhanced its communication strategy. Bajaj Finance too focused on communication to tide over the tough times. Make My Trip: To achieve high level of engagement, the company rewards exceptional performers with "hyper-performance" schemes, which gives innovative rewards, like overseas team off sites, for achieving short business goals.

FINDINGS

But the key findings can be summarized as follows:

I. HR possesses "An inadequate understanding of the relationship between workforce reduction and business goals".
II. Quantitative performance measurement is seen as a key priority – with over 90% of organizations either having or planning implementation of such systems.
III. Boosting productivity without increasing employee costs is another major priority – with a focus on training, more stringent performance appraisal and process innovation. One could conclude that the emphasis is upon cost reduction and increasing productivity. Understandable in these interesting times, but the question must be: "Are there other elephants in the room?"

OBSERVATIONS

The Last part contains a few concluding observations on the analysis made in the earlier sections and indicates a few areas of further research.

a) Concluding Observations: The global economic slowdown has brought to the forefront of organization the concepts of viability and survival which at these times can be a desperate pursuit. Organizations are desperately trying to survive and the sad reality is that their survival has required major challenges in policy and strategy. In previous times, innovation was accredited as a step towards growth and success but in the present scenario promoting innovation and implementing new ideas successfully is as much about survival as progression. Innovative HR Practices are as important as technological innovation for the survival and growth of the corporate sector world over.
b) Issues for future Research: During recession HRM has to bring in innovative ideas and solutions which will lead to stronger organization, when the next growth era comes. Some of the practices they could focus on:
    a. Effective employee management focusing on values and processes and finding new ways of engaging people by instituting measures such as emotional quality management, stress management, spiritual leadership, spirituality at workplace, lean leadership etc at different levels of the organization.
    b. Strategic cost management rather than short-term cost cutting by using Management innovative techniques such as Business Process Re-Engineering (BPR), Kaizen, Total Quality Management (TQM) , quality circles, Balanced Scorecard, competency Mapping, employee learning, Employee engagement, Knowledge Management, Talent Management, lean management.

CONCLUSION

With the rapidly changing technological, socio-economic and politico legal environment & the trend towards globalization of business & industry, effective management of human resources has become a very challenging job. There is on denying the fact that human element is at the centre stage in all economic activities. Thus, management of HR. encompasses not only employment & training etc. but also make HRM innovation & strategies which are prerequisites to attainment of higher quality & productivity. The present report on HRM innovation & strategies" is a modest attempt to present a comprehensive treatment of concepts & measures of HRM innovation & strategies .HRM is the challenging task in recession time. Recession is not the time of Boom; in recession time organizations have the opportunity to re-innovate the organization in the form of such as

I. Recruiting & selecting the highly qualified persons /staffs.
II. Efficient training provide to the employees.
III. To establish calm atmosphere. (The mean of calm atmosphere is to develop such types of environment that every employee performs their duties & responsibilities with honesty.

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Meditation Reduces Eating Disorders in Dancers: An Analysis on ballet dance

***Dr. Chiiho Sano**

Abstract

Active physical activity in adolescence is thought to contribute to the maintenance and improvement of mental health, but on the other hand, many people have mental health problems such as depression. In this way, the relationship between mental health and exercise is a complex mix of long and short sides, and there are still many issues to be verified. Especially in ballet, there is a high tendency for eating disorders because of the belief that lighter weight is better. Therefore, overseas, many researchers have taken up the tendency of eating disorders in dancers, but eating disorders in her rehearsal dancers are still a problem. Eating disorders in dancers are considered common, with data showing that one in eight dancers and one in six ballet dancers suffer from eating disorders. And most of them are suffering alone without being able to consult with anyone.

Thus the purpose of this study is to investigate and analyze the reality of eating disorders and its effect on mental health of the dancers. In addition, there is an attempt to focus on yoga and meditation (originated in India) and its benefits among reed dancers. Accordingly to examine the relationship between Yoga and meditation upon the mental health of dancers to prevent them from eating disorders in reed sense.

Key words: ***Ballet, Yoga, Eating Disorder, Meditation, Mindfulness***

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INTRODUCTION

A short history of yoga in India

While yoga asanas are immensely effective and helpful, yoga is more than the asanas or poses it is known for today. Yoga is a spiritual discipline that concentrates on science that focuses on achieving harmony between an individual's mind and body. The word Yoga first appeared in the oldest sacred texts, the Rig Veda and is derived from the Sanskrit root "Yuj" which means join or unite. According to the Yogic scriptures, the practice of Yoga leads an individual to the union of consciousness with that of universal Consciousness. It eventually leads to a great harmony between the human mind and body, man & nature.

Maharshi Patanjali, considered the Father of Yoga, was the first one to systematize the practices of yoga in, what is believed to be, the second century BC. Through his Yoga Sutras, he disseminated the meaning of yoga, and the knowledge it has to offer. This yoga was called Raja yoga. He formulated the Astanga yoga or the eight limbs of yoga, which included yamas, niyamas, asanas, pranayama, pratyahara, dharana, dhyan, and samadhi.

In the 3rd Century BCE, the word "yoga" became common in other religions like Jain, Hindu, and Buddhist writings. In Mahayana Buddhism, the practice of yoga for both spiritual and meditative use was known as Yogachara which consisted of eight significant steps of meditation called "insight".

Yoga later became widely valued because of the Indian nationalist movement as a way of building up pride and cultural identity. Today, Yoga is practiced worldwide by millions of people in many forms and variations. The idea of using yoga for treatment of diseases, physical fitness and to achieve freedom from stress is a modern, and rather, superficial perspective. In ancient times, yoga was not just a means to remove diseases.

Helping man to flourish completely is yoga. Helping the individual potential to blossom to its fullest is yoga. For this, all aspects of the individual – physical, mental, spiritual, intellectual, and emotional aspects have to be addressed. Just treating the body would be a symptomatic approach that will, eventually, lead to other problems not far down the road to recovery. Yoga helps you realize that you are one with the universe around you i.e. your existence is not separate from the world around you. Once you attain this state of awareness, you will be liberated from the sufferings of the world, and achieve a control over your body, mind, spirit, and even, your destiny. This path to self-realization and actualization is the true aim of yoga.

Common points and differences between yoga and ballet

Yoga and ballet have different roots, in that sense they have nothing in common. But on the other hand, as the human anatomy is the same everywhere, they have a lot in common, as do all dance and fitness traditions. So, yoga postures used as the foundation for ballet dancing or any other dance disciplines.

Let's start with some important similarities between ballet and yoga. In some way, they are both rooted in elongating and aligning the body, with symmetry, balance, and strength finding homes both on the mat and in the wings. Especially if you're on a break or in an off-season, yoga can help dancers maintain their flexibility and balance, keeping the body open and muscles engaged. Many of yoga's traditional standing poses, like Standing Bow, Standing Dancer or Standing Head to Knee, target muscles that are used for developers, while the upper arm strength gained from Downward Dog and Plank are beneficial for partnering. Of course, sometimes even the greatest dancers have tight spots, which yoga can unwind to improve overall range of motion.

In Western, physiological terms, "flexibility" is just the ability to move muscles and joints through their complete range. It's an ability we're born with, but that most of us lose. Our lives are restricted and sedentary, so our bodies get lazy, muscles atrophy, and our joints settle into a limited range. But in yoga, "flexibility" is an attitude that invests and transforms the mind as well as the body. Yoga does far more than keep us limber. It releases tensions from our bodies and minds, allowing us to drop more deeply into meditation.

On the other hand, there are some major differences between ballet and yoga. Ballet is all about motion – elegant, graceful, short repetitive movements are what makes the dance beautiful. It is about rhythm – it will take you time to learn how to follow it. We should know that ballet needs persistence, you will most certainly feel inadequate and clumsy in the beginning but the key is not to give up. What ballet develops is your coordination, concentration, even memory. I would say it develops your ability to handle stress as well. Ballet requires determination and hard work but it is proven that no other dance or sport develops and trains at the same time so many muscle groups. Ballet can be so harsh on the body that it causes injuries that can be healed and soothed with yoga. I think that the reason is because practicing ballet requires you to focus your mental energy on where your body is in space.

Despite the magic that happens through the few things ballet and yoga have in common, the biggest perks of yoga come from elements that aren't just physical. Yoga's greatest benefits are mental ones—meaning that it is a way of cross-training that keeps your body physically engaged and your mind at rest, a fascinating, invigorating combination for dancers. Simply put, yoga isn't just a way of keeping extensions high and your core tight: Yoga creates freedom in the body. It allows you to check in with yourself mentally and physically, and follow how you feel rather than catering to a specific technique—which, in turn, can help your dancing.

Channel the power of breathing

There is no denying that ballet dancers, whether you're dancing professionally or are training, have stressful jobs, and encounter high-pressure situations on an almost-daily basis. What is discussed less often are the negative benefits stress has on the body: Not only can high stress lead to anxiety and depression, a "stress response" also suppresses the immune system, making you more likely to catch a nasty virus that will make rehearsal unbearable.

An easy way to combat this is to evoke a "deep breath". According to researchers at Harvard University, "The focus of breathing helps you focus on slow, deep breathing and frees you from distracting thoughts and sensations." Relieve tension and relax your mind and body. It also helps to relieve pain. Everything a dancer can absolutely benefit from.

Meanwhile, the benefits of breathing aren't just mental: When you link breath to movement, simply put, moving becomes easier. It allows you to harness your energy, and do more with less effort.

Find your peace of mind

Ballet is driven by the pursuit of perfection. But yoga is precisely the opposite: It's about moving as you are, following how your body feels rather than forcing it to conform to a technique. Good technique is crucial to any professional or aspiring dancer, but you can accepting your body, your personhood, and even your “flaws” help you reach new technical heights.

Yoga teaches you to tune out the self-critic, which gives you a refreshed sense of clarity to look at yourself honestly, rather than bashing yourself unnecessarily. When we let go of expectations, we open ourselves up to possibilities. Unlike ballet, there’s no emphasis on competition, which means that it gives you an outlet to exist as you are. The result, you’re a more confident dancer. As a result, yoga makes you stronger, smarter, and calmer, which lets you focus your energy and effort where it matters: On dancing.

Listen to your body

One thing dancers are particularly bad at is listening to their bodies. They will push themselves to the absolute extreme. They will keep working on something, despite feeling a little niggle here or there, until that niggle becomes a serious injury taking months to heal, instead of a couple of weeks rest it would have taken to soothe the original niggle. Because it’s so easy to fall behind in your training when you take even just one week off, and they are scared. Scared of being left behind, scared of not being at peak performance for that audition, scared of their fellow dancers gaining an advantage. You have to look at the bigger picture. 2 weeks of rest, then coming back and working hard to regain what has been lost, compared to months of not dancing, followed by slow and repetitive rehab, then getting back to class and feeling years behind, is a small price to pay. Sadly some injuries are career ending.

Yoga helps you to really be in tune with your body, to know what it wants, what it needs and what it doesn’t. Yoga unites mind and body. Some days during practice, an area can feel unusually tight, and you may not be able to deepen a pose as much as you usually can. Because you’re taught not to judge your body, you learn to accept. To trust in your inner voice that that is not what your body needs right now, to just let it be. To understand that pushing your body beyond its current capabilities is harmful, some even say it’s a form of abuse. We have to treasure our bodies, it’s the only one we have.

What Are Eating Disorders

Eating disorders are illnesses in which the people experience severe disturbances in their eating behaviors and related thoughts and emotions. People with eating disorders typically become preoccupied with food and their body weight. Eating disturbances may include inadequate or excessive food intake which can ultimately damage an individual’s well-being. The most common forms of eating disorders include Anorexia Nervosa, Bulimia Nervosa, and Binge Eating Disorder and affect both females and males.

Disordered eating issues can develop during any stage in life but typically appear during the teen years or young adulthood, most often women between the ages of 12 and 35. Classified as a medical illness, appropriate treatment can be highly effective for many of the specific types of eating disorders. However, the symptoms and consequences can be detrimental and deadly if not addressed. Eating disorders commonly coexist with other conditions, such as anxiety disorders, substance abuse, or depression.

Types of Disordered Eating

The three most common types of Eating Disorders are as follows:

Anorexia Nervosa-The male or female suffering from anorexia nervosa will typically have an obsessive fear of gaining weight, refusal to maintain a healthy body weight and an unrealistic perception of body image. Many people with anorexia nervosa will fiercely limit the quantity of food they consume and view themselves as overweight, even when they are clearly underweight. Anorexia can have damaging health effects, such as brain damage, multi-organ failure, bone loss, heart difficulties, and infertility. The risk of death is highest in individuals with this disease.

Bulimia Nervosa-This eating disorder is characterized by repeated binge eating followed by behaviors that compensate for the overeating, such as forced vomiting, excessive exercise, or extreme use of laxatives or diuretics. Men and women who suffer from Bulimia may fear weight gain and feel severely unhappy with their body size and shape. The binge-eating and purging cycle is typically done in secret, creating feelings of shame, guilt, and lack of control. Bulimia can have injuring effects, such as gastrointestinal problems, severe dehydration, and heart difficulties resulting from an electrolyte imbalance.

Binge Eating Disorder- Individuals who suffer from Binge Eating Disorder will frequently lose control over his or her eating. Different from bulimia nervosa however, episodes of binge-eating are not followed by compensatory behaviors, such as purging, fasting, or excessive exercise. Because of this, many people suffering from BED may be obese and at an increased risk of developing other conditions, such as cardiovascular disease. Men and women who struggle with this disorder may also experience intense feelings of guilt, distress, and embarrassment related to their binge-eating, which could influence the further progression of the eating disorder.

People with anorexia nervosa and bulimia nervosa tend to be perfectionists with low self-esteem and are extremely critical of themselves and their bodies. They usually “feel fat” and see themselves as overweight, sometimes even despite life-threatening semi-starvation (or malnutrition). An intense fear of gaining weight and of being fat may become all-pervasive. In early stages of these disorders, patients often deny that they have a problem.

In many cases, eating disorders occur together with other psychiatric disorders like anxiety, panic, obsessive compulsive disorder and alcohol and drug abuse problems. New evidence suggests that heredity may play a part in why certain people develop eating disorders, but these disorders also afflict many people who have no prior family history. Without treatment of both the emotional and physical symptoms of these disorders, malnutrition, heart problems and other potentially fatal conditions can result. However, with proper medical care, those with eating disorders can resume suitable eating habits, and return to better emotional and psychological health.

Problems with Ballet Dancers

Why dancers are prone to eating disorders

We've seen it portrayed in movies, in literature, in art and in theatre - the dancer who's obsessed with her weight. Whether in secret or in public, many of us dancers have argued against this stereotype, contending that it supports a negative cultural view of dance, while simultaneously identifying with it on a personal level. It's an inner conflict that each dancer has felt.

Perhaps it's because we seriously dislike that our life-giving art form is being categorized and stereotyped in such a way that casts it as life-robbing. And the duality comes because we also know that it's true. Dance does see a higher proportion of participants affected by unhealthy self-image. As a matter of a fact, as dancers, we're three times more likely to know someone who's battled an eating disorder, according to a meta-analysis of 33 studies released between 1966 and 2013. And now it's clear then that eating disorders are a real problem in the dance industry. It's an unfortunate fact.

The ballet dancer Physique

Often, young girls enter into ballet and stay through until they are young adults. As their bodies develop, they begin to worry about how that will affect their performance and movement. Because ballet puts an intense emphasis on physical appearance. Every aspect of your body is critiqued while practicing, rehearsing, and performing. Your body and movements suggest a story through dance. And dance is a highly competitive, high-pressure and physically demanding profession. There is an implicit competitiveness among dancers. And Ballet dancers, both male and female, are typically expected to look and be very thin in physique. It is also expected that female dancers be "light" and "float" as they dance or are lifted by male ballet dancers.

In classical ballet, there is popularly believed to be an ideal body type for women, with the jobs going to tall, slender women with long necks, long legs and short torsos. The stereotype that a dancer must be elegant and lean persists. Therefore, there is extreme pressure from teachers and peers to lose weight, which eventually turns into anorexia nervosa. And, ballet dancers' uniforms are often leotards, and costumes are form-fitting, so there is added pressure to be thin. Then, Ballerinas become vulnerable to self-consciousness about their bodies, and they face increased risk of anorexia, bulimia nervosa and other eating disorders. As a result, Ballet dancers have a significantly higher risk of developing eating disorders than their non-dancing peers.

When perfectionism becomes obsession

Generally, someone who develops an eating disorder has a predisposition, with several factors at play. According to previous studies and data, Eating disorders are more likely to start when a dancer has one or more of the following: a tendency to be a perfectionist, a traumatic life event happen, an obsession with social media and a constant habit of comparison, family communication issues, a mood disorder (high levels of anxiety or a struggle with depression), or being involved in an organization or group that places high importance on physical appearance, DNA(as there is a genetic linkage on chromosome 1. The eighth reason) and a fixation on dieting.

Ballet is an art form that revolves around the body, and it takes a lot of practice and dedication. For ballerinas, "it is of course the ballet culture," which is competitive and demanding, says Linda Hamilton, a New York psychologist who has worked with ballerinas with eating disorders. But "you might also have a personality predisposition," she says. "A perfectionist personality can make the dancer intolerant of any physical changes."

While perfectionism is part of the temperament some people are born with, dance further cultivates it. The perfectionist is highly motivated, self-disciplined and conscientious, with high performance standards—all the qualities needed to be a good dancer. Yet there is a dangerous line where perfectionism becomes problematic and the dancer begins to lose perspective.

It can be detrimental to women and men who critique and compare their bodies to others. The environment of ballet can increase a dancer's awareness of their body, their shape, and that of others. Therefore, they become hypercritical of themselves, and feel shame and guilt because they are not living up to their own expectations and those of others. The love they had for dance eventually starts to fade away. Thoughts become very black-and-white: If they aren't perfect, they're a failure.

This problem of eating disorders has created a minor industry of nutritionists and therapists specializing in dancers' emotional and physical problems. Despite increasingly sophisticated methods, however, eating disorders in ballet remain extremely difficult to treat.

Mental problems peculiar to ballet dancers

They noticed that most students denied having an eating disorder, even when they showed symptoms of anorexia or bulimia nervosa. The researchers canceled their survey after 70 percent of the dancers dropped out of the study because they started to encounter trouble with the school. "One out of two dancers suffer from an eating disorder," Hamilton says. "It's still an ongoing problem and it needs to be addressed, because once ballerinas develop an eating disorder, it's hard to recover." And more than 20 years later, ballerinas remain exposed to the same problems.

The pressured world of ballet encourages driven personalities, offering a life that is largely confined to the studio and its mirrored reflections, a life that is determined by the orders of authority figures like teachers, choreographers and company directors. But, people attracted to dance may be looking for that kind of structure.

Dancers who negotiate the psychological and physical pressures of ballet training and of performing in some companies tend to be eager to please, she said, and may believe they are disciplined and passionate enough about their art to be able to disregard their need for food. What makes the problem even more serious for women is that physiologically, as reproductive mammals, their bodies fight to preserve a minimum amount of body fat. Despite demands for change from dancers who have experienced problems and from psychologists specializing in eating disorders, the stereotype that a dancer must be elegant and lean persists. Ballet is an art form that revolves around the body and requires a lot of practice and dedication. In exchange for perfection, it is also easy to induce the disease of eating disorders. Unfortunately, eating disorders are very common in the ballet profession, but you shouldn't let them steal your love for dance.

Ballet Dancing and Eating Disorders

Ballet Dancing and Eating Disorders Ballet dancers have a significantly higher risk of developing eating disorders than their non-dancing peers, so much so that the prestigious Royal Ballet School in London, England publishes an Eating Disorder Policy online. This policy suggests that students are more likely to become eating disordered because of a tendency "to conform to the stereotype of the 'perfect dancer'" and also responds to this challenge with protocols for identifying students with disordered eating and for helping to rehabilitate them.

Much has been made of the ballet school environment as a weight-obsessed subculture; however, ballet school matriculation is also associated with a family history of eating disorders. This suggests that the high rate of eating disorders amongst ballet students is due to the interplay of environmental and genetic factors. Furthermore, the likelihood of a ballerina developing an eating disorder depends on the specific ballet school she attends, as it has been shown that those at highly-competitive institutions which prepare students for a professional ballet career have higher incidences of eating disorders than those with a more academic focus1. This may be due in part to intrinsic levels of perfectionism – a trait which correlates highly with anorexia in particular – being higher in girls who attain the standards necessary to enter the more competitive schools.

It could be that what happens inside the particular school can make the difference between a young person remaining healthy or developing an eating disorder such as anorexia or bulimia, but the jury is still out. For example, "thinness-related learning" experiences – such as the promotion of dieting, comparison between peers, and weighing and conducting skin-fold tests during dance class – can lead to the expression of eating disorder symptoms.

And a perfectionist personality can make the dancer intolerant of any physical changes. Sometimes, the disorders start early, as young as 12, because the curves that come with puberty don’t fit the ballet look. If the individual goes through puberty and has a lot of problems with her weight, it is very unlikely she is going to make it as a dancer. People have to realize that the child is not going to make it if they are not thin. Mothers and teacher should start thinking about whether the risks are worth it.

In addition, depressive symptoms can complicate the picture: a dancer who scores highly on a depression inventory is also more likely to perceive pressure regarding food choices and appearance, risking the development of an eating disorder. Given that the risk of developing an eating disorder depends at least to some degree on the academic and psychosocial characteristics of ballet schools, they must play a role in the prevention of eating disorders, developing policies similar to that of the Royal Ballet School mentioned above. They should monitor students’ levels of preoccupation with their weight, shape or food, as well as depressive symptoms, and have to assess levels of perfectionism with questionnaires to establish which students might be most at risk.

Teachers should avoid criticisms or jokes about the weight or food and should show empathy with their students when they are forced to display their bodies publicly and to each other. In general, there should be an understanding that ballet students are being exposed to specific stressors related to their appearance at a time in life when self-consciousness is at its peak, and the risks which go along with this reality should not be ignored.

When a ballet dancer is identified as having an eating disorder, she will require the same multi-disciplinary team involvement that anyone with anorexia or bulimia needs, but the cooperation of the dance school is essential as well. If she is underweight, dancing may have to be stopped or at least curtailed in combination with nutritional therapy to allow weight restoration to occur.

This is bound to cause significant psychological stress, especially for a dancer who hopes to have a career in ballet, and supportive talking therapy must be provided. As weight is restored, a graded, supervised return to activity may be appropriate as long as the person with the eating disorder is medically and psychologically stable.

Benefits of Yoga in Dancers

Boosts health habits

Originating in ancient India, Yoga gained popularity in the western world in the 1980’s, and is now, much like the practice of Pilates, an essential training and body conditioning method in dance companies around the world.

Dancers are usually health-conscious people—their careers and training demand it. But yoga is a gentle reminder to do what feels good. When you're conscious of your body, what it feels, not just what it has to do, you become healthier. You crave foods that create energy and stamina, you learn to rest when your body feels tired, and you learn to check in with yourself: Dancers are often people-pleasers by nature, so learning to develop a healthy practice of self-love can change the mind. It makes you stronger, smarter (yoga improves memory, reaction time, and coordination), and calmer, which lets you focus your energy and effort where it matters: On dancing.

Ballet is demanding both mentally and physically; luckily yoga can help with both. Yoga is not only beneficial to dancers because of the physical challenges it presents, but also because it is a discipline of the mind. Many performers deal with mental and emotional stress, most of which generates anxiety and nerves surrounding auditions, performances and finding the often difficult work / life balance.

Whether you are a student or professional, modern dancer or contemporary dancer, a yoga practice is an investment in the sensitivity and wellness of your instrument It is a somatic practice—an exercise in observing the body from within through first-person perception. It is an opportunity to deepen your kinesthetic awareness—your consciousness of the placement and movement of your body in space. It is also focused time to integrate body, mind, and soul in a breath-centered and dynamic experience. The role of breathing and mediation within the yoga practice is perhaps the key to yoga's ability to merge physical, spiritual and mental fitness. This is the number one benefit of Yoga practice.

Meditation

What is meditation

Meditation is a precise technique for resting the mind and attaining a state of consciousness that is totally different from the normal waking state. It is the means for fathoming all the levels of ourselves and finally experiencing the center of consciousness within. Meditation is not a part of any religion; it is a science, which means that the process of meditation follows a particular order, has definite principles, and produces results that can be verified.

In meditation, the mind is clear, relaxed, and inwardly focused. When you meditate, you are fully awake and alert, but your mind is not focused on the external world or on the events taking place around you. Meditation requires an inner state that is still and one-pointed so that the mind becomes silent. When the mind is silent and no longer distracts you, meditation deepens.

Meditation has often been described as a panacea for many ills. As that may be the case, all the benefits are an outcome, not the goal of the practice. Better mental and emotional maturity, greater intellectual and creative capacity and better health are only some of these aftertastes.

The goal of meditation

So what is the goal of meditation? The removal of a veil of non-understanding, of absence of clarity and the inability to see things as they are. This can only be done by getting to the bottom of the problem, i.e. systematically removing all pre-stored notions ideas and beliefs. Acquiring the skill to perceive every moment as a new one. For instance, not seeing a tree as a preconceived notion of a tree, where the brain instantly classifies it as an object with a green crown and roots running deep into the earth. That done, we move on to the next thing that comes into our line of attention, where we'll do the exact same thing with all we come across during our day.

What does this manner of perceiving the world represent? That we aren't really living our life as it is presented to us, with its myriad fragrances, tastes, shapes, colors, textures and sounds. We pass them by, losing out on the beautiful experience offered to us every moment. We don't see the hues of green in the crown of the tree, the shape of its leaves, the sound of the wind ruffling in them, their fragrance. All this is lost, it is little wonder that we go to sleep dissatisfied, discontent. We may have spent the day looking for satisfaction and magic in material pursuits, but truly our senses must engage with nature so as to feel alive.

Exactly the same happens with the people in our lives. We are not seeing them for what they are, but as our idea of them. Little wonder that relationships become constrained and difficult as we are closed to the humane, naturally changing character before us, we are instead focused on a rigid concept we hold.

To undo this process and become completely available to life in all innocence — as it unfolds — is called meditation. To have absolute clarity and understanding, the ability to see things as they are, ever changing, ever renewed, stripped of our own superimpositions is the art of meditation.

Meditation for Dancer

We are taught how to move and behave in the outer world, but we are never taught how to be still and examine what is within ourselves. Therefore, we remain strangers to ourselves while we are interested in others. This lack of self-understanding is one of the main reasons why our relationships with others seem to go wrong, and that is why confusion, disappointment and impatience are so frequent in our lives. It is true that the whole of the body is in the mind, but the whole of the mind is not in the body. Except for the practice of meditation, there is no method to truly develop control over the totality of the mind.

Meditation is a practical means for calming yourself, for letting go of your biases and seeing what is, openly and clearly. It is a way of training the mind so that you are not distracted and caught up in its endless churning. Meditation teaches you to systematically explore your inner dimensions. It is a system of commitment, not commandment. You are committing to yourself, to your path, and to the goal of knowing yourself. But at the same time, learning to be calm and still should not become a ceremony or religious ritual; it is a universal requirement of the human body.

Dancers and mind-body awareness

UC Berkeley researchers tracked how closely the emotions of seasoned meditators and professional dancers followed bodily changes such as breathing and heart rates. And they found that dancers who devote enormous time and effort to developing awareness of and precise control over their muscles -- a theme coincidentally raised in the ballet movie "Black Swan" -- do not have a stronger mind-body connection than do most other people. By contrast, veteran practitioners of Vipassana or mindfulness meditation -- a technique focused on observing breathing, heartbeat, thoughts and feelings without judgment -- showed the closest mind-body bond, according to the study recently published in the journal Emotion. "We all talk about our emotions as if they are intimately connected to our bodies -- such as the 'heartache of sadness' and 'bursting a blood vessel' in anger," said Robert Levenson, a UC Berkeley psychology professor and senior author of the study. "We sought to precisely measure how close that connection was, and found it was stronger for meditators."

The results offer new clues in the mystery of the mind-body connection. We believe it demonstrates if we are more in tune with our bodies, we can better respond to them, listen to them, and make choices that keep us healthy. If, however, we are not in tune with our bodies, then things can go awry without us being aware of what’s taking place inside.

Researchers theorize that dancers learn to shift focus between time, music, space, and muscles and achieve heightened awareness of their muscle tone, body alignment and posture. "These are all very helpful for becoming a better dancer, but they do not tighten the links between mind and body in emotion," Levenson said.

I believe meditation heightens our awareness. It’s not that meditating means our lives will go perfectly and never veer off course. But we are probably going to be more aware of what's taking place within and around us rather than be filled with confusion.

By being more in tune and aware of our bodily sensations and of how we are feeling physically and emotionally, we can then make better choices to fix what’s happening inside of us. But if we’re not aware, we’re more like puppets; individuals who allow life to happen to us. Meditation cuts the puppet strings. It empowers us to identify what in our lives requires change. It helps us to be more aware and in the long run, healthier and happier. And no doubt, the way we think and feel affects our physical bodies.

The essence of meditation

Although there are many different meditation techniques, this wouldn't have any meaningful impact to us if we didn't comprehend the true goal of meditation. Everything we seek – health, wealth, happiness and genuine well-being – stems from deep within us.

That is essentially the true goal of meditation: to tune our minds away from the clutter of thought that frequently occupies our mind and get in synch with our inner conscience. We develop a deeper awareness of ourselves as well as everyone (and everything) around us. However, every meditator knows that the mind is the biggest obstacle to achieving this self-awareness. It is unruly and undisciplined. It doesn't like being guided towards a clear, disciplined path. However, the goal of meditation is to be consistent and persistent.

The wise meditation masters of yore taught that the goal of meditation isn't to abide forever in a bliss bubble – the goal is to foster well-being and, ultimately, end suffering.

What benefits can meditation actually offer dancers

Science shows that meditation's myriad benefits range from physical health to emotional well-being. Now, what are the benefits for dancers specifically?

To begin with, it has healing effects. The technique works by calming the brain's limbic system, explains physical therapist Brent Anderson, PhD. "The limbic system is where we get fight, flight, freeze," he says. Even brief meditation triggers the relaxation response, which boosts well-being, cognition, immunity and more. A 2013 study by the Benson-Henry Institute for Mind/Body Medicine at Massachusetts General Hospital and Beth Israel Deaconess Medical Center showed that the relaxation response actually changes how genes involved in immunity, metabolism and insulin are expressed.

The second, it can calm pre-performance jitters. It can change your relationship to dance. You're able to go into roles more objectively. It allows you to know your worth. And it's not a competition. Especially for dancers, it can be difficult to give up the quest for perfectionism during meditation. Many people approach practice as a way to modify something about themselves. There is nothing wrong with it, so try to meditate on self-criticism. We can use meditation as a moment to be grateful for the life we have.

What and how it helps

Regular meditation practice can help with focus, depression, and anxiety—and all it takes is 10 to 15 minutes of dedicated time a day. Meditation teaches us to feel the energy of our emotions, rather than identifying with the emotion itself. When we take time to sit down in a quiet space and tune in to how we truly feel in our body, not emotionally in our head, we're able to allow more energy flow without latching on to self-defeating thoughts that perpetuate negative feelings.

Mindfulness Meditation

Meditation has been around for about 2,600 years, but recently, it's having a moment in the spotlight—specifically, mindfulness meditation. Derived from Buddhist teachings, mindfulness is the practice of paying attention to present internal and external experiences happening in and to your body. This is not a universal cure-all, but there are so many amazing side effects that have been studied, witnessed, and quantified over the last decade. And the benefits of mindfulness have been tracked via neuroimaging techniques, psychological studies, and more, all of which uphold its effectiveness.

As a dancer, mindfulness is all about technique and artistry. For many dancers, the relationship with their needs as a dancer is transcendence. I often ignore my pain to find this transcendence. Dancers are more interested in dancing than in their own well-being. In fact, dancers stop listening to what they say altogether. Instead, I'm paralyzing my body with painkillers, working on intense training plans, and being as busy as possible. It's as if you're avoiding yourself.

Their issue is how they treat themselves. To do this, we need to know how dancers can build a healthy relationship with the body. Dancers need to be taught to listen to themselves. Corinne Haas's "Mindfulness for Dancers" says that. This book teaches dancers how to develop a positive relationship with themselves by listening to themselves while dancing, and before and after that.

Developing a positive relationship and being in constant dialogue with yourself as you train are key components to evolving into a healthy, mature dancer. Dancer didn't have to push through the overstimulation or the pain to be an exceptional dancer. We don't have to die for it. They only had to love dance and love themselves at the same time.

CONCLUSION

Since classical ballet is an art that seeks aesthetic value in body shape and appearance, eating disorders should not threaten the lives of dancers, even though they require a body shape that is different from the average person. Some professional dancers do not have an eating disorder, but just because they are not classified as an eating disorder does not mean they are safe.

An eating disorder has a set of diagnostic criteria and is diagnosable by a doctor. Disordered eating encompasses various behaviors such as restricting food intake, restricting food groups, having rigid rules, bingeing, purging and over-exercising. Disordered eating can be really complicated.

Most ballet schools have incorporated nutritionists and other programs to help dancers stay healthy, but the skinniest dancers are the ones who are getting cast in lead roles. As a result, dancers are forced to stick to their bodies.

To address eating disorders in ballet, the whole environment has to support that, including teachers and choreographers at ballet schools. They have to educate dancers, to prevent them from developing dysfunctional eating habits or relapsing after treatment.

It was also found that the higher the mindful "awareness" of ballet dancers, the less likely they are to have an eating disorder. Mindfulness meditation is increasingly being used to treat physical and psychological problems and is expected to be a more important treatment for dancers.

From this, it is necessary to actively adopt yoga and practice mindfulness meditation so that more dancers can continue to dance in a healthy manner, and it is necessary to carry out intervention focusing on awareness.

Ballet leaders, parents, or therapists who see dancers need to be aware of eating disorders. We have to tell new stories to dancers that show them how to have a healthy relationship with themselves. With our passion for helping dancers combined with our excellent knowledge and experience in this very niche area, we have to offer you the right information on enhance your performance, prevent injuries, accelerate rehab, improve body image and recover your mind and body.

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Psychological Capital and Teacher Effectiveness: Evidence from Secondary School Teachers

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Abstract

Teacher effectiveness is one of the primary concerns of the teaching-learning process. Arising from many prior studies about the positive contributions of psychological capital (PsyCap) to different professional efficacies, the present study examined its impact on teacher effectiveness. The participants were 120 experienced secondary school teachers who were administered questionnaires on PsyCap and teacher effectiveness. The data were subjected to multiple regression analyses having PsyCap attributes as predictors of teacher effectiveness skills. The results pointed out that each of the teacher effectiveness skills was positively influenced by the PsyCap attributes explaining the variances in the range of 20% to 33%. Some of the teacher effectiveness skills like coming well prepared to the class, positive behaviour toward students, high expectations about students, and using creativity in classroom teaching are strongly influenced by the PsyCap of the teachers. It is also found that self-efficacy is the most effective PsyCap for the teachers followed by optimism, hope and then resilience. The findings of the study has strong implications for both students and teachers in enhancing the teaching-learning process.

Key words***: psy cap, Hope, Self-efficacy, Optimism, Resilience, Teacher-effectiveness***

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INTRODUCTION

Martin Seligman (1999) proposed the new science of Positive Psychology as a rescue to the troubled human beings. The aim of this science is to enhance the self-efficacy of the individual, focus on how to exploit the strengths rather than on weaknesses, look for opportunities instead of threats, and activate functional, efficient and holistic approach to life (Seligman, 2002). Under the banner of positive psychology, Luthans et al., (2004) identified the dimensions of psychological capital (PsyCap) which is defined as the positive and developmental state of an individual characterized by high self-efficacy, optimism, hope, and resiliency.

<u>Concept Elaboration of PsyCap</u>

H	E	R	O
Hope	Self-Efficacy	Resilience	Optimism
A sense of energy to preserve towards your goals through proactive planning	A belief in your own ability to produce positive results and achieve self-defined goals	A positive way of coping even when it seems that there are no solutions to negative situations	Being and remaining positive about the likelihood of personal success, now and in the future.

Hope. Hope is an important component of the PsyCap related to the physical and mental health people. It is the ability to deal with the trouble and distress. According to Peterson and Byron (2008), hope is positively associated with performance, leadership, commitment, job satisfaction, and work happiness. Harvey et al., (2007) found that hope comprised of three components like power, goals, and path, which provides realism and challenge to achieve the goals. Hope is the ability to determine, illuminate and follow the best way to success. People with high levels of hope have the capacity to deal with all kinds situations. Luthans et al. (2007) argued that hopeful individuals have high energy to identify their goal and develop alternative pathways to attain these goals. It is also found that hopeful people are considered as independent thinkers (Luthans, et. al., 2004).

Self-efficacy. Self-efficacy is an individual's belief in his or her innate ability to achieve goals. Bandura (2009) defined self-efficacy as a personal judgment of "how well one can execute courses of action required to deal with prospective situations". Self-efficacy beliefs determine how people feel, think, motivate themselves and behave. The sources of self-efficacy according to Goleman (2006) are mastery feelings, vicarious experiences, verbal persuasion, emotional and physiological states, and imaginable experiences. The individual development of self-efficacy beliefs has its roots in early contingency experiences, in the use of degrees of freedom, and in the experience of success and failure depending on appropriate causal attributions. These basic experiences also hint at the most effective educational approaches.

Resilience. Third important component of psychological capital is resilience. According to Luthans et al. (2007) resilience is the capability of the individuals to strike back from uncertainty and failure. Masten and Wright (2010) referred to resilience as the process of positive arrangement and modification in difficult and tough environment. Individuals with high resilience have the ability to take risk and overcome the risk. They are optimistic, humorous, curious and energetic towards life. These individuals are innovative, like new experiences and use creative exploration. Kappagoda et al. (2014a) characterized resilience as "a positive force that might be utilized to counter the negative events by adding the extreme positive events". Enzi and Ibrahim (2012) stated the three basis of resilience as (Cs): connectedness, coherence, and control.

Optimism. Seligman (2007) originates the theory of optimism as a positive behavior. Optimism is characterized as making stable, global and internal attribution towards achievement of goals. According to Seligman (2007), optimists are those who anticipate that positive things will happen in life. However, pessimists are those thinking about the negative things in life. Self-assured person has a feeling that the positive and constructive events and occasions happen as consequence of their own behaviour and practices. Optimism is an activity that is related to achieve the target and self-regulation. Therefore, optimist's sense positivity comes in reaction to their behaviour and actions. Seligman (2007) stated that the individuals who have positive attitude towards incidents, an internal stability, global attribution and inward steadiness are optimists. Totterdell et al., (2006) found that the characteristics of stress are positively mediated by the optimism. Simarasl et al. (2010) found that optimism is a broad or common belief that good events occur more than bad events in the future.

Hence, researchers in the field of PsyCap became interested to study how to maximize investment in human resources and how to make the optimal use of human abilities in the work environment (Avey, et al., 2011). This outlook gained interest of many researchers in the management of human resources, because of its positive impact on many personal and organizational variables, such as productivity, motivation, performance, commitment, and the quality of work life (Sin & Lyubomirsky, 2009; Mortazavi, et al., 2012 Etebarian, et al., 2012). During the past two decades, enormous researches have been carried out on PsyCap and its functional significance on human activities, behaviour, and performance. Several studies have also reported on the significance of teachers' PsyCap on students' behaviour, performance, and future orientation. In view of those studies, the present research is an attempt to examine the impact of PsyCap on the effectiveness of secondary school teachers

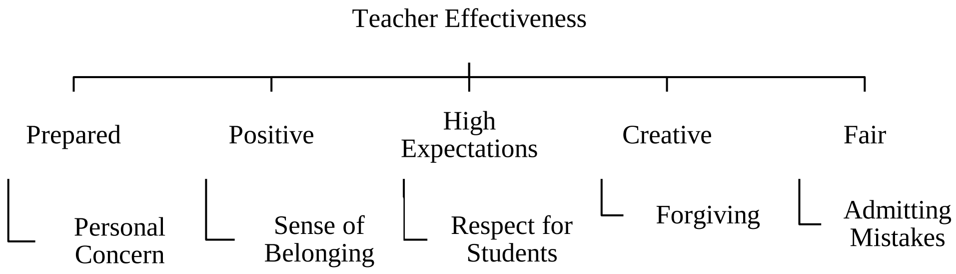
Teacher-effectiveness

Peterson (2015) carried out a survey research on 14 thousand students in the age group of 15-19 years about what they think of making an effective teacher. The top five qualities of a great teacher as accorded by those students were:

i. The ability to develop relationships with students. The most frequent response contributed by the students was that a great teacher builds trusting relationships with students in order to create a safe, positive, and productive learning environment.
ii. Patient, caring, and kindy. Being compassionate and having sensitivity to student differences was found to be the second most frequently reported quality of an effective teacher.
iii. Knowledge of learners. This is a broad category that incorporates knowledge of the teacher about cognitive, social and emotional development of the students. It includes an understanding of how students learn at a given developmental level; how learning in a specific subject area typically progresses; awareness that learners have individual needs and abilities; and an understanding that instruction should be tailored to meet each learner's needs.
iv. Dedication to teaching. Dedication refers to the love for teaching or passion for the work, which includes commitment to students' success. Responses often referred to loving the subject matter or simply being dedicated to the work.
v. Engaging students in learning.Students also said that teachers should be able to engage and motivate students to learn. Researchers talk about three types of engagement that are required for students to learn: cognitive, emotional, and behavioral.

The findings of the above survey research clearly pointed to the significance of teacher effectiveness in the changing paradigm and pedagogy of the learners. However, the present research aiming at the study of teacher effectiveness, has derived its origin from the study of Walker (2008) who carried out a longitudinal study for fifteen years to identify the measurable factors of teacher effectiveness. He had engaged college students in discussions and writing assignments that pertain to the outstanding characteristics of their most effective teachers, who have made the most significant impact on their lives. Over the years, 5400 students participated in the program. Based on those recurring themes, the conclusion was that effective teachers share at least ten clear characteristics, which consistently affected students in positive ways.

Walker's Constructs of Teacher Effectiveness



In view of the above discussions, the following objectives and hypotheses were developed were developed for the present study.

Objectives

i. To study the effects of PsyCap attributes on the teacher effectiveness skills of secondary school teachers by regression analysis having PsyCap attributes regressed on the measures of teacher effectiveness.

Hypothesis

i. Each of the teacher effectiveness skill is differently influenced by PsyCap attributes

METHOD OF STUDY

The participants were 120 secondary school teachers having 15 to 20 years of teaching experience including equal number of male and female teachers. All the teachers were administered the adapted version of Adult Psychological Capital Scale (Dash, 2016) and Walker's Teacher Effectiveness Scale (Walker, 2008). The PsyCap scale included 24 items, 8 items measuring each of the four PsyCap attributes on a 0 to 3 scale. Walker's Teacher Effectiveness Scale consisted of 60 items, six items measuring each of the ten teacher effectiveness skills on a four-point scale. Both the scales are commonly used popular scales having established psychometric properties. Informed consent was taken from the participants.

Results and Discussion

Multiple regression analyses were used to test if PsyCap attributes significantly predicted participants' teacher effectiveness skills and the results are reported in Table 1. The results of the regression analysis pointed out that the four PsyCap attributes explained 31% of variance (R2=.31, F(3,116)= 6.38, p<.001) about the teachers' attribute of preparedness. Self-efficacy, hope, and optimism are found as strong predictors of preparedness having reported beta values of .37, .33 and .29 respectively. On the other hand, resilience is also a good predictor of teachers' preparedness having a reported beta values of .22. It may be concluded from the results that the PsyCap of the teachers positively affect their preparedness for teaching in the classroom.

The results further pointed out that 29% of variance ($R2=.29$, $F(3,116)= 5.17$, $p<.001$) relating to the positiveness attribute of the teachers are contributed by the four PsyCap variables. All the four attributes have nearly similar contributions having the beta values ranging between .27 and .31. Hence, it may be concluded that the positive behavior among the teachers have a strong source in their PsyCap. Similarly, with regard to high expectations of the teachers about their students, 33% variance ($R2=.33$, $F(3,116)= 6.82$, $p<.001$) is combinedly explained by the PsyCap attributes. Hope, self-efficacy, and optimism are found as strong predictors having beta values of .35, .39, and .32 respectively. On the other hand, resilience has a relatively low prediction reporting a beta value of .22. Hence, it may be concluded that the PsyCap attributes of the teachers significantly influence their expectations about students.

With regard to creativity as a teacher effectiveness skill, the results of regression pointed out that 30% of variance ($R2=.30$, $F(3,116)= 4.46$, $p<.001$) in this skill is combinedly explained by the four PsyCap attributes. The beta values ranging between .24 and .31 suggest that all these four attributes of PsyCap have nearly similar contributions to the creativeness of teachers in the classroom teaching. Hence, it is concluded that PsyCap of the teachers influence their creative ability for teaching in the classroom. PsyCap attributes are also found to have significant impact on the fairness behaviour of the teachers. The results of regression pointed out that 25% of variance ($R2=.25$, $F(3,116)= 3.36.46$, $p<.01$) in the fairness behaviour of the teachers are combinedly predicted by the PsyCap attributes. Further, self-efficacy is found to be the strongest predictor having a beta value of .33, while the beta value of other attributes range between .19 and .25. Hence, it is concluded that fairness behaviour among teachers towards their students is also influenced by their PsyCap attributes and particularly by their self-efficacy.

With regard to personal concern, 22% of variance ($R2=.22$, $F(3,116)= 4.12$, $p<.001$) is combinedly explained by the four PsyCap attributes. The beta value ranging between .20 and .26, point to the fact that the PsyCap attributes have nearly similar impacts on the variable of personal concern. However, self-efficacy is found to have strongest impact having a beta value of .26. Hence, it may be concluded that personal concern of the teachers for their students is significantly influenced by their PsyCap abilities. With regard to sense of belonging, 24% of variance ($R2=.24$, $F(3,116)= 3.06$, $p<.01$) is combinedly predicted by the four PsyCap attributes. However, the beta values for the four PsyCap attributes ranging between .26 and .28 clearly pointed to nearly same contributions to sense of belongingness by each of the PsyCap attributes. Hence, it is concluded that PsyCap attributes have significant impact on the teachers' sense of belongingness with their students.

The results of multiple regression pointed out that 20% of variance ($R2=.20$, $F(3,116)= 4.08$, $p<.001$) with regard to respect for students as teacher effectiveness skill is combinedly predicted by the four PsyCap attributes. However, the beta value ranging between .14 and .27 suggest that PsyCap variables have different levels of contribution to respect for student by the teachers. Hence, it may be concluded that teachers' respect for students is significantly influenced by their PsyCap attributes and self-efficacy having a beta value of .27 is the most important contributor. Results of regression analyses further pointed out that 26% of variance ($R2=.26$, $F(3,116)= 3.39$, $p<.01$) with respect to forgiveness quality of teachers is predicted by their PsyCap attributes. While self-efficacy and optimism having beta values respectively .31 and .29, are found as strong predictors of forgiveness quality, hope and resilience are relatively weak predictors having beta values of .16 and .22. Hence, the conclusion is that PsyCap variables also significantly influence the forgiving qualities among teachers. Finally, 28% of variance ($R2=.28$, $F(3,116)= 5.11$, $p<.001$) with respect to admitting mistakes by the teachers is predicted by their PsyCap attributes. Self-efficacy and resilience having beta values of .32 and .29 are found as strong predictors of admitting mistakes, optimism having a beta value of .24 is a moderate predictor and hope with the beta value of .17 is a weak predictor of admitting mistakes by the teachers. Hence, it is concluded that admitting mistakes behaviour among the teachers is also significantly influenced by their PsyCap attributes.

Table 1

Multiple Regression Analyses with the PSYCAP Attributes Regressed on Teacher Effectiveness Measures

Factor	Predictor	Beta	R^2	Adjusted R^2
	Hope	.37		
Prepared	Self-efficacy	.33		
	Optimism	.29		
	Resilience	.22	.31	.27
	Hope	.34		
Positive	Self-efficacy	.31		
	Optimism	.27		
	Resilience	.29	.29	.26
	Hope	.35		
Hold high expectations	Self-efficacy	.32	.33	.31
	Optimism	.39		
	Resilience	.22		
	Hope	.28		
Creative	Self-efficacy	.24		
	Optimism	.31		
	Resilience	.26	.30	.27
	Hope	.19		
Fair	Self-efficacy	.33		.25
	Optimism	.23		
	Resilience	.25	.25	.24
	Hope	.20		
Personal Concern	Self-efficacy	.26		
	Optimism	.24		
	Resilience	.21	.22	.20
	Hope	.28		
Sense of belonging	Self-efficacy	.27		
	Optimism	.28		
	Resilience	.26	.24	.21
	Hope	.23		
Respect for students	Self-efficacy	.27		
	Optimism	.21		
	Resilience	.14	.20	.16
	Hope	.16		
Forgiving	Self-efficacy	.31		
	Optimism	.29		
	Resilience	.22	.26	.23
Admitting mistakes	Hope	.17		

Self-efficacy	.32		
Optimism	.24		
Resilience	.29	.28	.24

Further, in order to compare the total effects of the PsyCap attributes on each of the teacher effectiveness variable, and the effects of each PsyCap attribute on the total teacher effective skills, two figures were presented. In figure 1, R2 of multiple regression for each of the teacher effectiveness skills are presented in the y-axis, while in Figure 2, the mean beta value for each PsyCap measure is presented in the Y-axis.

Figure 1

Multiple regression of PsyCap on teacher effectiveness measures

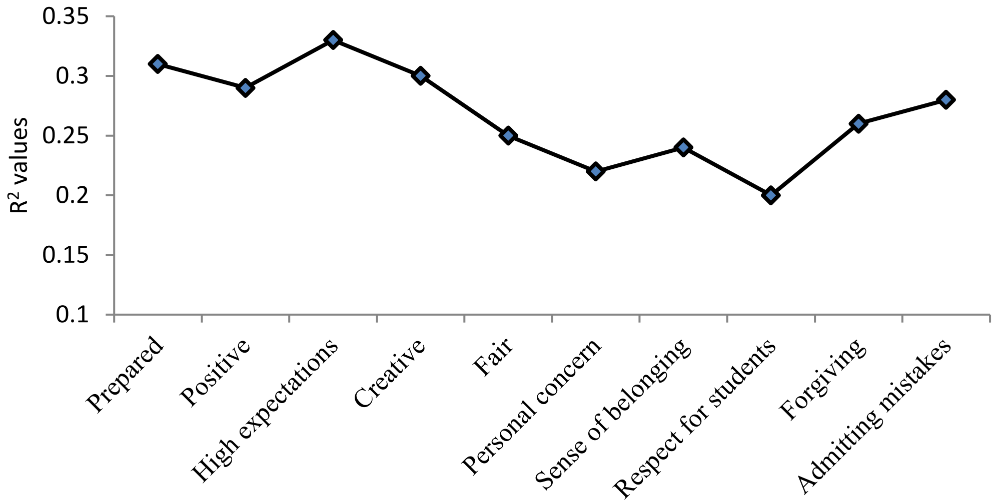


Figure 2

Contribution of PsyCap attributes to teacher effectiveness

The figure 1 shows that PsyCap has stronger effects on preparedness, positive behaviour, expectations about students, creativity and admitting mistakes and it has lesser impact on respect for students, sense of belongingness, and personal concern. Similarly, it is observed in Figure 2 that overall self-efficacy is the most effective PsyCap followed by optimism, hope and then resilience in influencing the teacher effectiveness skill.

CONCLUSION AND IMPLICATIONS

The findings of the present study clearly pointed to the importance of PsyCap attributes for the effectiveness of teachers. Although, several prior studies have documented the significance of PsyCap on the work and professional efficiency in many different kinds of professions, the present research added a feather to those documents by providing evidence in respect of teacher effectiveness. The present study has far-reaching implications, as teaching is one of the noblest professions concerning the entire human being. Teachers should be guided to grow up in their PsyCap inclusive of their other personal and professional skills

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Gerontological Issues In Indian Context : The Challenges Of Life

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Abstract

This paper focuses on gerontogical issues based on the challenges of life for elderly people. The objective aims at analysing improved ideas and practices in care of elderly, to refine existing practitioner's skill in the care of elderly, to draw attention of general practitioners to the needs of care of elderly, to influence positively in Government policy initiatives on geriatric care and to implement course curriculum on Gerontology in schools and Higher Education. Besides the issues in Indian context are highlighted for the betterment of situation, suggesting that Gerontology, the study of the processes of aging, should be considered as not only interdisciplinary and intra-disciplinary, but also as international and inter-professional approach to mankind, attempting to create a full-fledged awareness of this universal phenomenon around the world.

Key words *:Gerontology issues, general awareness, Indian context, course curriculum .*

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INTRODUCTION

"*I'm not upset that you lied to me, I'm upset that from now on I can't believe you.*"
Friedrich Nietzsche

Old age is one crucial part of the life cycle (that consists of birth ,development ,decline, and death).It usually refers to the stage of the life cycle that begins at the age of 65. Gerontologists divide older adults into three groups, like: young old (age 65 -74), old-old (ag75 – 84) and oldest old (after age 85). Older adults can also be described as *Well old* (who are healthy) and *sick old* (persons who are physically and mentally ill).If it will be observed the term Gerontology provokes the understanding like :

- G – Guide :Giving guidance to people of all ages regarding aging process
- E- Eliminating : Eliminating ageism or considering old age as a disease
- R-Respecting : Respecting the rights of old people
- O- Observing – Observing the facilities provided to the old people and improving them
- N- Noticing: Noticing health hazards that may happen in old age and try to reduce them.
- T-Teaching: Teaching how to take care of old people, to those who are taking care of them.

- O – Opening: Opening the channel of developmental activities. For the care of the aged.
- L- Listening : Listening attentively to the problems of old people and giving the importance to them
- O – Offering : Offering positivity / positive wellbeing to old people
- G – Generating: Generating energy to the participating the care of aged and researches for new supporting techniques.
- I – Implementing: Implementing: activities for rehabilitation and re adjustment.

Indian philosophy resides with respects to the age old people. In India Old people are considered to be the wealth to mankind. In ancient India, Mythology, Beda, Upanishad, and dharma sastras were based on principles on how to serve the old and disabled. But Now–a-days as per the effects of acculturation, globalization and industrialization, the fast changes in the society to a large extent,etc., leads the young mass to think the senior citizens as burden. The increased population of old people and uncared attitudes of their children compelled the aged person to work even after their retirement, to engage themselves for their livelihood in differential manner.For many retirement is a time for the pursuit of leisure and freedom from all responsibilities. For others it is a time of stress especially when retirement is a result of economic problems or of a loss of self-esteem Most of the people who takes voluntary retirement again re-enter to the service for variety of reasons, like negative reactions of being retired, feeling of being unproductive, economic hardship, being uncared by their children and loneliness.

The clinical investigators in the field of aging permit the study of broader and more-relevant range of research questions and increase the repertoire of methods to manage the complexity of adjusting in now day's society for the old generations. This article aims at providing eye catch to the healthcare providers, investigators, health professions trainees, proposal reviewers, grant sponsors, stakeholders and policy makers, all of whom depend on the creation and use of evidence to provide the best care to older adults. The focus is on emotional state of elderly people, mainly on social adjustment, to whom it is worthwhile to define them as silver citizens. And giving them the position as wealth to the man kind.

So objective is to:

- Provide improved ideas and practices in the Care of elderly
- Refine existing practitioner's skill in the care of elderly
- Draw attention of general practitioners to the needs of care of elderly
- Influence Positively in Government policy initiatives on geriatric care.
- Implement course curriculum on Gerontology in schools and Higher Education

To quote Prof EDWARD F. ANSELLO (2017) in AGHE, California ,

- Growing older is a life span matter, not just a late life concern, that manifests growing differentiation, about which descriptive statistics can take us only so far.
- Late life holds the promise of the heart. of what makes us human, and we should complement education of the mind with education
- The underlying fact is individuation (Ansello, 2011)
- The high light will be :

- To Complement gerontology’s traditional focus
- To analyze what and the how, with an appreciation of the who and the why of Gerontological issues
- To recognize both external persona and the internal self which is important to understand individual differences

- To understand Gerontology on the basis of physiological, social, psychological or economic point of view
- How does gerontology reconcile the individual and their position in the group?
- What must educational gerontology should do to help individual differences.

Challenges of old age

It was the day, aging has been a foreign concept in our society and India was not familiar with it. Because it was a natural phenomenon that all pass through the age and the older generations were having their own importance in their families. And they were respected as God. The feeling was that to serve the age-old people is to serve the God. Since when India gained independence in the year 1947 the average life expectancy of an Indian was 32 years (Sathianathan R, 2018). The growth in birth rates and the medical sciences made it possible to have a longer life expectancy. Traditionally, in India there existed a ‘joint family’ system of living wherein the senior most member of the household was known as the ‘Karta’ or the head of the family. It was the ‘Karta’ that was responsible for the household matters, such as income and expenses, major decisions of the family , for example,weddings, while the rest of the family was dependent on them. The working members of the family pooled their resources and their financial assets while the ‘Karta’ still remained the sole decision maker of the family. However, the constantly changing social fabrics have given rise to more individual households. As Lawrence Cohen described in his book ‘No Aging in India’.

“Gerontology in India is a concept which is often dominated by a powerful and seldom challenged narrative of the decline of the Indian joint family and the consequent emergence of old age as a time of difficulty” (Cohen, 2002). At that time a collectivist culture, a multigenerational joint family system existed in India wherein all the needs of the elderly were met with, they had a system of support that listened to them, respected their values and teachings, the elderly had fewer complaints and ailments. Old age was deemed a pleasure then. By tradition and through religious/ cultural progressions the ‘elders’ in the Indian society have been given a higher status; a respect. For over 2000 years young Indians have been taught the code of ‘dharma’; a moral code of conduct, which teaches us to oblige to certain duties, rights and laws in accordance to the society. Mythological stories of Lord ‘Raja Ram’- the obedient son and the dutiful son ‘Shravan Kumar’ have been rallied throughout generations to promote a sense of duty, a responsibility of the children towards their parents but with the changing fabrics of the society these values are viewed as changing to a self - cantered new generation groups.

Old age is the result of physical and psychological fatigue caused by continuous functioning in human body as it occurs in machine. Due to continuous use of machine and workload as defects occur in machines so also is in old age, the body becomes tired due to continuous pressure, workloads, and the effects of time on the body. As per the WHO report the population above 60 are 49 crore which will be 140 crores at about 2040. In this situation the challenges are also becoming manifold.

The challenges they are facing are multifarious. Reports by the Government of India suggests that the total population of India stands at around 1250 million and of this population the number of senior citizens in India is 104 million (Government of India, 2016).And it is now high time to focus on their challenges in order to save the glory of Indian culture as they are the career of it.

A research was conducted by Faraz Haider (2017) to study the surge in the ageing population and to identify the leading countries having the highest percentage of the elderly populations. The research found Japan to be leading in this context having a total of 27% elderly persons of their entire populace followed by Italy having 23% elderly persons in their populace. Germany and the United Kingdom also followed having 21% and 19% elderly persons respectively of their entire populations. And keeping in mind that 'Silver Citizens are Wealth to the Mankind ', they should be taken care of in both physical and mental level. The Gerontology and Geriatrics discipline really are coming forward to reach this end.

Another study by Dr. Ep.hrem Cheng, a leading American scholar, on the relationship between *life expectancy and retirement age*. The report looked at several pension plans for U.S. including Boeing, AT&T and Ford Motor Co., and found that the later an executive retires, the shorter his or her life! The statistics are as follows:

Retirement age	Age of death
49.9	86
51.2	85.3
52.5	84.6
53.8	83.9
55.1	83.2
56.4	82.5
57.2	81.4
58.3	80
59.2	78.5
60.1	76.8
61	74.5
62.1	71.8
63.1	69.3
64.1	67.9
65.2	66.8

Almost all large organizations are in agreement, and full-time managers who retire at the age of sixty-five usually die within eighteen months. As a result, quite a number of pension reserves have not been claimed. Dr. Cheng then launched a comprehensive survey, and the above statistics concluded that the later you retire, the earlier you die.

This mental and neural state seriously damages the organs and cells of the body, forming a long-term high-pressure state. Before one knows it, their r health are already be cut short. The findings have shocked American executives, so they say life is good enough, and they retire at 50. These senior retirees are not totally out of work. They just re-plan their lives and relax and only take part-time and interesting jobs and stop pursuing power and luxury. According to the survey, the healthy decline of these 50-year-olds after they started their second spring has greatly improved. Many of them did not go to heaven until they were 85 years old. According to the survey, this group of 50-year-old retirees had their health plummeted. Dr. Cheng pointed out that the sooner you leave the circle of power and money and get rid of the shackles of fame and luxury, the happier you will be and the longer you will be able to live a basic life. Working as a philanthropist, in particular, is more conscious of living meaningfully, and as a result, the immune system is strengthened and the lifeline is prolonged. This study taught that if the elderly people will be taken care of in their occupational point of view and livelihood maintenance point of view then the society will gain a lot of knowledge from their experiences.

Several studies have shown the correlation among background factors such as living environment, socioeconomic status, educational qualifications, accessibility to healthcare services etc., as primary drivers for attaining a healthy aging process through body and mind. A research was conducted on similar lines to assess the Quality of life among elderly population residing in urban field practice area of a tertiary care institute of Ahmedabad city, Gujarat (Venu R. Shah, 2017). The study found that the overall quality of life was better for males as compared to females. Further analysis also revealed that elderly who were educated and were married with their spouses alive displayed a better quality of life in the domains of physical, environmental and psychological quality of life. However, while these factors may be the key predictors, with the coming of a modern world and the rising aged population several other factors come into play determining the process of aging. Customarily, in Indian Societies, there has existed a concept of legacy or inheritance privileges of land, house and other ancestral property with regard to the elderly individuals from the family that provided a sense of security amongst the elderly. But with the fast increments in the costs of land, the ever booming process of industrialization, growth of infrastructure, investment interests in land, Liberalization, Privatization, Globalization (LPG) of the economy and a host of other components now contribute in the 'total assets' of the individuals when all is said in done, that particularly affects the elderly people.

Although technological developments such as the highly advanced mobile phones, the Internet, that most of the world cannot live without were supposed to be a boon for the globalized world, but instead it has now almost replaced human and social contact, where catching up over a 'text' is preferred than physical social interaction. Though through persistent use, now even the aged in the society have become somewhat 'techsavvy' to find ways to combat with their loneliness in old age, although some studies say that , may not be the case for all as factors such as socio- economic status and educational qualifications and a drive for being social affect the usage of technology by the elderly.

With a vast majority of the Indian elderly are still living in rural areas, working as daily wage laborers, a healthy aging process and a good quality of life in old age in India seems like a far-fetched idea. Inflation in the cost of living in the world and a lack of job security in private jobs, lack of pension provisions in private companies is a common cause of financial anxiety among all populations but for the elderly people it especially causes greater anxiety for the fear of future insecurity. The liberalization of the economy and an open market policy has also brought about a disparity in the rural- urban financial status of the elderly. With fast growing expenses of living and meeting the day to day needs, accessing healthcare facilities and funding medical expenses, any savings that the senior citizens have reserved for themselves would be exhausted soon leaving them dependent and vulnerable. Data collected through extensive survey over the years by the Age well Helpline revealed that about 65 per cent of the aged had to depend on others for their day-to-day maintenance (Agewell Foundation, 2016). Among economically dependent elderly men 6-7% were financially supported by their spouses, almost 85% by their own children, 2% by grand- children and 6% by others. Of elderly women, less than 20% depended on their spouses, more than 70% on their children, 3% on grand- children and 6% or more on others including the non-relations. The report further elaborated that about 2/3rd of the of elderly population financial crisis in old age is undergone by the middle class and lower middle class sections of the society. With a significant rise predicted in the elderly population these statistical figures are also bound to increase and may worsen the state of the elderly in India.

Many elderly often engage in religious and spiritual activities which may provide their life with a sense of purpose and belonging. In lieu of this view a research study was conducted to envisage the impact of productive engagement with high religiosity in old age on the quality of life of older citizens (Madhu Jain and Anamika Sharma, 2004). The study consisted of a sample of 100 older respondent’s age ranging from 60-75 years of age from middle socio economic backgrounds from Jaipur. The sample subjects were then divided into two groups; 50 productively engaged and 50 non- engaged older persons. The findings of the study revealed that older persons who kept themselves engaged in work were likely to have better social relationships which in turn benefitted their overall quality of life. Religious participation was found to be positively associated with both the quantity and quality of social relationships. Remaining actively engaged with various activities added to not only better economic stability but also to more stable psychological and emotional well- being of older individuals.

The sense that one is living a life which is worthwhile and meaningful helps one in living a flourishing and satisfied life. Inclined to this theory another research was conducted by Andrew Steptoe and Daisy Fancourt (2019) to explore the more extensive ramifications of feeling that the things one does in life are worthwhile with a sample populace of 7,304 people aged 50 and above (mean 67.2 years). The study demonstrated that independently of age, sex, educational qualifications, and financial status, higher 'worthwhile ratings' are related with more social connections (marriage/organization, contact with companions), more extensive social commitment (inclusion in city society, social action, volunteering), less loneliness, more prosperity (riches, pay), better mental and physical wellbeing (self-appraised wellbeing, less depressive symptoms), less chronic diseases more beneficial ways of life (physical action, rest quality, not smoking), additional time spent in social exercises and working out, and less time burnt through alone or staring at the TV. Longitudinally over a 4-year period, 'worthwhile ratings' anticipated positive changes in social, financial, health & wellbeing, at the baseline level. The inclination that life is loaded up with worthwhile exercises may advance solid aging and help continue important social connections and ideal utilization of time at more established ages. As a whole the quality of life is to be maintained.

Quality of Life

The World Health Organization defines Quality of Life as “an individual’s perception of life in the context of culture and value system in which he or she lives and in relation to his or her goals, expectations, standards, and concerns”. It broadly covers an individual’s physical and mental health, the level of independence they enjoy, the social relationships they keep, the spiritual beliefs they hold, and the environment in which they live. The Britannica Encyclopaedia defines Quality of Life as “the degree to which an individual is healthy, comfortable and able to participate in or enjoy life events.” In simpler terms ‘Quality of Life’ can be identified as the subjective well- being of an individual. It can be understood as a resultant outcome of both an individual’s life experiences as well as the living conditions of an individual.

A study on Social adjustment &Social engagement was done aiming at understanding the Impact of Loneliness of Quality of life and Patient Satisfaction among Older Sicker Adults (Shirley Musich, 2015). 15,500 adults were mailed the survey who were eligible for care management programs. The study used the UCLA three- item scale to measure Loneliness and Veteran’s RAND 12 item survey. Patient Satisfaction was measured on a 10- point scale. Through the respondents of the study 28% reported severe loneliness while 27% reported moderate loneliness. Depression was found to be the strongest predictor of loneliness. The physical and mental health domains of QOL were also significantly reduced by loneliness thus severe loneliness was associated with lower patient satisfaction. The impact of loneliness was not only affecting the social engagement of these adults but also negatively affecting their overall quality of life and patient satisfaction. The authors proposed developing screening tests for loneliness at clinics and hospitals.

The main factors influencing the ageing can be heredity and environmental factors. Heredity/ biological factors includes, genetic, metabolism and Oxidation, immune capacity, adaptation to new environment, infectious disease, nutrition,Calori intake, sleep, dietary habits, ,nutrition, physical activity, physical impairment and chronic diseases influence the ageing process of a person .

The cells of an organism are always getting damaged and worn out on daily basis. But, sometimes, permanent damage occurs to more or less permanent basis that these cannot be repaired easily, leading to ageing (Rogers and Brunstrom 2016).

Similarly environmental factors are also having effects on aging process. Environmental factors includes Biotic Component: (consists of all the living organisms present within the environment).; Abiotic Component: (consists of all non-living substances present within the environment. The abiotic component broadly consists of atmosphere (air), hydrosphere (water), and lithosphere (soil));& Energy component: (includes solar energy, geochemical energy, geothermal energy, thermo electrical energy, hydro-electrical energy, nuclear energy, atomic energy, and energy due to radiation), are responsible for the aging processes. Similarly **socio-cultural** and **psychological** factors (Life style, life events, social support, social isolation, family well-being, financial resources, cognitive functioning, marital status, child proximity, and gender role) are also have a great effect on ageing processes of a person. **Socio-economic** factors are also responsible for the aging processes. In one study Williams, wt.al., (2016) described that, evidence has long been accumulating about the association between social relationships and health and well-being at all ages (Cornwell and Waite, 2009, House et al., 1988, Kawachi and Berkman, 2001, Umberson et al., 2010a). Among life's most intimate relationships, being married (Kawachi & Berkman, 2001) has been found to be positively associated with better health for a number of reasons.

Sometimes Chronic health condition also is a great challenge for the old people. According to the National Council on Aging, about 92 percent of seniors have at least one chronic disease and 77 percent have at least two chronic problems, like :Cognitive health.Physical injury, Mental health, HIV/AIDS and other sexually transmitted diseases, Malnutrition. Oral health,Substance abuse. Sensory impairments, Bladder control and constipation. As people age their bones became weak and the problem related to this is known as osteoporosis that causes many problems in their dau to day life. Besides, Lack of self-confidence, Personality disorder ,Lack of reason to live, sense of helpless, despair, Old age depression and Neurological disorders etc. also are great challenges to the aged people.

Mental disorder in some cases occurs in old age. The most common mental disorder of old age are depressive disorder, cognitive disorder, phobias, and alcohol use. They are also high risk of suicide and drug induced psychiatric symptoms. Many mental disorders of old age can be prevented, ameliorated, or even reversed. But if not diagnosed accurately and treated properly, these conditions can progress to an irreversible state.

In Indian Context

In India, as per the report 2016, there are 77 million old people are there which is increasing day by day. Facts on elderly population while Comparing India with world can be analyzed based on demographic facts, longevity rate,poverty level, rural and tribal setting,Illiteracy Rate,marital status,the way of living ,gender difference ,Parent child ratio ,family structure,life expectancy,economic dependency ,availability of care provider,Physical and mental support,ddiseases they suffer, aging with disability,Nursing & Care,etc. In each of these facts India is unique than any other country in the world relating to gerotological issues.
Based on this Indian Gerontological association established in 1968.The objectives of the association was devoted to wellbeing of Senior citizens & research based on ageing.As such there emerges “Indian Journal of Gerontology” -1969,aaffiliated to International Association of Gerontology and Geriatrics(IAGG) in 1971.The strategies were :

- To include in Courses of study both as an optional and compulsory subject in every educational institution
- To prepare courses in Indian Context
- Suggestions for mental preparation to deal with age-old
- After completion of the course the students must be facilitated by qualitative job with financial aid –Non-financial incentives
- Adolescent age is one of the crucial age having full physical and mental strength, where they can act as a dare devil.
- So why not the good things of solutions on gerontological issues will be implanted through the course curriculum.
- How can the educational gerontology curriculum encourage not just the accumulation of facts and information but a deeper wisdom & a knowing, about the achievement of the objectives.

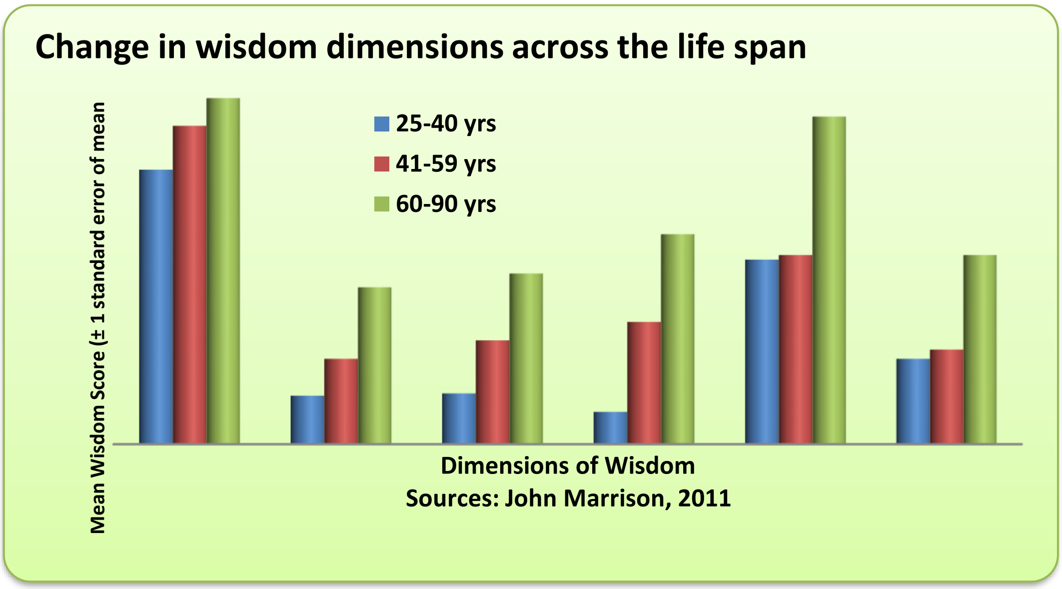
Probale Solutions for the challenges

Analysing the different challenges of elderly and disabled people the probable solutions can be stated as below:

- Increasing awareness among physicians, home care observers, and the mental health professionals and others related to them
- Education is the corner stone to prevent elder abuse
- Media coverage, advertisements and Google networks should focus on the burning issues of gerontology and geriatrics.

Professor Dilip Jeste of the University of California, San Diego said: "The fact that older people are slower to respond than younger people is widely seen as a disadvantage”. But that's not the fact. The elderly brain is less dopamine-dependent, making people less impulsive and controlled by emotion. They are more likely to respond thoughtfully .Because their brains have slowed down compared to younger people. This, in fact is wisdom. Interestingly, he pointed out that a genius’s brain is less dopamine controlled as nearly as that of an elderly. MRI scans have also identified the four regions of the brain that largely coordinate the mental activities of the genius which people most commonly use as they grow elderly. Professor Jeste further added that the most exciting breakthrough in the last decade is the finding of neuroplasticity of adult brain which helps to generate new neurons and synapses. He observed that older peoples’ brain become sharper and develop new skills because of orderly sensitization of selective pathways uninterfered by other brain activities. By all these notions, he argued that an elderly is a genius, a treasure of the wisdom.

Further studies (John Marrison, 2011) point to the fact that ageing brain is better capable of retaining knowledge. The human brain improves in some functions as it gets older. Studies have found that while long-term memory remains unaffected with age, a person’s vocabulary, emotional intelligence and social skills get better off as he becomes old. Then, he is able to use his long term memory in improved perspectives of logical and analytical thinking, referential and contextual evaluation and abstraction through cross-experiential understanding. John Morrison, a professor of Neuroscience, who led the research project on elderly wisdom, reported in the following figure as to how the ageing brain is superior in all dimensions of wisdom.



The above research findings relating to current perspectives on geriatric brain functions definitely hold the genius of the ageing brain in high esteem. On the contrary, sources of research point to the fact that all across the globe, this gigantic human resource is severely underutilized because of social taboos, inadequate social planning, lack of research in geriatrics, apathy of the governments towards the elderly, and at the same time older peoples' false acceptance of their limitations. Although several researches have pointed out that most of original creations that we people all over the world enjoy the benefits of have come up from the ageing brains, we are still little ashamed of our attitude of neglect towards this larger pool of living genius.

Gerontology, the study of the processes of aging, should be considered as not only interdisciplinary and intra-disciplinary, but also as international and inter-professional approach to mankind, attempting to create a fuller awareness of this universal phenomenon around the world.

*"**With age comes wisdom if do not force the age to come alone**"*

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Does Socioeconomic Status Affect The Imbalance Of Nonfinancial Support Between Parents And Parents In-Law By Married Women: Using *Nfrj 98, 03, And 08 Surveys In Japan*

[1]Prof Jung-Nim KIM

Abstrct

Socioeconomic status (SES) is an important determinant of balance nonfinancial support, however, there is a lack of research that explores whether SES determines a balanced support between parents and parents-in-law. This study clearly reflects on whether or not change in the traditional Japanese family pattern related to nonfinancial support between parents and parents-in-law, and how SES factors affect married women give to nonfinancial support and whether or not balanced support in 1998, 2003, and 2008 Surveys in Japan.

This paper is an outcome of the report resulted from the Japanese Family Sociology association conducted national family research of Japan survey (NFRJ) 1998, 2003, and 2008. The research population was aged 28-72 years, and the total respondent sample size was 6,985 in 1998, 6,302 in 2003, and 5,203 in 2008, respectively. The analyses samples were limited to married with both one parent and one parent-in-law still alive. Through these selection processes, analyses were based on a total of 1,364 cases in 1998, 1,347 cases in 2003, and 1,130 cases in 2008, respectively.

Married women provided higher rates of nonfinancial support to parents than parents-in-law during 3-time points, and balanced support had changed and slowly decreased. The preliminary analyses showed that married women their spouses are professional and clerical works, they were support both parents and parents-in-law in 1998, whereas married women clerical works and their spouses would tend to less nonfinancial support to their parents in 2008. On the one hand, married women with high income and their spouse are less likely to give balance nonfinancial support between parents and in-laws in 1998 and 2003, however, there was any SES factors related balanced nonfinancial support even though married women job and their spouses were related negatively nonfinancial support in 2008, respectively.

These findings suggest that balance nonfinancial support and SES of married women are urgently needed to consider outcomes of changing circumstance surrounding family structure.

Keywords: ***married women, balance nonfinancial support, socioeconomic status***

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INTRODUCTION

In the family system, the family lineage depended upon the male offsprings and it was widely recognized that married women generally spend more time helping their parents-in-law than their own parents in Japan. Following World War II, however, the family system was abolished, sons and daughters were given equal rights in the family, and so the married son and his parents family became independent of each other (Kumagai, 2008). However, the idea of equality of sons and daughters could not soon be perfectly materialized. Japan has traditionally had a stem family system, cohabitation and care provision tends to be the responsibility of particular child, often the oldest son (Ochiai, 2009). Elderly parents also tend to live with the oldest son, pass their property on to him, and expect draughts-in-law to provide support to them in Japan (Oshio, 2011).

However, the traditional norm has been changed somewhat in resent year by the dramatic increase in the aging population due to declining birth rates, rising life expectancy. Thus, it is important to consider married child support providing between their parents and parents-in-law because they are need to care and some helping. Previous studies of adult children also have been examined attitudes towards providing support to parents and parents-in-law in Japan. However, married women differences in contact and caregiving behavior have been widely investigated in the literature on between their parents and parents-in-law (Mitani, 1991; Tabuchi, 2009; Kim, 2012). Galea et al. (2011) indicated that the number of U.S. deaths in 2000 attributable to low education and low social support was comparable with the number of deaths attributable to cerebrovascular disease, and lung cancer, respectively. However, the effects of studies related to help and support for parents and parents-in-law are relatively less and not clear. A few empirical investigations considered supporting the change of imbalance between parents and parents-in-law simultaneously in Japanese society. Therefore, it is necessary to investigate the factors that influence married women support and balanced support between parents and parents-in-law and explore the possible mechanisms of these factors. Numerous studies have shown that family socioeconomic factors such as income, wealth, and education are key factors affecting older people health outcomes (kim, 2010; Braveman and Gottlieb, 2014), clinical decision making, and health care delivery (Arpey, et al. 2017). SES is one of the most common factors; however, SES is a few discussed, and investigations on married women support between parents and parents-in-law (Kim, 2012).

The study had two primary goals. First, the present objective clarified the nonfinancial support of married women at 3-time points in 1998, 2003, and 2008 and whether it is changed traditional imbalanced nonfinancial support between parents and parents-in-law. The second, the study goal was to explore whether there was an effect of SES on giving nonfinancial support to parents and parents-in-law by married women in 3-time points, and different influences balanced support on SES.

Theoretical framework and research hypothesis

1. Balance/imbalance Model

Heider's balance theory (Dalakas et al. 2005) is balance or imbalance of sentiment relation in dyadic or triadic relation (Khanafiah and Situngkir, 2004) and laid on people's naive theory of action the conceptual framework. Balance state occurs when there are sentiment relations with signs all positive (+ x + x + = +), or two negatives and one positive (- x – x + = +) based on pox model where p is focal individual, o is object, issue or a person, and x is object or another individual (Figure 1). An attitude of p determines sentiment relation p and x, and x toward o, and if the multiplication of signs of these relations is positive, then the balance state is achieved (Heider, 1958; Khanafiah and Situngkir, 2004).

Based upon the Heider's balance theory, balance support of the study is related to two aspects with subjects and four points of view. In this study, balance suppose will occur when there are support relations with all positive (w=+p and +i), or all negatives (p=-x and -x). In contrast, imbalance suppose will occur when there are support relations with one negative and one positive (w=+p and -i), or one negative and one positive (p=-p and +i). W is a married woman, p is parents, and i is parents-in-law (Figure 1). First, married women may give less nonfinancial support to both parents and parents-in-law, or married women may like giving to nonfinancial support to both parents and parents-in-law, and it is balanced. Second, married women may provide more nonfinancial support to parents than parents-in-law, or married women may give less nonfinancial support to parents compare to parents-in-law, and it is imbalanced.

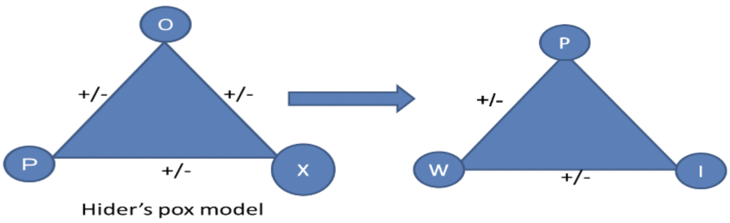


Figure 1. Balanced/imbalanced support model by married women.
W is married women, P is parents, and I is parents-in-law.

2. Support between parents and parents-in-law and hypotheses

In recent decades, Japanese traditional gender roles between parents and parents-in-law have challenged that married women prioritize nonfinancial support to parents-in-law over their parents. In family studies involving married children and parents (included parents-in-law), support has most often been used either explanatory variable or as the outcome of given and taken intergenerational support (Akiyama et al. 1997; Shirahase, 2005; Pimentel and Liu, 2004; Kim et al. 2015) ,and which, in turn, affects what they give and receive of support to parents and parents-in-law. As a result, married women support is most frequently conceptualized as unidimensional construct support measured from low to high on some scale. Thus, we recently know relatively little about the association of culturally prescribed hierarchy of obligations and imbalanced support that married women have to account more support parents-in-law than parents.

The imbalance support by married children is vigorously discussed recently in Japan. According to the previous study on adult children's support (Tabuchi, 2009), married men and women gave less nonfinancial support to parents-in-law than their parents. On the other, Oshio (2011) indicated that married older women are more sensitive than men to residence and contact with parents-in-law than parents. In part, these inconsistent results for support between parents and parents-in-law may be related to the fact that studies of support considered only cross-sectional surveys; thus, we know relatively little about the change of traditional support between parents and parents-in-law.

Although the traditional family structure and values have changed with modernization, given imbalance support between parents and parents-in-law are acquired through marriage daughters, according to the previous study, Mitani et al. (1985) showed that caregiving and communication for parents and parents-in-law by adult children were significantly affected on various factors relate to gender asymmetry or symmetry. Whereas, according to the caregiving, Shirahase (2005) showed that married women were significantly associated with caregiving to both parents and parents-in-law when the survival of parents' spouse, geographic distance between parents and adult children, and health status of parents. Adult children caregiving tend to provided support to their parents-in-law out of obligation to their spouse, rather than an emotional bond to their parents-in-law (Peters-Davis et al. 1999; Willson et al. 2003), especially in societies where the married women is expected to be a primary caregiver for parents-in-law (Kim, 2009). Although gender and social distance are essential in determining the support between parents and parents-in-law, these factors may not incorporate the imbalanced support of married women who split their limited socioeconomic resources, and it remains an essential part of balanced or not. Another set of studies focuses specifically on SES and finds that married women with higher SES levels give less nonfinancial support to parents-in-law than parents (Kim, 2010). Simultaneously, with the higher labor participation of married women and the enhanced social long-term care programs for the elderly, both married children and parents-in-law are now more inclined to live independently (Izuhara, 2002; Kim, 2009). It means that household headship has been equated with being the economic provider, a position occupied by married men and women; thus, married women would like to support their parents.

However, above previous studies, few attempts have been made to consolidate these issues into a framework that will provide imbalanced support for systematic empirical exploration into the relative marriage women and their spouse SES. This paper, therefore, suggests hypothesis with SES and balanced support.

Hypothesis: Married women and their spouses of higher-level SES would be given balanced nonfinancial support between parents and parents-in-law.

Method

1. Samples

The Japanese Family Sociology association conducted national family research of Japan survey (NFRJ) 1998, 2003, and 2008. This is a nationally representative data set for studying the determinants of nonfinancial support for parents and parents-in-law sufficient direct measures of married women. The research population was aged 28-72 years, and the total respondent sample size was 6,985 in 1998, 6,302 in 2003, and 5,203 in 2008, respectively. The analyses samples were limited to married women at the time of the survey, and the analyses are based on married women with both one parent and one parent-in-law still alive. Excluded were subjects who were not married and respondents who did not have either one living parent or one living parent-in-law. Through these selection processes, analyses were based on a total of 1,364 cases in 1998, 1,347 cases in 2003, and 1,130 cases in 2008, respectively.

As shown in Table 1, the rate of still alive both parents and parents-in-law was 37.2% in 1998, 40.4% in 2003, and 41.0% in 2008, respectably. In 1998, 2003, and 2008, married women parents than parents-in-law were more still living.

Table １. Living Parents and Panrents-in-law

	1998		2003		2008	
	%	N	%	N	%	N
Parents survial	59.0	2161	62.9	2099	69.4	1910
Parents-in-law survial	45.4	1662	47.6	1588	45.4	1249
Both parents and parents-in-law	37.2	1364	40.4	1347	41.0	1130

2. Measurement

Dependent variable was nonfinancial support and assessed as one type of support: given to care or assistance. Participants provided nonfinancial support to their parents and parents-in-law in 1998, and given care or assistance to parents and parents-in-law, respectively in 2003 and 2008. Ratings of support were 2-categories: yes and no, and were made on a 2-point: yes=1, no=0, respectively. This score was divided into a dummy variable (1=balanced support, 0= imbalanced support).

SES refers to a finely graded hierarchy of social positions, describing a person’s overall social class or standing. It can be indicated, such as employment status, occupational status, educational attainment, income, and wealth (Marks, et al. 2000). Married women spouses are also an essential aspect of the SES because the traditional procedure was that men are viewed as ‘the provider’, ‘the head of the household’ or ‘main breadwinner’, and the proportion of married women workforce was considerably lower. Additionally, spouse of married women occupations is generally more stable than married women since men tend to spend a larger proportion of their adult life in the labor force. However, increases in the proportion of professional women in the workforce may changes traditional support between parents and in-laws. Highly SES of participants and their spouses are more likely to instill positive values about balanced support

between their parents and parents-in-law. Thus, the study describes measures to SES with individual level of married women and their spouse. Three dimensions of SES were assessed individual level relating married women and their spouse: a) education attainment of respondent and their spouse assessed as a six-category variable (1= “less than middle school” to 6= “university or more”) , b) annual income of respondent and their spouse reconstructed as four category variables. A dummy variable used to measure relative subjects’ kind of occupation and their spouse (1=professional or management, 1=clerk work and service, 1=Blue-collar, 0=jobless or unemployed), c) employment status of respondent and their spouse assessed as sixteen category variables (1= “no income” to 16= “200 million yen and or more”).
The control variables included subjects’ age, number of siblings, and city size of subjects living.

3. Analysis

Based on the balance model, bivariate statistics are derived to determine SES and balance support between in 3-time points. The study then estimated probit model analysis determined the SES are affected nonfinancial support between parents and parents-in-law and balanced while adjusting for age, number of brothers or sisters, and city size of subjects living effects of individuals. The probit models are estimated for 3-time point. Bivariate probit model were estimated 2 steps. First step was analysis relation factors for nonfinancial support to parents and parents-in-law separately according to SES. Second step was analysis relation factors of balance support between parents and parents-in-law according to SES.

RESULTS

1. Descriptive Statistics

As shown in the table in 3-time points, 30s e and 40s of married women have highest than other age groups. More than 40% of the subjects and her spouses had less than a high school education or less, more than 28% of the subjects had some junior college, about 40% of her spouses had a university education or higher education level. Concerning Job classification, the married women and their spouses differed remarkably; married women with clerical work or service jobs, and jobless were the highest percentage than their spouses; but their spouses' occupation did not vary significantly among professional, clerical work and service, and blue-collar groups. Furthermore, annual income levels, the married women with no income and less than 100 million yen were higher than their spouses.

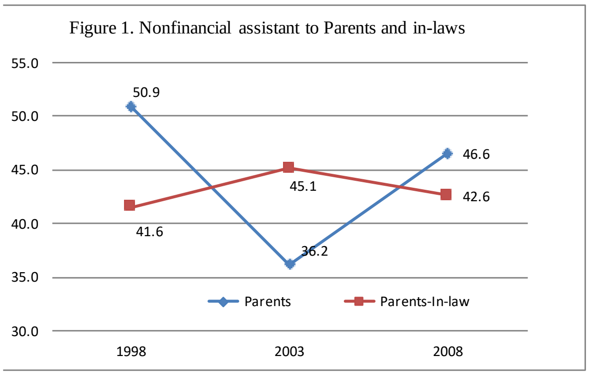
Table 2. Characteristics of married women on the 3-time point survey in Japan

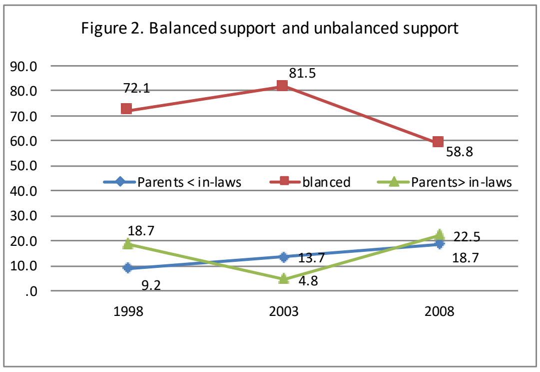
		1998		2003		2008	
Variable	Category	%	N	%	N	%	N
Age (years)	63 ～72	1.0	13	.6	8	.1	1
	53 ～ 62	8.5	116	11.8	159	14.1	159
	43 ～ 52	32.3	440	30.0	404	34.6	391
	33 ～ 42	42.4	578	41.4	558	38.0	429
	28 ～ 32	15.9	217	16.2	218	13.3	150
Education of subjects	high school or blow	56.4	760	44.7	600	45.3	508
	some colleage	33.8	455	41.5	557	39.1	438
	university and higher	9.8	132	13.8	186	15.6	175
Education of spouse	high school or blow	53.4	700	42.3	555	42.1	472
	some colleage	13.9	182	16.6	217	15.6	175
	university and higher	32.7	429	41.1	539	42.3	475
Job classification of subjects	Professional	12.1	165	12.4	156	13.0	143
	clerical work and service	37.7	514	37.7	475	43.8	482
	Blue-collar	14.7	201	9.8	124	10.9	120
	Jobless	32.3	441	40.1	506	32.3	356
Job classification of subjects spouse	Professional	27.2	370	31.9	419	33.8	378
	clerical work and service	30.0	408	32.7	429	29.8	333
	Blue-collar	39.1	531	31.9	419	33.2	371
	Jobless	3.7	50	3.5	46	3.1	35
Income of subjects	No income	26.9	361	34.3	445	25.2	279
	<100 million	33.9	455	31.2	405	30.5	338
	100 to <200 million	14.8	199	14.3	185	19.2	213
	≦200 million and more	24.4	328	20.2	262	25.0	277
Income of subjects spouse	<300 million	28.2	337	27.0	332	33.7	360
	400 to <600 million	28.5	340	33.7	414	28.6	306
	600 to <800 million	24.4	291	21.7	267	20.6	220
	≦800 million and more	19.0	227	17.5	215	17.1	183

2. The rate levels of nonfinancial support by married women

Married women provided higher rates of nonfinancial support to parents than parents-in-law in 1998 and in 2008, while married women gave a higher rate of nonfinancial assistance to parents-in-law than to their parents in 2003 ($p < .001$, respectively) (Figure 1).

Married women provided high-rate balanced support of nonfinancial support between parents and parents-in-law in 2003 than in 1998 and 2008, meanwhile, married women were giving almost same rate of balanced and imbalance nonfinancial support between parents and parents-in-law in 2008. Subjects of 72 percent in 1998, 82 percent in 2003 provided balanced support between parents and parents-in-law, while 59 percent of subject gave balanced support between parents and in-laws, compared to 23 percent and 19 percent of married women gave an unbalanced support to parents in-laws in 2008 ($p < .001$, respectively) (Figure 2). Consequently, the balanced support was more pronounced in 2003 and 1998 than in 2008.





3. Determinants of nonfinancial assistants between parents and in-laws

The probit model analysis determined the socioeconomic factors are affected nonfinancial support between parents and parents-in-law and balanced by married women in 1998, 2003, and 2008, in Table 3 and Table 4.

In Table 3, 1998, statistically significant results showed that the nonfinancial support given to both parents and parents-in-law was significantly higher married women's spouse occupation was clerical work or service, respectively. On the other hand, the results suggest that given to parents of nonfinancial support was significantly higher when higher respondent's educational attainment. Whereas, given to parents-in-law of nonfinancial support was relating to spouse annual income. It means that married women with a high annual income of their spouse tended to have only given more nonfinancial support to parents-in-law.

The results suggest that given to parents of nonfinancial support was significantly lower when higher respondent's spouses educational attainment, however, given to parents-in-law of nonfinancial support was significantly lower when higher respondent's educational attainment in 2003. It means married women with higher educational attainment levels of their spouse tended to provide less nonfinancial support for their parents, whereas, married women with higher educational attainment levels tended to provide less nonfinancial assistance for parents-in-law.

In 2008, statistically significant results showed that the nonfinancial support given to parents was significantly lower where respondents occupation is clerical work or service and blue-collar, respectively. At the same time, those respondents where the spouse's current employment as clerical work or service tended to provide lower nonfinancial support for parents. On the other hand, nonfinancial support given to parents-in-law was relating to spouse annual income. It means that married women with a high yearly income of their spouse tended to have only given lower nonfinancial support to parents-in-law.

On control variables, married women's age was significantly higher for nonfinancial support to both parents and parents-in-law in 2003, only parents-in-law in 1998 and 2008. On the other hand, the number of siblings of subjects had a statistically significant effect on parents' nonfinancial support in 1998. The resident population size had a significant effect on nonfinancial support to parents-in-law in 1998 and 2008.

Table 3. Determinants of nonfinancial support to parents and parents-in-law

	1998				2003				2008			
	Parents		Parents in-law		Parents		Parents-in-law		Parents		Parents-in-law	
	B	*p*	*B*	*p*	*B*	*p*	*B*	*p*	*B*	*p*	*B*	*p*
Years of education respondent	.085	*	.125		−.057		−.102	**	.046		.025	
Years of education respondent spouse	−.006		.022		−.084	*	−.049		.006		.046	
Annual income of respondent	.024		−.035		−.006		.010		.008		−.008	
Annual income of respondent spouse	.094	**	.006		.018		.027		−.019		−.034	*
Job classification												
Respondent Professional	.103		.112		−.036		−.052		−.171		−.120	
Clerical work and survice	.158		.036		.118		.158		−.215	*	.002	
Blue-collar	−.054		.065		.180		.051		−.396	**	−.051	
Jobless	0		0		0		0		0		0	
Respondent spouse Professional	5.371	**	.544	**	−.178		.043		−.368		.082	
Clerical work and	5.510	**	.495	**	−.291		−.084		−.491	*	−.134	
Blue-collar	5.331		.158		−.296		.015		−.331		−.024	
Jobless	0		0		0		0		0		0	
Age	.002		.011	*	.069	**	.051	**	.009		.016	**
Siblings	−.091	**	.005		.000		.032		−.065		.055	
Living place 14 big cities	−.093		−.068		.084		.128		.004		−.370	**
more than 10 million <14 big	−.128		.228	*	.039		.020		−.043		−.154	
less than 10 million	0		0		0		0		0		0	
Model Chi-square	65.216	**	49.585	**	235.696	**	165.966	**	23.476	**	34.808	**
Log-likelihood	1481.531	**	1398.855	**	1217.631	**	1359.822	**	1370.388	**	1345.592	**

Note: *<p.05, **<.01

In the second set of analyses, to test whether the socioeconomic variables in the 3-time points significantly determined the balance of nonfinancial support, probit model analyses were conducted, including SES of respondents and spouse and control variables (Table 4).

In 1998, results showed that subjects' annual income had a statistically significant negative effect on balanced nonfinancial support between parents and parents-in-law. In other words, married women reporting having higher annual income were likely to offer unbalanced nonfinancial support between parents and parents-in-law. In 2003, balanced nonfinancial support between parents and parents-in-law was significantly related to reports on a higher an annual income of married women's spouses. It means that married women having a higher yearly income of their spouses were likely to offer unbalanced nonfinancial support between parents and parents-in-law. In 2008, however, SES variables with subjects and their spouse had no statistically significant effect on balanced nonfinancial support between parents and parents-in-law.

On the control variables, the age of subjects in 2003, the number of siblings of subjects in 1998 and 2008, and residing city size of respondents in 3-time points had a statistically significant effect on balanced nonfinancial support between parents and parents-in-law.

Table 4. Determinants of balanced nonfianacial support between parents and parents-in-law

	1998		2003		2008	
	B	*p*	*B*	*p*	*B*	*p*
Years of education respondent	.013		.023		.075	
Years of education respondent spouse	-.009		-.047		-.011	
Annual income of respondent	-.057	*	.008		.005	
Annual income of respondent spouse	-.006		-.049	**	.023	
Job classification						
Respondent Professional	.181		-.069		-.075	
Clerical work and survice	.201		-.099		-.053	
Blue-collar	.054		-.137		.092	
Jobless	0		0		0	
Respondent spouse Professional	.165		.057		-.361	
Clerical work and service	.237		.011		-.277	
Blue-collar	.131		-.002		-.265	
Jobless	0		0		0	
Age	-.009		.014	*	-.006	
Siblings	.082	**	-.038		.089	*
Living place 14 big cities	.268	*	.110		.020	
more than 10 million <14 big cities	.062		.291	**	.195	*
less than 10 million	0		0		0	
Model Chi-square	20.000	**	21.390		16.636	**
Log-likelihood	1303.319	**	1058.314	**	1348.857	**

Note: *<p.05, **<.01

Discussion and conclusion

The study's first aim was to compare at 3-time points (in 1998, 2003, and 2008) whether or not change the balance of nonfinancial support between parents and parents-in-law of married women in Japan. For the imbalance of nonfinancial support between parents and parents-in-law, this study used to support care and household chores during the past year. The study found the rate of balanced nonfinancial support between parents and parents-in-law by married women had declined over the 3-time points, especially in 2008 compared to in 1998 and 2003. Interestingly, married women provided higher nonfinancial support to parents than parents-in-law in 2-time points even though they were giving nonfinancial support to parents-in-law continued to a little increase in 3-time points. These results suggest that nonfinancial support for parents and parents-in-law by married women is fluctuating and changing. The imbalance of nonfinancial support had to change from parents-in-law to parents, and Japanese married women were a shift from traditional patrilineal kinship patterns over the decades. However, for these women, nonfinancial support of obligatory duties and responsibilities toward parents-in-law in Japanese families still maintained and is carried out with long-term care insurance. Thus, this pattern may respond to family structural changes that egalitarian and bilateral kinship relation depends on both parents and parents-in-law caring and helping needs.

Next, the study aimed to identify the relative imbalance of nonfinancial support and SES of married women and their spouses. The study hypothesized that married women with high SES provide nonfinancial balance support between parents and parents-in-law. The study probit model analysis indicated that women's spouses' current occupation was an equally positive relative with nonfinancial support for parents and parents-in-law in 1998. The results show that confirms the study hypothesis. Whereas, nonfinancial support for parents related to negatively clerical job and blue-collar of married women, and their spouses' clerical job in 2008. The previous studies (Biddlecom et al. 1998) suggest that the imbalance support in married children is reflected by the persistent practice of defining men as the family breadwinner in labor force attachment is exceeded than their wives. Married women often face the challenge of balancing family support and job responsibilities, involving caring for the parents and parents-in-law, and low and middle job class of adult children maybe often face hard work and insufficient time to support their parents. Therefore, there is a possibility that married women have given less nonfinancial support to their parents when providing support is linked to low employment status.

However, the study has revealed significant differences in the educational attainment and nonfinancial support. The high education attainment levels of married women and their spouses were negatively related to nonfinancial support between parents and parents-in-law, respectively, in 2003. These results show that contrary to the study hypothesis. Married women of higher educational attainment and their spouses are more likely to have access to collect a variety of information and give to their parents and parents-in-law if they need temperately care and help when compared with those of lower educational attainment of married women; many studies have shown that individuals of lower SES tend to face substantial barriers including lack of insurance coverage and unaffordable costs (Devoe et al. 2007; Becker and Newsom, 2003; Arpey et al. 2017). Whereas married women of low educational attainment faced traditional roles as the family provider to informal home care to relatives. They should be supplement to allocate limited resources of long-term care insurance fairly.

On the one hand, in contrast to the traditional Japanese family pattern, the study found that the high annual income of married women and their spouses was negatively affect balanced support even though the effect was the difference in conducted the survey years. These results show that contrary to the study hypothesis. Under this family circumstance, it is easier for rich marriage women than poor married women to consider their parents and parents-in-law needs and prove economic assistance to solve nonfinancial support needs. Under the background of the high income of marriage women's status, both parents and parents-in-law can cope with their issues and partially depend on them. It may now be a practical strategy for high-income families of married women to nonfinancial support both parents and parents-in-law need. However, married women of low income may have more give balance nonfinancial support for both parents and parents-in-law in which can't be met basic needs. Both parents may be partly due to access to needed goods and services through married women income and alleviation of insecurity about temporally and basic needs.

Last, regarding control factors, married women who older age, many siblings, living middle small size city indicates provided nonfinancial balance support between parents and parents-in-law.

Among fertility decline and aging society, providing nonfinancial support for parents and parents-in-law by married women is challenging the notion of balanced support, and traditional filial piety is not as intense as it is in recent decades in Japan. These findings suggest the negative association with high SES in married women and nonfinancial balance support between parents and parents-in-law, whereas, nonfinancial support is provided less to their parents by married women. Adults children roles within the family are changed as well, particularly today's married women report more contact and care towards their parents than parents-in-law (Kim, 2012). However, the norm of gender asymmetry is still maintained and welfare regime is close to pure familism in Japan (Ochiai, 2009).

This study has limitations that should be considered in interpreting the results. The study was restricted to SES of married women and their spouses, research data was associated with married women, and this study used the data was conducted 10-years ago; hence, the findings may not be generalized regent contexts, therefore, the result of this study cannot simply generalize for nonfinancial balance support. Also, the use of cross-sectional data limits the ability to make causal the meaning of nonfinancial support and SES differs in subjects. Thus, further studies will have to take into account the meaning of nonfinancial support, the longitudinal data focusing on changes in balanced support, and some other non-measured characteristics such as traditional gender role, health care utilization and long-term care utilization of parents and parents-in-law.

Acknowledgment

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Cognitive accomplishment of Super Brain Yoga

*** Soumen Nanda**
**** Upasana Mehra**

Abstract

Indian philosophy depicts that our life is an outcome of Pancha Maha Bhuta (The Earth, Water, Fire, Wind and Space). Further it is emphasized that yogic practice can help in proper developments of our body, mind and soul relating to these five elements. With this objective the present paper aims at reflecting the positive effects of Super Brain Yoga (SBY) on cognitive abilities of adolescent's that energises and recharges the brain cells in the human beings.Two components of cognition like concentration and memory were taken as dependent measure to the effects of Super Brain Yoga. With their consent 90 students (girls) from the age group of 15-19 years, were selected from different colleges and schools of Bhubaneswar having experience of yoga practice. After a five days training of SBY all the subjects were provided a 30 days of practice. An Online Questionnaire - MMSS TEST.docx, was used to assess the effects of Super Brain Yoga on the concentration and memory of the subject, keeping in view of Covid -19 situation, before and after the 3o day's practice of SBY. The finding corroborates the hypothesis that practicing Super Brain yoga shows improvement in their concentration levels and memory performance, supporting the independent and dependent relationship between Super Brain Yoga and cognitive performance.

Key words: ***SBY, memory, concentration, adolescents, MMSS TEST, the circadian clock, Alpha Waves***

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INTRODUCTION

Super Brain Yoga technique works on the cognitive aspects of the mind by incorporating a series of steps that activates brain cells. It enables the flow of energy upward from the lower chakras (known as wheels of energy in the body) to forehead and crown chakras. (Goodle net :May 10, 2019). Initially created to increase the intelligence through combination with ear acupressure, this technique has evolved over time.

Since time immemorial yoga has been considered as an effective way to keep active and quieten the mind. Hence enhancing cognitive health of the practitioner. Grand Master Choa Kok Sui, founder of the Philippines-based Institute for Inner Studies, Incorporated (IISI), conducted extensive research and developed the modern version of the practice.

Super Brain Yoga (SBY) as the name suggests aims at working on the brain and yoga depicts union of body and soul. Hence it aims at helping the practitioner work his brain, body and soul in unison. Super Brain Yoga includes series of steps meant to activate brain cells. It is a technique that aims to increase ones intelligence by combination of ear acupressure. Super Brain Yoga combines breathing and acupressure to balance the right and left hemispheres of the brain. The activity is simple to learn, relatively quick, and can be practiced anywhere. Indian Rishis have developed this technique to increase the intelligence of people based on the principle of ear acupuncture and the science of prana/energy movement through various chakras. Chakras absorb, digest and allocate prana to the different parts of the body and are responsible for the proper functioning of human metabolic activities. Super Brain Yoga moves energy trapped in the basic and sex chakras through the major energy centers and finally up into the crown chakra that controls the pineal gland and overall brain health. After performing Super Brain Yoga, one's energy centers and aura are bigger. The practice may also result in improved pranic energy that touches on the body's innate ability to heal itself. Super Brain Yoga also energizes the brain by synchronizing our alpha brain waves ,eliminates stress , encourages mental stability and concentration increases Super Brain Yoga improves one's overall brain function by transforming the physical energy into more subtle energy by synchronizing the alpha brain waves and energizes the brain .The practice encourages mental stability and eliminates stress. It also promotes healthy cognitive function. Though this technique will reap benefits whenever practiced yet when practised in the morning, the effects of the exercise—which include relaxation and a sharper mind—will last throughout the day.

Fig 1 : showing the flow of energy through chakras

The technique of SBY is safe to be incorporated in one's lifestyle from early ages of life and safe to be practiced till the last days of old age. An age old elixir for brain vitality, this exercise gives manifold benefits if practiced regularly. Due to optimum functioning of brain one can witness improvement in intelligence, creativity and overall performance of an individual. Super Brain Yoga, based on the ancient principles of yoga & acupuncture, encourages a free flow of energy from the brain, through the spine and the entire peripheral nervous system. It allows the clear flow of energy through the energy centres, otherwise known as chakras. Practicing Super Brain Yoga for 15 minutes can help you to get to profound, reflective alpha brainwave state. Going from 9 to 14 Hz, alpha waves are initiating relaxed and calm alertness also known as a brain's natural state of flow. It is in this state we can get to a greater amount of our memory and review. This is the point at which we are the most innovative and natural capacity to problem solving adequately. Most craftsmanship, music, and poetry is additionally made in the alpha state. It is that a technique of yoga focuses exclusively on the mind. Initially created to increase the intelligence through combination with ear acupressure, this technique has evolved over time. SBY helps human beings in many ways, especially in staying mentally sharp, emotionally healthier, having an amazing memory and promoting a positive wellbeing. **Vaishnavi Nagaraj** (2019).The manifold benefits of Super Brain Yoga are: it Increases the Creativity; Calms the Mind; Improves Cognitive Function; Reduces the Stress; Eliminates Depression; Improves Balance when walking or running; Cleans Emotional aspects; Improves Energy Levels and Changes the Perspective of life.

Fig 2 : Showing effects of Yoga on Brain

Yoga, known as a physical and spiritual activity, comprises of various asanas (postures) and pranayama (breathing exercises). An ancient practice, the traditional yoga has many takers in Western wellness sector. Due to its benefits of keeping one active and the mind calm traditional yoga has gained many followers.

A modern version of this practice was developed by Grand Master Choa Kok Sui, founder of the Philippines-based Institute for Inner Studies, Incorporated (IISI), after conducting extensive research. At present Super Brain Yoga includes a series of steps meant to activate the brain cells.

Fig 3 : Showing the SBY practice in GuruKul Asram

Studies have been successful in finding the effect of Super Brain Yoga on the activity of brain and research indicates Super Brain Yoga can have powerful effects on brain waves. Specifically, data show about 15 minutes of Super Brain Yoga can lead to a spike in alpha wave activity.

Alpha Waves play a significant role in one's cognitive ability as more our alpha waves are stimulated, the greater the cognitive benefits. Alpha brain waves promote resting alertness and relaxation and also play a vital role in the occipital region of the brain that oversees learning, memory, critical thinking, and more.

The benefits of practicing Super Brain Yoga are not only restricted to cognition but to overall improvement like strengthening the immune system and promoting fast healing (due to the increase in alpha wave activity); Reprogramming our state of inner consciousness; Improving intelligence, creativity, and overall performance; Synchronizing the right and left hemispheres of the brain

During any form of relaxation, including meditation and other forms of yoga the left and right brain wave patterns are typically in sync and this synchronicity may increase our brainpower, helping us retain more information, and giving us more control over our emotions.

The founder of the Philippines-based Institute for Inner Studies, Incorporated (IISI) Master Choa Kok Sui views - the brain as a living battery that requires constant recharging. This means Super Brain Yoga is suggested to be practiced regularly for the best results.

Steps of Super Brain Yoga Technique:

- Stand up straight, facing the sunrise (East direction) if possible.
- Place your tongue on the roof of your mouth, directly behind your teeth. (This should feel like you are about to make the sound "la.") Keep this placement throughout the activity.
- Move your left hand across your upper body. Reach for your right earlobe with your thumb and forefinger, keeping your thumb in front.
- Move your right hand across your upper body and reach for your left earlobe. Again, keep your thumb in front of your forefinger.
- Stand up straight, facing the sunrise (East direction) if possible.
- Place your tongue on the roof of your mouth, directly behind your teeth. (This should feel like you are about to make the sound "la.") Keep this placement throughout the activity.
- Move your left hand across your upper body. Reach for your right earlobe with your thumb and forefinger, keeping your thumb in front.
- Move your right hand across your upper body and reach for your left earlobe. Again, keep your thumb in front of your forefinger.
- Inhale deeply through your nose. While doing so, move toward the ground in a squat position.
- Hold your breath for a beat or two. Move back into a standing position, and then exhale.
- Repeat this process 14 to 21 times. Assess your position and continue holding your earlobes. Make sure your tongue is still touching the roof of your mouth.

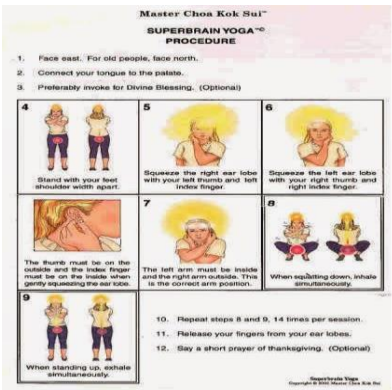

Fig 4 : Showing the Steps of Super Brain Yoga Technique

Studies indicate that there is significant impact of yoga on emotional regulation, self-esteem and physical and mental health of human beings in comparison to non-yoga practising group.(Janjhua, Chaudhary Sharma & Kumar , 2020). There was also less dorsolateral prefrontal cortex activation in yoga practitioners while viewing negative emotional images and distractors. (Froeliger, Garland, Modlin & McClernon ,2012). A study was conducted on 200 high school students, aged 14 to 15 years (100 boys and 100 girls) to find benefits of Yoga practices on High school student's memory and concentration in relation to examination stress. Bisht Battery of Stress Scale was administered to classify 112 students as high stress students and 88 as low stress students. The students were divided into 2 groups and a pre-test was conducted to assess concentration of attention and memory. Digital Symbol Test and PGI Memory Test were administered to assess concentration and memory respectively. The experiment group practiced yoga exercises consisting of Pranayama, prayer and a value orientation programme for four weeks. Both the groups were again tested and results showed that the experimental group had higher concentration of attention and memory. (Tiwari, 2015).

The fascination of Yoga and its manifold benefits were also accepted by western people. In one of such studies it was aimed to find the benefits of yoga for psychosocial wellbeing in a US high school curriculum. 12 students from grade 11 who were registered for Physical Education were divided into 2 classes – yoga and Physical Education. For 10 weeks Kripalu-based yoga program of physical postures, breathing exercises, relaxation, and meditation was taught for 2 to 3 times a week. The students took a Self-report questionnaires before and after the yoga program. The Profile of Mood States, Perceived Stress scale and Inventory of Positive Psychological Attitude were used to assess the response of samples. The study highlighted the benefits in psychological wellbeing from Kripalu yoga in children indicate that the mood disturbance improved and maintenance in their primary outcome (Noggle & Steiner, 2012).

The study on effects of yoga on brain waves and structural activation reviewed 15 articles to establish the effect of yoga on brain waves. It was concluded that breathing, meditation, and posture-based yoga increased overall brain wave activity. Increases in gray matter along with increases in amygdala and frontal cortex activation were evident after a yoga intervention. Yoga practitioners also reflected increased spatial memory scores and increase in verbal task performance and it was suggested it may be an effective adjunctive treatment for a clinical and healthy aging population. (Desai , Tailor & Bhatt , 2015).

A study conducted on 50 random Sanskrit students with age ranging between 15 to 22 years of age revealed that the yogic intervention along with the practice of Super Brain Yoga techniques significantly increases the level of alpha wave of the secondary level students in the experimental group. The data on 30th day revealed statistically significant difference at 0.01 levels between pre and post conditions in the alpha E.E.G levels.After30 days of regular practice of Super Brain Yoga, the children were calmer and more focussed. Overall improvement is shown in all areas including function and behaviour; interacting with the environment with more success. (Verma & Kumar , 2016)

The Neuroscientists in Columbia and Yale have found the spiritual part of our brains in Cerebral Cortex (2018), which processes the cognitive aspects of mind and influences empathic thinking and other higher mental functioning.

A few studies and researches have also focused that yoga practice and exercise session can help upgrade our subjective capacities and improve mental concentrate (Budde, et.al.,2008; Gordan, 2017; Goldberg,2004 & Francis, et.al., 2019).

Specifically studies on benefits of Super Brain Yoga (SBY) was conducted by several researchers (Van Bokhoven et al, 2006; Vermeersch,et.al.,,2008 Jois & D'Souza, 2018; Chandrasekeran, Rajesh & Srinivasan, 2014; Vigil, Rio, Carrera &ArAnguiz , 2016, Kalapriya, 2016 ;Farahani, Hekmatpou, Khonsari & Gholami,2018) who have found out that, besides improving daily cognitive functioning , SBY has found to be very helpful with ADHD, learning disabilities, dyslexia, Alzheimer's and even autism by increasing brain efficiency.

During adolescence, the higher energy levels in sex chakra get trapped if the pathways to major centres are blocked. The higher testosterone levels have been associated with increased approach-related behaviours, such as proactive aggression (Van Bokhoven et al, 2006) and risk-taking (Vermeersch,T'Sjoen, Vincke,2008) in boys, and sensation seeking and sensitivity to reward (Forbes et al, 2010) in both boys and girls. A study on influence of sex steroid hormones on the adolescent brain and behaviour highlighted that during adolescents the endogenous and exogenous hormones influence the plasticity window that in turn is responsible with patterns of emotional behaviour in adult life reflecting the influence of sex hormones on brain development and future behaviour as adult. (Vigil, Rio, Carrera &ArAnguiz , 2016).

The study done on the adolescents that performed Super Brain Yoga regularly showed improvement in their academic performance, social skills, emotional responses, self confidence and self-esteem. (Siar, 2006).

Rationale of the study

Super Brain Yoga is a simple exercise of squatting. It is an easy process that improves and preser ves one's physical and mental health especially helps the growth of brain. SBY depends on the rule of ear acupuncture therapy and pranic energy development in the body. It allows energy from your lower chakras–or energy centres–to move up to the forehead and crown chakras. When this happens, this energy is transformed into subtle energy, which is employed by the brain to reinforce its proper functioning.

Keeping in view of the above analysis on benefits and effectiveness of Super Brain Yoga, the present study has taken up for studying the relationship between Super Brain Yoga technique and its effects on concentration and memory of adolescents that can improve their life leading processes.

Objective:

Thus the primary objectives of the study are:

- To explore the effects of SBY on the concentration level of adolescents (aged 15-19 years) before and after the practice of Super brain Yoga of 30 days
- To explore the effects of SBY on the memory performance of adolescents (aged 15-19 years) before and after the practice of Super Brain Yoga of 30 days

Hypothesis

- The post test scores after practicing Super Brain Yoga is better than pre-test score in concentration and memory test.
- There is significant effect of SBY practice on concentration level and memory of the adolescents.

METHODOLOGY

RESEARCH DESIGN (A)

Pilot study	Pre-test of concentration and memory	Intervening programme of SBY practice for 30 days	Post-test of concentration and memory

Schematic presentation of Pilot Study for Concentration and memory (B)

Pre-Test Of Concentration And Memory	Training	Post -Test of Concentration/memory
MMSS TEST	For 5 days training and practicing Super Brain Yoga Technique	MMSS TEST

Schematic presentation of Actual Conduction of Experiment (C)

<table>
<tr><td>Pre-Test Of Concentration and Memory</td><td rowspan="2">Practice of Super brain Yoga for 30 days</td><td>Post Training test of Concentration and Memory</td></tr>
<tr><td>MMSS TEST Scores</td><td>MMSS TEST Scores</td></tr>
<tr><td colspan="3">Analysis was made by using t' test</td></tr>
</table>

Sample:

The sample consisted of random selection of 90 students, all were girls (30 in each session as the yoga centre provided scope of social distance for Covid -19) from a population of 1500 adolescents between the age group 15-19 years, selected from different college and schools, practising yoga in "Jay Tri Mata" Patanjali Yoga Practice Kendra', Parisada Bhabana , Acharya Vihar, Bhubaneswar Odisha, India, and all students are having experience of yoga practice. The students consent was obtained to participate in the study with the permission of authorities of the Yoga centre

Tools used:

An Online Questionnaire **-** MMSS TEST.docx was used to assess the effects of Super Brain Yoga on the concentration and memory of the subject keeping in view of Covid -19 situation ..

Procedure:

This study will take near about 40 days approximately for data collection. A pilot study was used first to get the subjects acquainted with the Super Brain Yoga practice Super Brain Yoga was introduced to the students through the teacher for a period of 5 days in pilot study then for the experiment purpose for 30 days. The meta-memory and meta- concentration scale questionnaire, developed by Manzar et al. BMC Psychology,2018, was used by the researcher for the test of concentration and memory after the 30 days of SBY practice, including Sundays and holidays. The responses from the students were collected on online basis keeping in view of Covid -19 situation of social distance. The Mizan Meta-Memory and Meta-Concentration Scale Questionnaire (is a questionnaire that assesses two aspects of metacognition, i.e. meta-memory and meta-concentration, developed by Manzar et al. ,BMC Psychology 2018) was used to seek information from the selected group ,that is one kind of written interviews which can be carried out online. An e-mail, including a brief description of the study and a link to the online questionnaire, was sent to all potential participants.

Analysis of Result

A pilot study was conducted on 90 adolescents when the technique of Super Brain yoga was administered for 5 days and their response was taken on MMSE test. I found out that some were unsure of their ability to concentrate and were unsure of the correct response to the questionnaire However they all were very sure about their recall abilities i.e., memory while attempting the test and largely most of them were not very happy with their pre- test score.

Result Table 1

Super Brain Yoga	**Groups**	**n**	**Mean**	**Standard Deviation**	**t-test**
Concentration	**Pre test**	**90**	13.213	2.909	9.466
	Post test	**90**	17.137	3.773	
Memory	**Pre test**	**90**	14.786	3.918	4.614
	Post test	**90**	19.835	3.985	

Note: All tests are one tailed

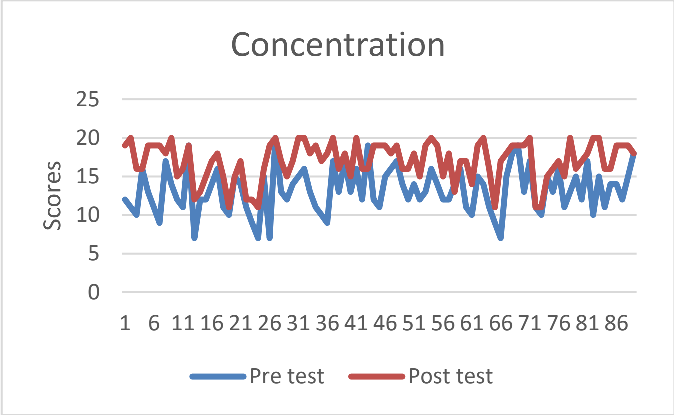

Fig.5- graph showing progress of concentration level as an outcome of Super Brain Yoga practice

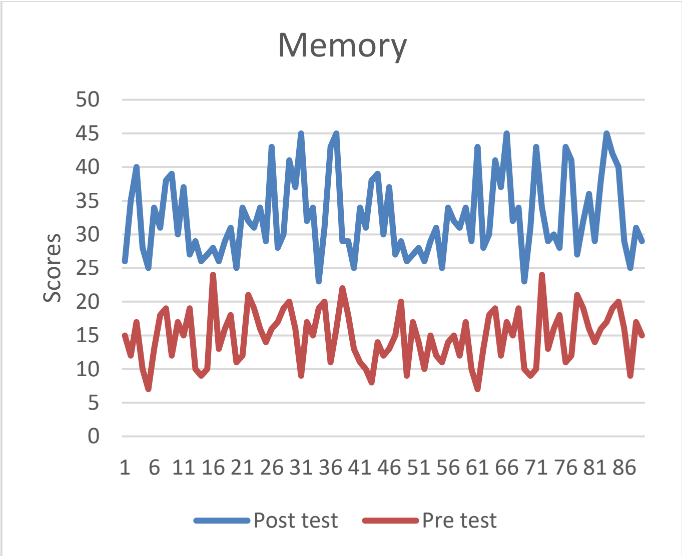

Fig. 6- graph showing progress of memory score as an outcome of Super Brain Yoga practice

As per the above result table, mean concentration scores of pre- test is 13.213, (N=90) and the post -test is 17.137 (N=90) having the difference of 3.924 which is significant at .05 level ($t = 9.466$, $p > .05$). The result thus indicates supporting the hypothesis that adolescents after practicing Super Brain yoga show improvement in their concentration level.

Similarly mean memory scores of pre-test is 14.786, (N=90) and the post -test is 19.835 (N=90) having the difference of 5.049 which is significant at .05 level ($t = 4.614$, $p > .05$). The result thus state, supporting the hypothesis that adolescents after practicing Super Brain Yoga show improvement in their memory performance.

CONCLUSION

A sharp mind and a good memory are the most important qualities that all of us need and want. Concentration is valuable at home, work, and while pursuing sporting, artistic and other activities. The goal of the study was to assess the positive impact of a regular 15 minutes of practice of Super Brain Yoga on concentration and memory of adolescents. This was successfully achieved by this study. It was established that adolescents who practiced Super Brain Yoga regularly for 30 days were more confident in their ability to concentrate on the task in hand and recall past events.

The study focuses on adolescents (age 14-19 years of age) as this is the time when they are entering the tender age of awareness of themselves and their surroundings. This is the age when they form their perceptions of themselves and the world around them. This is also the age when they are undergoing change in their body and their hormones are very active. If at this age a child lacks self-confidence on his/her abilities and is under parental pressure for studies then it can have adverse effect on the child's mental development and personality. As cited earlier in Chapter 3 that the main stress of adolescents is academic performance(Sandal, Goel&Sharma, 2017). Adolescents often blame inability to concentrate on task in hand or inability to recall the past knowledge as the main reasons of their academic failure. Attaining good concentration and memory are the key aspects that can help attain academic progress and curb academic stress in adolescents, even it can help them reach the ultimate aim/goal of their lives. The study intends to empower adolescents with good concentration and memory by regular practice of Super Brain Yoga and this will further help in their academic progress and their lifetime achievements.

Hence the finding corroborates the hypothesis that practicing Super Brain yoga shows improvement in their concentration levels and memory performance, supporting the independent and dependent relationship between Super Brain Yoga and concentration & memory . The findings confirm the previous researches done by Tiwari,2015 ;Kauts& Sharma,2012; Gulati, Sharma & Telles,2019;Kalapriya, 2016; Desai , Tailor & Bhatt , 2015. Thus it can be concluded that adolescents practicing Super Brain Yoga regularly have improvement in their concentration and memory.

IMPLICATIONS:

- Test of concentration and memory are the important aspect of cognitive processing. Thus the study implicates the psychological perspective of behaviour:
- This study aims at determining the effect of Super Brain Yoga on the concentration and memory of adolescents thus emphasises on the psychological aspect of behaviour. Practicing Super Brain Yoga could also impact psychological aspects other than concentration and memory measured in this study. Thus it can help promote development of the various aspects of the psychological health of the practitioner.
- After determining its benefits on adolescents, ways of administering this practice in schools can be devised that would help us produce more focused and calmer students. The benefits of Super Brain Yoga can be reaped early if ones starts practicing it early. If the schools introduce this as a regular feature in their curriculum then children from younger age would develop a habit of practicing it. As we know perfection comes with practice thus a regular practice regime will help produce children with calm and sharp mind. Owing to the scientific application of the benefits of Super Brain Yoga it would be highly beneficial to practice it in the morning to help children remain mentally active

throughout the day, keeping their circadian cycle in a perfect manner. As the circadian cycle is the biological clock within the organism that occurs around the day controlling our activity and arousal cycle that has important effect on our physical and mental wellbeing.

- It would be a great tool /strategy that can be recommended to parents and children to deal with issues like hyperactivity, dyslexia and lack of concentration. Often the parents of the children with special issues like hyperactivity, dyslexia or lack of concentration are left perturbed and confused as to how to deal with these issues. Due to lack of knowledge of the strategies that can be administered to cater to these issues the parents feel frustrated and depressed and often vent out their emotions on the helpless child or their marital spouse. A simple squatting exercise while holding ears can help them deal with this issue to a great extent. As Super Brain Yoga has no side effects, the parents stand to gain only. A regular practice of Super Brain Yoga will help channelize the child's energy from lower energy centres to the brain and will also help in keeping the child calm.
- It can help in controlling, prohibiting and managing personal, biological, psycho-social and socio-cultural issues in global contexts. Practicing Super Brain Yoga helps in positive wellbeing and in staying in a calm state of mind. It is well known that a calm mind is a storehouse of solutions and not problems. Thus a person with calm mind will seldom contribute to the vices in the society or will seldom be a trouble maker. Super Brain practitioners with a sharp and a calm mind can transmute their negative emotions into positive actions.

- It can be concluded that this study can be revisited or taken as inspiration for further researches to study the other psychological and even the physiological benefits of Super Brain Yoga. The research studies could be extended gender wise, age wise to get wider range of data.

LIMITATIONS OF THE STUDY

However diligently the studies and research projects are conducted, there always remains some aspects / areas that have not been assessed or some relevant research questions remain unanswered or some conditions that could not be controlled or the result/ finding not as per the expectation of the research work. This in a way sets the ball rolling for the researchers to rethink, revisit and devise more models/theories for further studies. The research design and the study always show a scope of improvement. This study also reflects some areas that if were looked into could enhance this project and would have provided much better results, like : sample size, limited to age group:, online mode of data collection, permissions denied from institutes, sample consists of only girls:, current state of mind of the sample, all samples were experienced in yoga, the data collected ,,scales and tools used .

Suggestions for further research

- The study can be further extended to different age groups.
- The study can be further extended to different gender.
- A bigger sample size can be targeted.
- Schools should be directed to get involved in this practice as the outcomes have inherent benefits for the school system as well.
- The study can be done on working population.
- The study can further be expanded to people with specific issues like ADHD, autism etc.

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Analysis Of Financial Performance: Study On SBI & HDFC Bank

***Amber Nayab**

Abstract

In today's financial world, financial performance is a requirement amongst the perspective of various stakeholders, be it in the management, lenders, owners and investors' perspective. Financial performance is crucial for taking financial decisions related to planning and control. Banking sector plays an important role in economic development of a country. Banks form a Fundamental component of the financial system and are also active players in financial markets. An effective banking system capable of mobilizing the saving s and channeling them to productive purposes are essential for the development of any economy. In this study the researcher basically analysis the long term financial performance of two leading bank in India one from public sector bank i.e. SBI and other private bank i.e. HDFC bank. The research is Descriptive and analytical in nature. The study is based on secondary data that has been collected from annual report of the respective banks. The study is conducted to compare the financial Performance of SBI & HDFC Bank on the basis of ratio such as credit deposits; net profit Margin etc. This research study covers the financial year of 2016-17 and 2017-18.

Key words – Financial Performance, Banking Sector, Economic Development, Working Capital
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INTRODUCTION:

Working Capital Management refers to decisions relating to working capital and short-term financing. These involve managing the relationship between a firm's short-term assets and its short-term liabilities. A well-run firm manages its short-term debt and current and future operational expenses through its management of working capital, the components of which are inventories, accounts receivable, accounts payable, and cash. Most analysts consider the **ideal working capital ratio** to be between 1.2 and 2. As with other performance metrics, it is important to compare a company's **ratio** to those of similar companies within its industry.

OBJECTIVE OF PROJECT:

- To collect and analyze financial statement of the SBI & HDFC Banks for the year 2016-2017 to 2017-2018.
- To know the business environment in which bank is working.
- To understand the meaning and objective of financial statement analysis.
- Application of financial statement analysis tools for evaluating the performance of the Banks.

RESEARCH METHODOLOGY:

Data Collection

Following techniques would be used for collection of data-

- Newspapers, Journals and Text Books
- Magazines
- Dion Global Solution Limited
- Audited balance sheet of SBI & HDFC

Based on the relevant data a comparative analysis will be done so as to find out the performance of public sector bank in comparison to private sector bank.

Sample unit: Banks
Sampling Size: 2 Banks (SBI & HDFC)

TECHNIQUES OF FINANCIAL STATEMENT ANALYSIS:

- Ratio Analysis
- Trend Analysis
- Common Size Statement
- Comparative Statement
- Cash Flow Analysis
- Funds Flow Analysis
- Cost-Volume Profit Analysis

ANALYSIS:

PROFITABILITY RATIOS

Profitability ratios are the financial ratios which talks about the profitability of a business with respect to its sale and investments. Since the ratios measure the efficiency of operations of a business with the help of profits, they are called profitability ratios.

The purpose behind calculating the profitability ratios is to measure the operating efficiency of a business and returns which the business generates. The different stakeholders of a business are interested in the profitability ratios for different purpose.

- Breakeven point. Reveals the sales level at which a company breaks even.
- Contribution margin ratio. Shows the profits left after variable costs are subtracted from sales.

- Gross profit ratio. Shows revenues minus the cost of goods sold, as a proportion of sales.
- Margin of safety. Calculates the amount by which sales must drop before a company reaches its breakeven point.
- Net profit ratio. Calculates the amount of profit after taxes and all expenses have been deducted from net sales.
- Return on equity. Shows company profit as a percentage of equity.
- Return on net assets. Shows company profits as a percentage of fixed assets and working capital.

1 .TOTAL INCOME:-

The total income indicates the rupee value of the income earned during a period. The higher value of total income represents the efficiency and good performance.

In Rs.CR.

YEAR	SBI	HDFC
2016-2017	210979.17	81602.46
2017-2018	265001.01	95461.66

(Observation: The above study shows the increase in total income of SBI is approx 20.38% where in HDFC it is approximately 14.52% so SBI still getting more coverage in the financial market as compared to HDFC)

2. RETURN ON NET WORTH RATIO: -

Net worth Ratio is used for measuring the overall efficiency of a firm. This ratio establishes the relationship between net profit and the proprietor's funds. In terms of its implication, return on net worth indicates how much profit has been generated for every dollar of equity investment. Even more plainly, return on net worth is a measure of how well the company is utilizing the money invested by shareholders. A high return on net worth percentage is indicative of the prudent use of shareholders' money while a low percentage indicates less efficient deployment of equity resources

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RETURN ON NET WORTH OF SBI AND HDFC (IN PERCENT)

YEAR	SBI	HDFC
2016-2017	6.69	16.61
2017-2018	-3.37	16.88

(Observation: It is clear from the table that the net worth ratio of SBI was Decreased from 6.69 percent to -3.37 percent during 2016-2017 because of lower net profit margin. On the other side HDFC bank slightly increased its net worth percentage from 16.61 to 16.88, so according to study HDFC working more efficiently on managing their capital employed)

3.**Net Profit Margin**:

Reveals the financial results of the business activity and efficiency of management in operations. The table 1.2 shows the net profit margin in SBI and HDFC during the Period 2016-2017& 2017-18

YEAR	SBI	HDFC
2016-2017	5.97	20.81
2017-2018	-2.96	21.70

(Observation: The table reveals that the ratio of net profits to total income of HDFC was varied from 20.81 per cent to 21.7 percent whereas in case of SBI it is decreased to 5.97 percent to - 2.96 percent in 2017-18 However, the net profit margin was higher in HDFC as compared to SBI during the period of study. Thus, the HDFC has shown comparatively lower operational efficiency than SBI)

MANAGEMENT EFFICIENCY RATIOS

The efficiency ratio is typically used to analyze how well a company uses its assets and liabilities internally. An efficiency ratio can calculate the turnover of receivables, the repayment of liabilities, the quantity and usage of equity, and the general use of inventory and machinery.

1. TOTAL INCOME/ CAPITAL EMPLOYED OR RETURN ON CAPITAL EMPLOYED:

ROCE is a useful metric for comparing profitability across companies based on the amount of capital they use. There are two metrics required to calculate the Return on Capital Employed - earnings before interest and tax and capital employed. Earnings before interest and tax (EBIT), also known as operating income, shows how much a company earns from its operations alone without regard to interest or taxes.

EBIT is calculated by subtracting cost of goods sold and operating expenses from revenues. Capital employed is the total amount of capital that a company has utilized in order to generate profits. It is the sum of shareholders' equity and debt liabilities. Also, it can be simplified as total

assets minus current liabilities. Instead of using capital employed at an arbitrary point in time, analysts and investors often calculate ROCE based on the *average capital employed,* which takes the average of opening and closing capital employed for the time period.
For a company, the ROCE trend over the years is also an important indicator of performance. In general, investors tend to favor companies with stable and rising ROCE numbers over companies where ROCE is volatile and bounces around from one year to the next.

In percent

YEAR	SBI	HDFC
2016-2017	8.39	10.62
2017-2018	8.69	10.16

(Observation: The table revels the ratio of ROCE of SBI has varied from 8.39 to 8.69 whereas HDFC ROCE ratio has decreased from 10.62 to 10.16. However both banks have good rate of ROCE percentage that indicates that the ratio is constant with slight change. So the ratio is satisfactory from investors’ and shareholders’ point of view)

2.Capital Adequacy Ratio:

The capital adequacy ratio (CAR) is a measurement of a bank's available capital expressed as a percentage of a bank's risk-weighted credit exposures. The capital adequacy ratio, also known as capital-to-risk weighted assets ratio (CRAR), is used to protect depositors and promote the stability and efficiency of financial systems around the world. Two types of capital are measured: tier-1 capital, which can absorb losses without a bank being required to cease trading, and tier-2 capital, which can absorb losses in the event of a winding-up and so provides a lesser degree of protection to depositors.

The Formula for CAR is:

TIER 1 CAPITAL+ TIER 2 CAPITAL /RISK WEIGHTED ASSETS

The capital adequacy ratio is calculated by dividing a bank's capital by its risk-weighted assets.
The capital used to calculate the capital adequacy ratio is divided into two tiers.

- **Tier-1 Capital**

Tier-1 capital, or core capital, consists of equity capital, ordinary share capital, intangible assets and audited revenue reserves. Tier-1 capital is used to absorb losses and does not require a bank to cease operations. Tier-1 capital is the capital that is permanently and easily available to cushion losses suffered by a bank without it being required to stop operating. A good example of a bank’s tier one capital is its ordinary share capital.

- **Tier-2 Capital**

Tier-2 capital comprises unaudited retained earnings, unaudited reserves and general loss reserves. This capital absorbs losses in the event of a company winding up or liquidating. Tier-2 capital is the one that cushions losses in case the bank is winding up, so it provides a lesser degree of protection to depositors and creditors. It is used to absorb losses if a bank loses all its Tier-1 capital.

The two capital tiers are added together and divided by risk-weighted assets to calculate a bank's capital adequacy ratio. Risk-weighted assets are calculated by looking at a bank's loans, evaluating the risk and then assigning a weight. Measuring credit exposures, adjustments are made to the value of assets listed on a lender's balance sheet.

All of the loans the bank has issued are weighted based on their degree of credit risk. For example, loans issued to the government are weighted at 0.0%, while those given to individuals are assigned a weighted score of 100.0%.

- **Risk-Weighted Assets**

Risk-weighted assets are used to determine the minimum amount of capital that must be held by banks and other institutions to reduce the risk of insolvency. The capital requirement is based on a risk assessment for each type of bank asset. For example, a loan that is secured by a letter of credit is considered to be riskier and requires more capital than a mortgage loan that is secured with collateral.

Key Takeaways

- CAR is critical to ensure that banks have enough cushion to absorb a reasonable amount of losses before they become insolvent.
- CAR is used by regulators to determine capital adequacy for banks and to run stress tests.
- Two types of capital are measured with CAR. The first, tier-1 capital, can absorb a reasonable amount of loss without forcing the bank to cease its trading. The second type, tier- 2 capital, can sustain loss in the event of liquidation. Tier-2 capital provides less protection to its depositors.

Currently, the minimum ratio of capital to risk-weighted assets is 8%under Basel II 10.5% under Basel III. High capital adequacy ratios are above the minimum requirements under Basel II and Basel III. Minimum capital adequacy ratios are critical in ensuring that banks have enough cushions to absorb a reasonable amount of losses before they become insolvent and consequently lose depositors' funds.

(In percent)

YEAR	SBI	HDFC
2016-2017	13.11	14.55
2017-2018	12.60	14.82

(Observation: From the above table it is shown that the Capital adequacy ratio is above the required percentage of 10.5. Where SBI shows a decrease from 13.11 to 12.60 and HDFC increased from 14.55 to 14.82. So the minimum CAR is reasonable to cover the losses before they become insolvent and consequently loose depositors' fund.)

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DEBT COVERAGE RATIOS / LEVERAGE RATIOS

These ratios reveal the extent to which a company is relying upon debt to fund its operations, and its ability to pay back the debt. It measures the company's ability to meet its financial obligations. In broader terms, the higher the coverage ratio, the better the ability of the enterprise to fulfill its obligations to its lenders. Common coverage ratios includes the followings

1. **CREDIT DEPOSIT RATIO**:

It is the ratio of how much a bank lends out of the deposits it has mobilized. It indicates how much of a bank's core funds are being used for lending, the main banking activity. A higher ratio indicates more reliance on deposits for lending and vice-versa.

Calculated as: CDR= Loans/Deposits (PERCENTAGE)

The ratio gives the first indication of the health of a bank. A very high ratio is considered alarming because, in addition to indicating pressure on resources, it may also hint at capital adequacy issues, forcing banks to raise more capital. Moreover, the balance sheet would also be unhealthy with asset-liability mismatches.

At present, the credit-deposit ratio for the banking sector as a whole is 75 per cent. In the case of Indian banks, a credit-deposit ratio of over 70 per cent indicates pressure on resources as they have to set aside funds to maintain a cash reserve ratio of 4.5 per cent and a statutory liquidity ratio of 23 per cent. Banks can lend out of their capital, but it is not considered prudent to do so.

(In Percent)

YEAR	SBI	HDFC
2016-17	80.38	90.22
2017-18	73.79	89.80

(Observation: The above Table that over the course of two financial periods of study the mean of Credit Deposit Ratio in HDFC was higher than in SBI. But the Compound Growth Rate in SBI lowers the credit deposit ratio .This shows that HDFC Bank has created more loan assets from its deposits as compared to SBI.)

2. FINANCIAL CHARGES COVERAGE RATIO/ FIXED CHARGE COVERAGE RATIO:

Fixed charge coverage ratio is the ratio that indicates a firm's ability to satisfy fixed financing expenses such as interest and leases. This means that the fixed charges that a firm is obligated to meet are met by the firm. This ratio is calculated by summing up Earnings before interest and Taxes or EBIT and Fixed charge which is divided by fixed charge before tax and interest.

Formula used for calculating Fixed Charge Coverage Ratio--The formula used for calculating fixed charge coverage ratio is as follows:

(EBIT + Fixed charge before tax) / (Fixed charge before tax + Interest) Where, EBIT is Earnings before interest and taxes.

EBIT, taxes and the interest expenses are to be taken from the income statement of the company. The lease payments are taken from the balance sheet, usually appearing as a footnote of the balance sheet. The result that is obtained by finding out the fixed charge coverage ratio is the number of times the company is able to meet its fixed charges per year.

- The greater the number of times the company can pay its charges the better it is for the firm as the debt position of the firm is proportional to the interest earned ratio.
- Therefore this means that by calculating the fixed charge coverage ratio, it helps in ascertaining the company's ability to pay the various fixed costs of the company incase the business tends to fall. Every business would have its own share of risks involved and every company must be well prepared to handle all the expenses and losses that can occur to the company. This is why it is important to calculate the fixed charge coverage ratio and it enables a business to understand the loss or expense taking capacity of the business in case some misfortune strikes the company.

- This ratio like all other ratios can provide a basic idea of the standing of the company's finances based on the historical data provided to you. Therefore it is important that you determine fixed charge coverage ratio to ascertain the standing of the company.

(In Percent)

YEAR	SBI	HDFC
2016-2017	1.47	2.08
2017-2018	1.43	2.23

(Observation: From the table shown above it is clear that the coverage ratio of both the bank good. Both the banks are able to pay their charges. Both the bank is able to pay their various fixed charges in case the business tends to fail. The ratio percent is satisfactory and constant.)

Suggestions

1. Even though Deposits of SBI are more. SBI doesn't have creditworthiness. So, It has to improve its Creditworthiness.
2. SBI has to maintain cash reserves with respect to its demand deposits which helps in maintaining proper liquidity ratio.
3. SBI has to take proper analysis & scrutiny in analyzing NPA & giving loans in order to reduce its NPA's which is heavy burden for the company.
4. Even though SBI is public limited company it has to maintain certain category of deposits which gives more returns. Thus, it helps to attain a better profit margin when compared private limited company.
5. Though SBI & HDFC initially went expenditure over income, through their effective strategy implementation gained into income over Expenditure which is a positive sign for development.
6. HDFC Bank is better profit, Income, Advances, deposits than SBI, still it was found that growth of SBI in increasing trend. This is because the perception of people towards Nationalized bank or Public sector banks.

CONCLUSION

SBI and HDFC are two largest banks in public sector and private sector respectively. To compare the financial performance of the bank various ratios have been used to measures bank profitability, solvency position and management efficiency. According to the analysis it is clear that both banks are maintaining the required standard and running smoothly. Still according to the dynamic change in today's financial in the long run both public sector have able to maintain their credit deposit ratio and capital adequacy ratio is also satisfactory. There is always a significant difference between public sector and private sector bank in terms of finance i.e. deposits, loans, investment, debt and total assets. They both performing well in their respective coverage area but as a public sector organization and lower percentage in net profit margin public sector banks are not making enough profit. Provisioning of NPAs will surely affect the profit. This analysis will surely help the organization for their extensive operation for the long run. This study will help enhance further Research on the subject by researcher and academia's.

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Covid-19 And Governance Practices: Theoritical View To Corporate Prospects

***Sonal**
****Dr. Kirti Ranjan Swain**

Abstract

In this paper, first, we discuss the impact of COVID-19, then analyze how corporate governance practices have been affected and conclude with recommendations of policies to be adapted by firms in principle to cope with pandemics of this magnitude. The pandemic crisis triggered unprecedented changes in the manner the firms are governed and managed. This discussion suggests that pandemics have an impact on the governance of firms and how going forward, firms should be prepared to face any eventualities by paying attention to business continuity plans in the event of natural disasters and pandemics. Overall, this paper provides some of the initial insights on how COVID-19 pandemic has given rise to both opportunities and challenges for firms. This article recommends a corporate governance policy focusing on sustainability, well-being and IT infrastructure of coping with any future challenges arising from the aftermath of the pandemic crisis.

Keywords: ***Corporate governance; board of directors; stakeholders; pandemic crisis JEL Code: G3, G30,***

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INTRODUCTION

In 2008, the world experienced the global financial crisis which set off a huge liquidity crisis as policy makers scrambled to deliver relief packages to save financial institutions and businesses. It saw the collapse of prominent banks and financial institutions such as Lehman Brothers, Freddie Mac and Fannie Mae, Northern Rock (Wiggins, Piontek, and Metrick, 2019). More than ten years later, in 2020, the world is gripped and paralyzed by the COVID-19 pandemic crisis. A critical point to note here is that the pandemic crisis is vastly different from the 2008 global financial crisis. The financial crisis was one that had an impact globally with spillover effects in the economies. On the other hand, the COVID-19 pandemic crisis is a health related one that has far-reaching effects not only the economies simultaneously but has had a bearing on our day to day lives. Previous health outbreaks such as the foot and mouth disease, severe acute respiratory syndrome (SARS), bird flu (H5N1) and swine flu (H1N1) has had an impact on economies in some form or the other. For example, Wong (2008) examines the impact of SARS on the Hong Kong property market; Chen, Jang, and Kim (2020) examine the impact of SARS on the Taiwanese hotel industry. Schoenfeld, (2020) examine the impact of COVID-19 on the risk elements in the financial markets.

The Covid-19 pandemic is an unprecedented shock that has required unique responses from many corporations. Understanding how they have responded is of first-order importance for the fields of corporate governance, corporate finance and stewardship. While some insights begin to emerge, others will take time and depend on more complete data sets to become available, such as financial statements and governance records for 2020. However, COVID-19 pandemic has unleashed a challenging crisis of such a magnitude that mankind has not experienced in recent times. The global COVID-19 pandemic has disrupted businesses and the economies all over the world. Several economists predict a world- wide recession as a result of this pandemic. The IMF has stepped in to provide emergency relief funding to countries that require emergency funds. The managing director of IMF, Kristalina Georgieva states that 'one-third of the economic losses from the disease will be direct costs: from loss of life, workplace closures, and quarantines. The remaining two-thirds will be indirect, reflecting a retrenchment in consumer confidence and business behavior and a tightening in financial markets.'(IMF, 2020). The pandemic has brought about disruptions in livelihoods, supply chains, consumer spending, employment levels and every aspect of everyday life. The recovery pace from the pandemic will also largely depend on the policies undertaken during the crisis. Lagoarde-Segot and Leoni (2013) examine the effect of pandemics such as AIDs and malaria on poor and developing countries and find that the likelihood of the banking industry collapsing increases in the event of a pandemic occurring. Ramelli and Wagner (2020) examine investor reaction to stock price changes caused by COVID-19 and find that investors price negative consequences for internationally oriented US firms, especially those with China exposure.

Little is known about the impact of a pandemic on the corporate governance practices of firms. We posit that this study will shed some light on the challenges that directors are facing and how they have tackled these issues and concerns. How has the pandemic affected firm in terms of corporate governance practices? What are the potential risks that firms need to circumvent in their road to recovery? This study contributes to the corporate governance literature by undertaking a non-empirical analysis of the pandemic's impact on the corporate governance of firms. The primary aim of the paper is to explore the implications of the effects of the COVID-19 pandemic for board of directors, managers and various stakeholders.

IMPACT ON BOARD OF DIRECTORS (BOD)

In the wake of the corporate accounting scandals in late 1990's and the global financial crisis in 2008, corporate governance practices of firms have always come under scrutiny. Twenty years on, after the corporate accounting scandals, that led to the introduction of Sarbanes Oxley Act, 2002 in the USA and ten years later after the global financial crisis**,** led to The shake-up of the Financial Services Authority (FSA) being split up into the Financial

Conduct Authority (FCA) and the Prudential Regulation Authority (PRA). In 2010, in UK, the Financial Reporting Council (FRC) issued a new Corporate Governance Code setting standards of good practice in relation to board leadership, remuneration, accountability and relations with shareholders and other stakeholders.

In the present times of the COVID-19 pandemic, corporate governance practices are being tested and questioned. These unprecedented times have triggered a wave of economic crisis leading to firms closing operations, furloughing employees, filing for bankruptcy and crisis management. The cardinal rule for any business is that it is regarded as a going concern in the foreseeable future. However, the pandemic has actually brought this age-old accounting concept into question. Firms are always expected to adapt and plans for any eventuality. The Financial Reporting Council (FRC) has provided some guidance notes on how businesses could conduct themselves in the current situation. In times like this, the BoD plays an increasingly important role in crisis management and ensures business continuity. The BoD has to be proactive and display leadership in times like this. Their role is paramount in instilling confidence and ensuring the survival of business. The current lockdown restrictions would prove challenging for all businesses to carry out their daily operations.

With remote working, BoD would need to consider and improvise on how these tasks can be completed. Does the business have a contingency plan in place for technological solutions to prepare and receive documentation, its reliance on sole signatory for all bank and tax related matters; these are some of the key strategic areas that BoD need to pay attention to ensure least disruption in their businesses. In terms of financial sustainability, BoD may have to re-consider any payment of dividends, all capital expenditures, hiring of new personnel and other types of expenditure that is non-essential and thus can be postponed In terms of disclosure, BoD has a moral responsibility to disclose to their investors and publics any pertinent information relating to their business. This is especially so in the case of listed firms in regulated markets where such disclosure is mandatory. Any material changes in internal control and audit over financial reporting will require disclosure. Constant monitoring of the situation and communication of these assessments is required.

IMPACT ON MANAGERS

This pandemic crisis has put an enormous strain on the communications between managers and BoD. Managers need support, advice and counseling from the board. BoD should attempt to make them available and be open and communicate with the managers. An effective and frequent meeting with manager’s maybe an ideal manner to keep in touch with the managers and provide reassurances. What sort of support in terms of technology, physical mental and emotional do the mangers needs in these unprecedented times?

IMPACT ON STAKEHOLDERS

Global financial markets have been experiencing unprecedented turmoil and uncertainty since the pandemic broke out. The shareholders need to be aware of the financial position, liquidity and any operational changes that are likely to have an impact on the investments of the shareholders. BoD should ensure that firms provide forward-looking information in an effort to keep investors and shareholders informed about developments and uncertainties regarding the pandemic crisis. Customers would like to be assured on how they will be served in light of the pandemic. The customer service team will have to be trained to demonstrate that the firms still value customer feedback and the company website will need to be updated constantly with any changes in firm policies in light of the pandemic. The BoD has to ensure that customers are well informed on the steps that the firm has taken to combat the crisis. The BoD has to ensure that information and policies relating to changes in the operations be communicated effectively and clearly to all customers. They are also obliged to use technological resources such as automated voice mails to handle unprecedented volumes in calls. The suppliers face disruptive challenges in the form of their purchasing strategy, business processes and operations. In the India, for example, due to overwhelming customers' requests for home delivery, supermarkets are facing a collapse in their supply chain management.

CORPORATE GOVERNANCE AND POLICY

In this study, we posit that policy makers and regulators must address, at the very outset the guidelines and policies in respect of corporate governance to tackle the challenges that firms are facing and will encounter in future. We broadly classify the three key themes that we believe organizations have to consider whilst battling the pandemic. In order to survive and thrive, organizations need to be resilient to enable them to cope with, respond to and adapt to the pandemic. Boards need to provide strong and stable leadership and be motivated and prepared. Active leadership is required in response to dealing with the crisis by identifying the potential impacts and assesses mitigations; as well as preparing measures to respond based on facts and plans. Boards would need to set and review new targets for management and keep on hold any new investments and projects. Regular advice and guidance to management would be key to business continuity. Boards would change the way they work, by having frequent online meeting among themselves, with management and stakeholders. They would need to change the focus of the agenda to sustainability, maintaining shareholder value, employee well-being and monitoring management. Frequent communication with the investors, customers, suppliers and employees would be a priority to keep them informed and updated about the plans of the firm in the light of the crisis. Effective communication is crucial to provide reassurance and demonstrate resilience of the leadership and the firm.

IT INFRASTRUCTURE AND RELATED RISKS

Proactive boards that embrace changes due to digital transformation and promote digitalization across the firm would be able to weather the crisis well. The pandemic offers an opportunity for firms to employ new technological innovation for improved communications with stakeholders, IT infrastructure, data handling, data analysis, data security etc. With cloud computing and other digital means for data storage and preservation, firms will also have to examine the related risks of cybercrime. The crisis has highlighted that going forward, there is an urgent need to take into consideration and plan for future pandemics and have stress tests to understand the level and type of resources required to address it. Since the onset of Covid-19, corporate boards have faced a string of difficult decisions. Take the question of dividend payments: Ordinarily, the decision would be a relatively straightforward matter of applying a stated dividend policy, following past practice, or choosing an amount based on shareholder expectations and the company's earnings for the period. But this year, with Covid-19 decimating the economy and looming uncertainty about the depth and duration of the crisis, the decision became a complex matter of weighing and balancing multiple factors — at least for companies flush enough to consider it at all.

Boardroom dividend discussions ranged over a series of considerations: the equity and symbolism of returning cash to shareholders at a time when employees were being laid off or furloughed; the potential future opportunities gained (or lost) by following (or going against) government calls for dividend cuts; the reputational and signaling effects of maintaining versus suspending or reducing the dividend; the expectations of shareholders and the proportion reliant on dividend income; the company's cash position and strategic plans; and what would be prudent in the face of extreme uncertainty. A decision that would typically require only a few minutes of board discussion — if that — became an hour-long (or more) deliberation. And then there was the discussion about how to explain the decision in the company's public communications.

CAPITAL MANAGEMENT

Financial prudence is a necessary outcome of the current situation. We aim to work with our companies to ensure that financial resources are appropriately allocated to stakeholder management and balance sheet and business resilience. The appropriateness of planned activities such as dividends and share buybacks must be carefully weighed against this near-term necessity. COVID-19 has prompted changes to workforces and shareholder experience, which is leading to discussion and actions around remuneration schemes, including those of executives. There are a number of examples of reductions in executive remuneration in recognition of the changed environment. Changes in pay ratios of executives to average workforce and/ or adjustments to equity compensation plans, among other remuneration features, are likely to come under heightened scrutiny. We anticipate increased interest of shareholders in remuneration proposals over the coming year.

COVID-19 has undoubtedly uncovered a widespread lack of stress-testing and deficiencies in disaster preparedness and scenario planning4, which is reflected in the number of emergency capital raisings occurring at present and the pausing of planned growth projects- particularly in the resources sector. Going forward, we anticipate there will be far more scrutiny over a company's risk management, crisis management and business continuity planning. Companies will be expected to disclose more details on their risk management frameworks and undertake rigorous stress testing, preferably aligned to international best practice standards such as ISO31000, as well as to maintain strong board-level risk management experience.

As COVID-19 continues to spread and guidance continues to change daily, it is advisable for directors of companies to implement policies and procedures to manage business risks effectively. Depending on the type and severity of the risks presented by COVID-19, directors may consider a policy dedicated to dealing with those risks. Any policy that the board proposes to adopt should be formally considered and adopted by the board by resolution. Once approved, the policy should be circulated to all members of staff to whom it relates and adequate training provided, where necessary.

COVID – 19 & ADOPTING CORPORATE GOVERNANCE PRACTICES –

- **Keep the Board engaged and informed**

Senior management actions, guided by board members, will largely define the resilience of the organization, while coming out of this crisis

- **Keep critical functions going**

Organizations need to make sure key control activities are performed and non-key monitoring controls are invoked where necessary

- **Manage working capital**

Assess short-term requirements of cash and sources available and work to secure the organization's liquidity requirements

- **Meet statutory obligations**

Identify protocols that ensure complete integrity and transparency of external reporting, performance of internal controls and safety of data

- **Recalibrate risk assessment**

Immediately revisit risk assessments and identify risks that may have been previously considered managed but are now potentially high risk

- **Tackling cyber risks**

Tackle cyber risks up till the end-point – have a robust cyber threat intelligence strategy and focus on data protection and security awareness levels of employees

CONCLUSION AND FUTURE RESEARCH DIRECTIONS

This paper discusses the impact of COVID-19 on corporate governance practices of firms in the UK. Going forward, the paper proposes that firms undertake steps to enhance business continuity focusing on sustainability, maintaining shareholder value and well-being and improving IT infrastructure and reducing associated risks. This is very crucial especially since a vaccine for COVID-19 is yet to be revealed. Till such time, there is no guarantee what the future holds for firms and individuals alike and how many waves of the pandemic are we set to see and experience and even survive. A key lesson that businesses have learnt from this pandemic is that 'one size may not fit all' but it is essential that firms adapt and look forward to a rapidly changing environment. There are opportunities here for businesses to explore and the crisis may not necessarily lead to failure.

The current Covid-19 crisis is rich in lessons for both companies and their shareholders, just as the 2008 crisis was in the past. It is promising to see the acceleration of ESG criteria adoption at board levels, where we see the growing involvement of their members, with some of them even now paying attention to their individual carbon footprints for example. We expect higher allocations to well-governed companies giving rise to a good-governance premium. This premium has become both an indicator of higher responsibility and of outperformance.

We conclude this article by asking our academic communities to engage in rigorous research on the following research questions. Although the immediate impact of Covid-19 pandemic seems to be evident, what could be the long-term impact on corporate governance and corporate ethical decision making? What are the opportunities and challenges for corporate governance in the long run post-corona virus? Will the short-term change in consumer habit leads to long-term sustained shift of consumer ethical behavior, if yes how? How will Covid-19 change our governance philosophy? Will an outcome of this pandemic be an increased incorporation of social and societal issues into our driving philosophies?

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Isolated Splenic Abscess Due To Tuberculosis – A Rare Case

***Dr P k Khuntia**
****Dr P.S Pujari**

Abstract

Splenic abscess is a rare clinical entity with an incidence of 0.02% to 0.05% of Abdominal Tuberculosis. It can occur in a number of diseases but rarely due to tuberculosis. Moreover , TB spleen is usually seen in a disseminated or milliary form of disease, patients with HIV infections and in immunocompromised states where multiple organs are involved. Single or isolated spleen involvement in tuberculosis producing abscess is very very rare as per the survey of the literature . we are presenting a case of isolated splenic abscess due to tuberculosis who presented with pyrexia of unknown origin necessitating splenectomy as the only option for her treatment .

Key words - ***Splenic abscess , Tuberculosis , Isolated form***

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Locus of Control, Problem Solving and Decision Making Skills: Rudiments to Satisfaction

*** Miss Babina Koijam**
**** Dr.Mamata Mahapatra**

Abstract

A Happy Individual is a satisfied Individual – as happy and satisfied life is very important for all kinds of people to lead a healthy life. Young adults are an important segment in any kind of society. It is also the most critical stage of life as individuals go through major transitions and serious decision-makings like choosing life partner or a career which demands both logical and emotional reasoning. Adults must be competent in problem solving and making decisions every day and live with the consequences of those decisions which can impact on their overall life satisfaction. Aligned to the above view, the purpose of this study is to analyze the effect of locus of control and problem solving and decision-making skill with reference to life satisfaction in young adults of Manipur. 200 young adults of Manipur participated in the study that had a minimum graduate level education and age in between 21 years to 30 years. Purposive sampling was used to select the data from the participants. Psychological assessments to test the 'locus of control', 'problem solving and decision making' skills and 'life satisfaction' level were conducted on these young adults. The results of the study most importantly indicated that the 'locus of control' and 'problem solving and decision making' are not the significant predictors of 'life satisfaction' in young adults of Manipur.

Key words*: Locus of Control, Life Satisfaction, Young Adults, Decision making, Problem solving skills etc.*

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Parenting Factors and Socio-emotional Competence of Children: A Correlational Study

***Aparna Ray,**

Abstract

The study examined the relationship of parenting factors with socio-emotional competence of children. The participants were 480 school students reading in class VIII to Class X. Rao's Parent-child Relationship Scale and Socio-emotional Competence Questionnaire were used for obtaining scores on parental factors and measures of socio-emotional competence. The parental factors included were protecting, symbolic-punishment, symbolic-reward, instrumental-punishment, instrumental-reward, rejecting, indifferent, demanding, neglecting, and loving. The measures of socio-emotional competence were self-control, self-awareness, social-awareness, self-management, relationship-management, manners, and responsibility. Protective parents were found to have either negative or low impact on the socio-emotional competence of children. Both symbolic punishment and reward were found to have positive impact on their socio-emotional competence. On the other hand, while instrumental reward has a strong positive impact, instrumental-punishment has a strong negative impact. Similarly, while rejecting parents have negative impact on all the competencies, children of indifferent parents are somewhat better in self-control, self-management and manners. Demanding parents have positive impact on self-management, relationship management, manners and responsibilities and negative impacts on self-control and self-awareness. Neglecting parents have significant negative impacts on each of the measures, while loving parents have strong positive impacts on all the measures. Hence, the conclusion was derived that parental factors such as symbolic reward and punishment, instrumental reward, and loving positively affect children's development of socio-emotional competence while protecting, neglecting, rejecting and instrumental punishment negatively affect children's socio-emotional competence.

Key words***: Instrumental reward /punishment, Symbolic reward/ punishment, Manners***
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