

---

INTERNATIONAL JOURNAL OF  
SCIENTIFIC AND SOCIAL RESEARCH

---

*"Dreams are often most profound  
when they seem the most crazy."*

Sigmund Freud

The International Journal of Scientific and Social Research is published by the Academy for International Science and Research (AISR).



The Journal was submitted by Hans Raj Mahila Maha Vidyalaya College (HMV) located in Jalandhar, Punjab, India.

Copyright © 2017 by AISR

All rights reserved. No part of this publication may be reproduced, distributed, or transmitted in any form or by any means, including photocopying, recording, or other electronic or mechanical methods, without the prior written permission of the publisher, except in the case of brief quotations embodied in critical reviews and certain other noncommercial uses permitted by copyright law. For permission requests, write to the publisher, addressed "Attention: Permissions Coordinator," at the address below.

Academy for International Science and research  
16-17 Magazine Street  
Derry, BT48 6HH, UK  
[www.aisr.org.uk](http://www.aisr.org.uk)

Ordering Information:  
Quantity sales. Special discounts are available on quantity purchases by corporations, associations, and others. For details, contact the publisher at the address above.

Printed in the United Kingdom

## Advisory Board

**Prof. Navdeep Tung,**  
Deptt. of Psychology,  
Guru Nanak Dev University,  
Amritsar.

**Prof. Mohammad Khalid**  
Deptt. of Pol.Sc., Evening Studies,  
Panjab University,  
Chandigarh.

**Prof. Vandna Sharma,**  
Deptt. of Psychology,  
Punjabi University,  
Patiala.

**Prof. Inder Sud,**  
Ex-Director for Middle East, World Bank,  
Professor of International Affairs,  
George Washington University & Duke  
University,  
U.S.A.

**Dr. S.S. Johal,**  
Chancellor,  
Central University of Punjab,  
Bathinda.

**Dr. Gurmail Singh,**  
Vice Chancellor,  
Akali University, Talwandi Sabo,  
Bathinda.

**Dr. Charan Singh,**  
RBI Chair Professor of Economics, IIM,  
Bangalore.

**Dr. S.S. Dhillon**  
Registrar, GNDU,  
Amritsar

**Prof. (Dr.) S.S. Johal,**  
Chancellor,  
Central University of Punjab,  
Bathinda

**Prof. (Dr.) Gurmail Singh,**  
Vice Chancellor,  
Akali University, Talwandi Sabo,  
Bathinda

**Prof. Inder Sud,**  
Ex-Director for Middle East, World Bank,  
Professor of International Affairs,  
George Washington University & Duke  
University, U.S.A.

**Prof. (Dr.) Charan Singh,**  
RBI Chair Professor of Economics,  
IIM,  
Bangalore.

**Prof. (Dr.) S.S. Dhillon**  
Registrar, GNDU,  
Amritsar

**Prof. Navdeep Tung, Dean Academics**  
Deptt. of Psychology,  
Guru Nanak Dev University,  
Amritsar.

**Prof. Vandna Sharma,**  
Deptt. of Psychology,  
Punjabi University,  
Patiala.

**Prof. Paramjeet Kaur Nanda**  
Head, Punjab School of Economics  
Guru Nanak Dev University, Amritsar.

**Dr. Jasbir Rishi**  
Dean Student Welfare, Head, Deptt. of  
Psychology  
DAV, University  
Jalandhar.

**Prof. Mohammad Khalid**  
Deptt. of Pol.Sc., Evening Studies,  
Panjab University,  
Chandigarh.

## Review Board

**Dr. Manish Sharma,**  
Chairperson,  
Gandhian Studies,  
Panjab University,  
Chandigarh.

**Dr. Gulshan,**  
Associate Prof., UIIS  
Panjab University,  
Chandigarh.

**Dr. Satyanarayan Kothe,**  
Deptt. of Economics,  
Univ. of Mumbai,  
Vidya Nagar, Kalina,  
Santacruz East,

Mumbai-400098.  
kothesk@gmail.com

**Dr. Badri Narayanan Gopal Krishnan**  
Research Economist  
Center for Global Trade Analysis  
Purdue University.

**Prof. Surinder Tung**  
Deptt. of Psychology  
Guru Nanak Dev University,  
Amritsar.

**Prof. Surinder Tung**  
Deptt. of Psychology  
Guru Nanak Dev University,  
Amritsar.

## CONTENTS

<i>S. No.</i>	<i>Topic</i>	<i>Author</i>	<i>Page No.</i>
1	Effect of Shaktipat Meditation on Spiritual Intelligence in relation to General Intelligence and Gender of Student-Teachers	<i>Dr. Arjinder Singh,</i>	7
2.	Social Anxiety In Relation to Family Environment among Adolescents	<i>Dr Harprit Kaur, Ms Sandeep Kaur</i>	17
3.	Role of Work Environment on Job Satisfaction of Employees	<i>Dr. Vidhu Mohan Dr. Manpreet Kaur Sidhu Saruchi Khepar</i>	30
4.	Aggressive Driving and Sensation Seeking Behavior in Adolescents and Adults	<i>Ms Neeti Ms Natasha Dhiman</i>	39
5.	E-Banking in Scheduled Commercial Banks in India	<i>Neha Arora</i>	45
6.	Suicides in India	<i>Dr. Simranjeet Singh Bains</i>	58
7.	Policy Initiatives in Teacher Education	<i>Ms. Sonia Sharma</i>	66



# EFFECT OF SHAKTIPAT MEDITATION ON SPIRITUAL INTELLIGENCE IN RELATION TO GENERAL INTELLIGENCE AND GENDER OF STUDENT-TEACHERS

---

---

Dr. Arjinder Singh,  
Assistant Professor,  
Sacred Heart Int. Inst. of Education,  
Barnala. arjindersingh@hotmail.com

## Abstract

*The present paper is based on research study undertaken to find out effect of Shaktipat Meditation on Spiritual Intelligence of student-teachers. An experiment was conducted on 152 student-teachers of B. Ed. on the basis of non-randomized control group pre-test post-test design. For data collection, Raven's Standard Progressive Matrices (2000 ed.), Spiritual Intelligence Scale(2006) developed by Dr. Tirath Singh, Arjinder Singh and Binderjit Kaur were used. Analysis by ANCOVA revealed that Meditation practiced to experimental group was found to be significantly effective to increase the Spiritual Intelligence level of student-teachers when both groups matched with respect to pre-Spiritual Intelligence. Spiritual intelligence of male student-teachers having low level of General Intelligence was higher than that of females having high level of General Intelligence. The adjusted mean score of Spiritual Intelligence of female student-teachers having low level of General Intelligence was the lowest. No significant effect of Gender, General Intelligence; and interaction between Meditation and Gender; Meditation and General*

*Intelligence; and Meditation, General Intelligence and gender was found when both groups matched with respect to pre-Spiritual Intelligence.*

## Introduction

*Shaktipat* meditation technique is based on flow of energy (*Shakti*) in human body. The fluctuating energy level, is responsible for varying physical and mental states unless the individual is in total control over the mind and body. The fluctuations in energy levels imply that the amount of energy in one's body varies from time to time. In fact, one always has the same amount of energy at any given time, but what does vary is how much of this energy is free and how much is blocked. The body's energy centres are called *chakras*. There are total nine major *chakras* (including *Hara* and Upper *Anahat*) which reside along the spine and the head. These *Chakras* play an important role in Meditation and influencing human behaviour. Blockage and weakness of these *Chakras* leads to disturb behaviour. Further, downward flow of

energy enhance negativity in behaviour (Anand, 2003). In *Shaktipat* Meditation, with the help of yoga exercise and power of the master (usually touch at *Agya* Chakra) the flow of energy is changed from down to upward and blockage of *chakras* are removed. The change leads the meditator to new change in behaviour including spirituality.

In an interview with Danah Zohar and Dr. Ian Marshall by David Bowman, Zohar (2003) explained that our spirituality is located in the deep self, which is ultimately connected to the ground of reality itself. Physicists would call this the quantum vacuum. Religious people would call it God.

As regard to the variable spiritual intelligence (SQ), 'it is the intelligence with which we balance meaning and value, and place our lives in a wider context. It is the 'ultimate intelligence' as without it both EQ and IQ cannot function—they crumble away' (Zohar et al., 2001). Our ability to access SQ can be deliberately developed and that this will in turn recruit IQ and EQ into a superior association. SQ is the life worthy living, the happy life, the life of purpose that renews the marriage between our EQ and IQ within a new and meaningful context (Bowell, 2004).

A large number of researches provide evidences regarding importance of spirituality for human beings in general and for teacher in particular. Zimmer (1994) revealed that a spiritual calling had significant relationships to very meaningful attractive qualities in a teacher's personal attitude towards teaching career. Mohler (1996) found a strong correlation between self-esteem and spiritual well-being. Potts (1998) explored that the spiritual maturity was positively associated with better mental health and specifically spiritually mature

students tend to feel moral, lovable and powerful. Goudy (1998) reported that significant negative correlation between emotional eating and spiritual health. Lips-Wiersma (1999) found that spiritual belief strongly determined careers choice, transition and experience. Renteria (2001) confirmed effectiveness of teaching of public school teachers from their spirituality. Van (2006) suggested that success is more than teaching to the intelligence quotient (IQ) and emotional quotient (EQ), but we also must attend to the soul quotient (SQ). The author supported soul-filled education might transform teaching and learning. On the basis of above discussed theoretical and empirical finding, the present study was designed with following objectives.

## Objectives

1. To study the effect of *Shaktipat* Meditation, General Intelligence, Gender and their various interactions on Spiritual Intelligence of Student-Teachers when pre-spiritual Intelligence was taken as covariate.

## METHOD

### Participants

For present study B.Ed. students from Lovely Institute of Education, Phagwara, Govt. College of Education, Jalandhar and G.N. College of Education Kapurthala, were selected on voluntarily basis. In Govt. College and G.N. College of Education, only hostellers were approachable for meditation. Age range of students was between 20 to 32 years. Total 152 subjects participated in the present study out of which 92 were in Experimental and 60 in Control group.



## Instruments

Following tools were used to collect the data for the present study.

- Spiritual Intelligence Scale (2006) developed by Dr. Tirath Singh, Arjinder Singh and Binderjit Kaur.
- Raven's Standard Progressive Matrices (revised 2000).
- Informal Group Interview.

## Experimental Design

The present study was experimental in nature. It was based on the lines of non-randomized control group pre-test post-test design.

## Procedure

Students, who voluntarily offered themselves to practice Meditation, were

divided (randomly) into two groups i.e. experimental and control groups, from each College. Before the start of the experiment, Spiritual Intelligence Scale was administered to collect pre-spiritual and general intelligence scores. The experimental group students were practiced *Shaktipat* Meditation for three months (105 sittings i.e. first five days 4 sittings and rest days one sittings daily) at the rate of one hour per sitting under the supervision, direction and guidance of the expert (Mata Yog Amrit Ji from Amritdham Meditation Center, Hoshiarpur). In all Colleges Meditation was practiced through *ShaktiPat Vidhi* only. At the end of the treatment the Spiritual Intelligence Scale was administered separately to the student of both experimental and control groups. Scoring of all the tools were done as directed in their respective manuals.

## Results

**Table 1:** Summary of 2X2X2 AVCOVA for Spiritual Intelligence

Source of Variance	Sum of Sq.	df	Mean Sq.	F	p	Eta Sq.
Meditation	7977.48	1	7977.48	11.94	.001	.077
General Intelligence (GI)	336.93	1	336.93	0.50	.479	.004
Gender	716.75	1	716.75	1.07	.302	.007
Meditation* Gender	187.50	1	187.50	0.28	.597	.002
Meditation* GI	247.39	1	247.39	0.37	.544	.003
Gender * GI	12673.98	1	12673.98	18.97	.001	.117
Meditation* GI* Gender	224.19	1	224.19	0.34	.563	.002
Error	95554.14	143	668.21			
Total	13682158.00	152				

Table 1 reveals that the adjusted *F* value for Meditation is 11.94, which is significant at .001 level with *df* 1/143. It indicates that adjusted mean score of spiritual intelligence of experimental group and control group

differ significantly when pre-spiritual intelligence was considered as covariate. Further, the adjusted mean score of spiritual intelligence of the experimental group (M=307.52, N=92) is higher than that of the

control group (M=292.50, N=60). It reflects that meditation practiced to experimental group was found to be significantly effective to increase the spiritual intelligence level of student-teachers when both groups matched with respect to pre-spiritual intelligence.

The adjusted *F* value (table 1) for gender is 1.07, which is not significant. It indicates that adjusted mean scores of spiritual intelligence of male and female student-teachers do not differ significantly when pre-spiritual intelligence was considered as covariate.

The adjusted *F* value (table 1) for intelligence is 0.50, which is not significant. It indicates that adjusted mean scores of spiritual intelligence of student-teachers having high and low general intelligence do not differ significantly when pre-spiritual intelligence was considered as covariate.

The adjusted *F* value (table 1) for interaction between meditation and gender is 0.28, which is not significant. It indicates that adjusted mean scores of spiritual intelligence of male and female student-teachers of experimental and control groups do not differ significantly when pre-spiritual intelligence was considered as covariate.

The adjusted *F* value (table 1) for interaction between meditation and general intelligence is 0.37, which is not significant. It indicates that adjusted mean scores of spiritual intelligence of student-teachers of experimental and control groups having high and low general intelligence do not differ significantly when pre-spiritual intelligence was considered as covariate.

The adjusted *F* value (table 1) for interaction between gender and general

intelligence is 18.97, which is significant at .001 level with *df* 1/143. It indicates that adjusted mean scores of spiritual intelligence of male and female student-teachers having high and low level of general intelligence differ significantly when pre-spiritual intelligence was considered as covariate. Further, the adjusted mean score of spiritual intelligence of male student-teachers having low level of general intelligence (M=314.17, N=21) is higher than that of females having high level of general intelligence (M=305.11, N=37), which is higher than adjusted mean score of spiritual intelligence of male student-teachers having high general intelligence (M=293.06, N=36). The adjusted mean score of spiritual intelligence of female student-teachers having low level of general intelligence is lowest (M=287.86, N=58). It reflects that meditation practiced to male student-teachers having low level of general intelligence have highest level of spiritual intelligence.

The adjusted *F* value (table 2) for interaction between meditation, gender and general intelligence is 0.34, which is not significant. It indicates that adjusted mean scores of spiritual intelligence of male and female student-teachers of experimental and control groups having high and low level of general intelligence do not differ significantly when pre-spiritual intelligence was considered as covariate.

The measure of eta square shows that the maximum variance of spiritual intelligence is explained by interaction between gender and general intelligence. Second highest variance is explained by meditation. The other groups viz. gender, general intelligence, interaction between meditation and gender, meditation and general intelligence, and meditation, gender

and general intelligence are of very low degree. Thus, for improving spiritual intelligence student-teachers general intelligence and gender of student-teachers are substantial factors.

## Discussion

*Shaktipat* Meditation helps an individual to make mind silent. Particularly long practice of *Bhastrika* as well *Kaplabhati* helps energy to move upward, which makes the mind silent. Further, *Chathasis* exercises of initial stage of Meditation helps to release negative energy and emotions. In addition to these, touch by the master makes the mind silent as explained by the meditators in group interview. This silence of mind is helpful to reduce 'disturbed state of mind' and enhanced relaxation (Kjellander, 1994; Stewart, 1995; and Telles et al., 1993). In the present study, *Shaktipat* Meditation was found to be an effective technique (practice) to improve Spiritual Intelligence. Previous research on effect of (different kind of) Meditation on Spiritual Intelligence variable is rare. But, researches to find effect of different kinds of Meditation on spirituality related variables existed in large number. These variables are spiritual well-being, equanimity (Mulvaney, 1996), positive spiritual changes (Schure et al., 2008), intuition power (Fling et al., 1981), unitive states of consciousness (Stewart, 1995), aware of God's presence and love in all things (Le Joseph, 1995), self-awareness (Graves, 1999; King, 2005; Stewart, 1995; and Wang, 2006), awareness of interconnectedness (Souzis, 1996; and Mulvaney, 1996), compassion (Wang, 2006), super-ego (Gaur, 1994), transcendence (Graves, 1999), and forgiveness (Oman et al., 2008). Most of these variables are near to the dimensions of spiritual intelligence

as the investigator identified in the literature of Howell (2004), Levin (2000), Zohar et al. (2001) and Wolman's (2001) PSI. All these researches have revealed significant positive effect of meditation on above mentioned dependent variables, except Compton et al. (1983) who showed that a learning period (or selection period) existed for Zen meditation during which there is no increase in group self-actualization. Zuroff et al. (1978) reported no effects of transcendental meditation on maladjustment, locus of control, or drug use. Hauser-Meyers (2006) explored one of the seven participants identified a 'no change' response (spiritual growth), possibly due to the quality of her meditation. However, she too reported experiencing psychological transformation. Hence, it is clear that the present finding is in tune with previous results.

Low Intelligent Male student-teachers had more spiritual intelligence than Low Intelligent Female student-teachers and High Intelligent Female student-teachers had more spiritual intelligence than High Intelligent Male student-teachers. Spiritual intelligence was found to be independent of Gender, general Intelligence, Interaction between Meditation and Gender; Meditation and general Intelligence and Meditation, Gender and general Intelligence. No previous research was found on the same line. But regarding gender difference in spirituality or religious well-being, researches is found, which shows inconsistency with present finding (regarding gender) such as Creel (2000) found no gender difference regarding spirituality. Females indicated a negative relationship between spirituality and coping, not in the expected direction of the hypothesis. Newton (2014) indicated a statistical difference in counsellors and

psychotherapists on the religious well-being scale in relation to gender, education and belief system. Indirectly, alike findings are given by Briggs et al. (2006), Creel (2000), Kang (2000), Newton (2014), Rademacher (2006) and Tan (1995). Indirectly, incompatible findings are of Bsaks (2006), Dillman (1999), Lekander (2000), Patneau (2006), Ma (1999), Northcutt (1999), Shapiro (1999), Molcar (2006), Moree (1998), Weiss (2000), Wiley (2006), Yuen et al. (2005) and Zeng (2013).

## References

- Anand, Swami Swayam, Dr. (2003). *Sahajyoga shaktipat vidhi*. Hoshiarpur (Punjab): Amritdham Charitable Trust, p.15-16.
- Bowell, R. A. (2004). *The seven steps of spiritual intelligence*. London: Nicholas Brealey Publication, pp.24, 10.
- Briggs, M. K., & Shoffner, M. F. (2006). Spiritual wellness and depression: Testing a theoretical model with older adolescents and midlife adults. *Counseling and Values, 51*(1), 5. Retrieved October 12, 2006, from <http://www.eric.gov.ed>.
- Bsaks (2006). Quality of life domains as correlates of spirituality. Retrieved October 12, 2006, from <http://www.eric.gov.ed>.
- Compton, W. C., & Becker, G. M. (1983). Self-actualizations and experience with zen meditation: Is a learning period necessary for meditation? *Journal of Clinical Psychology, 39*(6), 925-29. Retrieved October 12, 2006, from <http://www.eric.gov.ed>.
- Creel, A. B. (2000). *Spiritual development: A predictor of college student coping* (Doctoral dissertation). Auburn University. Retrieved October 15, 2006, from <http://www.lib.umi.com>.
- Dillman, L. L. (1999). *An investigation of the relationship between spiritual health and participation in team or individual physical activities in a population of community college students*. Retrieved July 12, 2005, from CDROM of DAI, Digital Library, Punjab University, Chandigarh.
- Fling, S., et al. (1981). Participant characteristics and the effects of two types of meditation versus quiet sitting. *Journal of Clinical Psychology, 37*(4), 784-90. Retrieved September 23, 2006, from <http://www.eric.gov.ed>.
- Gaur, B. P. (1994). *Personality and transcendental meditation*. New Delhi, India: Jainson Publications.
- Goudy, M. B. (1998). *The relationship between spiritual health and motivation for eating: A correlational study* (Master thesis). Utah State University. Retrieved July 12, 2005, from CDROM of DAI, Digital Library, Punjab University, Chandigarh.
- Graves, L. A. (1999). *A theoretical framework for the use of mindfulness meditation in the practice of pastoral counselling from the perspectives of transpersonal psychology and process theology* (Doctoral dissertation). School of Theology at Claremont. Retrieved July 12, 2005, from CDROM of DAI, Digital Library, Punjab University, Chandigarh.
- Hauser-Meyers, C. C. (2006). *A study of the existential experiences of women with advanced breast cancer who practice transcendental meditation* (Doctoral dissertation). Union Institute and University. Retrieved October 15, 2006, from <http://www.lib.umi.com>.
- Kang, J. S. H. (2000). *Identity formation status*,

- spiritual well-being, and family functioning type among college students in Korea* (Doctoral dissertation). Talbot School of Theology, Biola University. Retrieved October 15, 2006, from <http://www.lib.umi.com>.
- Kjellander, P. D. (1994). *The effects of meditation on women with rheumatoid arthritis* (Master thesis). University of Victoria (Canada). Retrieved July 12, 2005, from CDROM of DAI, Digital Library, Punjab University, Chandigarh.
- Le, J. P. (1995). *Christian Tai chi meditation: Cultivating awareness of God in all things through Ignatian and Taoist practices*. School of Theology at Claremont. Retrieved July 12, 2005, from CDROM of DAI, Digital Library, Punjab University, Chandigarh.
- Lekander, B. J. (2000). *The relationship of coping, hope, loneliness and spiritual perspective in adult family caregivers of hospitalized adults* (Doctoral dissertation). University of Minnesota. Retrieved October 15, 2006, from <http://www.lib.umi.com>.
- Levin, M. (2000). *Spiritual intelligence*. London, Britain: Cygnus Books. pp.5, 34.
- Lips-Wiersma, M. S. (1999). *The influence of 'spiritual meaning-making' on career choice, transition and experience* (Doctoral dissertation). University of Auckland (New Zealand). Retrieved July 12, 2005, from CDROM of DAI, Digital Library, Punjab University, Chandigarh.
- Ma, S. Y. (1999). *An exploratory study of student perceptions concerning their spiritual formation within the Christian college experience* (Doctoral dissertation). Talbot School of Theology, Biola University. Retrieved July 12, 2005, from CDROM of DAI, Digital Library, Punjab University, Chandigarh.
- Mohler, J. W. (1996). *Self-esteem and spiritual well-being in early adolescents involved in the American Baptist churches of the pacific southwest* (ED.D. Dissertation). Rosemead School of Psychology, Biola University. Retrieved July 12, 2005, from CDROM of DAI, Digital Library, Punjab University, Chandigarh.
- Molcar, C. C. (2006). *The relationship of place attachment to spiritual well-being across the lifespan* (Doctoral dissertation). Seattle Pacific University. Retrieved October 15, 2006, from <http://www.lib.umi.com>.
- Moree, L. J. (1998). *Predictors of spiritual well-being in women in ministry* (Doctoral dissertation). The Florida State University. Retrieved July 12, 2005, from CDROM of DAI, Digital Library, Punjab University, Chandigarh.
- Mulvaney, A. T. (1996). *Seeds from silence: The impact of meditation on the lives of five educators. A narrative inquiry* (ED.D. Dissertation). University of Toronto (Canada). Retrieved July 12, 2005, from CDROM of DAI, Digital Library, Punjab University, Chandigarh.
- Newton, J. H. (2014). *A measurement of the spiritual well-being of counsellors and psychotherapists in private practice in a midsize Midwestern City (United States of America)* (Doctoral dissertation). Walden University. Retrieved July 12, 2014, from CDROM of DAI, Digital Library, Punjab University, Chandigarh.
- Northcutt, M. K. (1999). *Spiritual formation through residential living* (Master thesis). Valley State University. Retrieved July

- 12, 2005, from CDROM of DAI, Digital Library, Punjab University, Chandigarh.
- Oman, D., Shapiro, S. L., Thoresen, C. E., Plante, T. G., & Flinders, T. (2008). Meditation lowers stress and supports forgiveness among college students: A Randomized Controlled Trial. *Journal of American College Health*, 56(5), 569-578. Retrieved July 27, 2008, from <http://www.eric.gov.ed>.
- Patneau, A. B. (2006). Spiritual wellness among undergraduate college students. Ph.D. Thesis, Colorado State University. Retrieved October 15, 2006, from <http://www.lib.umi.com>.
- Potts, Richard Ward (1998). *A multidimensional investigation of the relationships among dimensions of self-esteem and spiritual maturity* (Doctoral dissertation). Brigham Young University. Retrieved July 12, 2005, from CDROM of DAI, Digital Library, Punjab University, Chandigarh.
- Rademacher, J. (2006). *Impact of spiritual well-being on quality of life in women undergoing chemotherapy for early stage breast cancer* (Doctoral dissertation). University of Cincinnati. Retrieved October 15, 2006, from <http://www.lib.umi.com>.
- Renteria, R. W. (2001). Teaching as spiritual practice. Retrieved October 15, 2006, from <http://www.lib.umi.com>.
- Schure, M. B., Christopher, J., & Christopher, S. (2008). Mind-body medicine and the art of self-care: Teaching mindfulness to counselling students through yoga, meditation, and qigong. *Journal of Counselling & Development*, 86(1), 47-56. Retrieved July 27, 2008, from <http://www.eric.gov.ed>.
- Shapiro, S. (1999). *Spiritual education: An assessment of Jewish adolescents* (Doctoral dissertation). Temple University. Retrieved July 12, 2005, from CDROM of DAI, Digital Library, Punjab University, Chandigarh.
- Souzis, A. L. (1996). *The river flows through us: The symbiotic relationship of vipassana meditation and authentic movement (Buddhism)* (Master thesis). Antioch University/New England Graduate School. Retrieved July 12, 2005, from CDROM of DAI, Digital Library, Punjab University, Chandigarh.
- Stewart, R. D. (1995). *Meditation, twilight imagery, and individuation in creative writing* (Doctoral dissertation). Indiana University. Retrieved July 12, 2005, from CDROM of DAI, Digital Library, Punjab University, Chandigarh.
- Tan, G. L. (1995). *The relationship between ministry satisfaction and spiritual maturity of volunteer workers in Indonesian churches in southern California* (ED.D. Dissertation). Talbot School of Theology, Biola University. Retrieved July 12, 2005, from CDROM of DAI, Digital Library, Punjab University, Chandigarh.
- Telles, S., Nagarathna, R., Ramunavani, P., & Nagendra H.R. (1993). A combination of focusing and de-focusing through yoga reduces optical illusion more than focusing alone, *Indian Journal of Psychology and Pharmacology*, 41(2), 179-182.
- Van, Y. V. H. (2006). *The relationship of academic self-efficacy and ethnic socialization to mental health outcomes in adolescents* (Doctoral dissertation). Duke University.
- Wang, S. J. (2006). *Mindfulness meditation:*

- Its personal and professional impact on psychotherapists* (Doctoral dissertation). Capella University. Retrieved October 15, 2006, from <http://www.lib.umi.com>.
- Weiss, J. F. (2000). *A qualitative investigation of counselling students' attitudes toward addressing spiritual issues in counselling* (Doctoral dissertation). University of Georgia. Retrieved October 15, 2006, from <http://www.lib.umi.com>.
- Wiley, E. S. (2006). *Locus of control and spiritual meaning as mediators of relations among religious orientation and anxious symptomatology and depressive symptomatology* (Doctoral dissertation). Texas A&M University. Retrieved October 15, 2006, from <http://www.lib.umi.com>.
- Wolman, R. N. (2001). Four-point Likert-type Psycho-Matrix Spirituality Inventory (PSI). Retrieved June 19, 2005, from <http://www.linkinohub.elsevier.com>
- Yuen, M. & Furnham, A. (2005). Sex differences in self-estimation of multiple intelligences among Hong Kong Chinese adolescents. *High Ability Studies*, 16(2), 187-199. Retrieved July 27, 2008, from <http://www.eric.gov.ed>.
- Zeng, K. (2013). Prayer, luck, and spiritual strength: The de-secularization of entrance examination systems in East Asia. *Comparative Education Review*, 40(3), 264-79. Retrieved October 12, 2013, from <http://www.eric.gov.ed>.
- Zimmer, K. R. N. (1994). The relationship of a spiritual calling to motivation, locus of control, burnout and longevity in teaching (parochial s, public). Retrieved July 12, 2005, from CDROM of DAI, Digital Library, Punjab University, Chandigarh.
- Zohar, D., & Marshall, I (2001). *SQ-Spiritual Intelligence: The Ultimate Intelligence*. Bloomsbury Publication, pp.3, back page.
- Zohar, Danah (2003). An interview with Danah Zohar and Dr. Ian Marshall, authors of "SQ: Connecting With Our Spiritual Intelligence." by David Bowman. Retrieved September 10, 2007, from <http://www.archieve.salon.com/sq.html>.
- Zuroff, D. C., & Schwarz, J. C. (1978). Effects of transcendental meditation and muscle relaxation on trait anxiety, maladjustment, locus of control, and drug use. *Journal of Consulting and Clinical Psychology*, 46(2), 264-71. Retrieved September 23, 2006, from <http://www.eric.gov.ed>.

To

The Editor  
 Indian Academy of Applied  
 Psychology  
 Department of Educational  
 Management and Applied Management  
 National Institute of technical Teachers  
 Training and Research  
 Chennai – 60013  
 Tamilnadu (India)

**Subject: Submission of Manuscript for Publication.**

Respected Sir,

We are sending you a research article entitled '**Effect of Shaktipat Meditation on Spiritual Intelligence in relation to General Intelligence and Gender of Student-Teachers'** based on our research

work.

We certify that this is an original research work and the manuscript has not been sent to any Journal or to any other publisher for publication.

Kindly accept the article for your Publication and oblige.

Thanking You

Yours Sincerely

**Dr. Tirath Singh**

Asst. Prof.

Innocent Hearts College of Education

Green Model Town

Jalandhar

tirathsingh@hotmail.com

Ph. 098144-65253

**Arjinder Singh**

Asst. Prof.

Innocent Hearts College of Education

Green Model Town

Jalandhar

arjindersingh@hotmail.com

Ph. 098729-78981

Green Model Town

Jalandhar

tirathsingh@hotmail.com

Ph. 098144-65253

**Arjinder Singh**

Asst. Prof.

Innocent Hearts College of Education

Green Model Town

Jalandhar

arjindersingh@hotmail.com

Ph. 098729-78981

#### UNDERTAKING

#### TO WHOM IT MAY CONCERN

It is certified that the research article entitled '**Effect of *Shaktipat* Meditation on Spiritual Intelligence in relation to General Intelligence and Gender of Student-Teachers'** is an original research work and the manuscript has not been sent to any Journal or to any other publisher for publication.

**Dr. Tirath Singh**

Asst. Prof.

Innocent Hearts College of Education



# SOCIAL ANXIETY IN RELATION TO FAMILY ENVIRONMENT AMONG ADOLESCENTS

---

---

**\*Dr HarpritKaur,**  
*Assistant Professor*  
**Ms Sandeep Kaur,**  
*Research Fellow*  
*Department of Psychology,*  
*Punjabi University, Patiala*  
**Email:** harprit.kaur@yahoo.com

## **Abstract**

*The main aim of the study was to investigate the relationship of social anxiety with family environment among adolescents. A sample of 210 students (105 males, 105 females) from different schools of Patiala, Punjab were taken and assessed on Social Anxiety Scale for Adolescents and Family Environment Scale. It was found that social anxiety was related to the dimensions of family cohesion, expressiveness, conflict and independence. The female adolescents were higher in social anxiety as compared to male adolescents under study, and gender difference was exhibited on family dimension of independence. There was evidence of differences in the family dynamics in families of students with significantly high and low social anxiety. The results and their implications are discussed in detail in the paper.*

**Keywords:** social anxiety, family environment, adolescents.

## **Introduction**

The Diagnostic and Statistical Manual

of the American Psychiatric Association (APA, 2000) define Social anxiety as a marked and persistent fear of one or more social or performance situations in which the person is exposed to unfamiliar people or to possible scrutiny by others. Exposure to the feared situation almost invariably provokes anxiety, which may take the form of a situational bound or situationally predisposed Panic Attack. When it becomes severe enough to cause significant distress or functional impairment, it is clinically diagnosed as social anxiety disorder (social phobia). Social anxiety disorder (SAD) is one of psychiatric illness defined under anxiety disorders.

The DSM-IV Criteria is used for distinguishing clinical and nonclinical forms of social anxiety which include the intensity and level of behavioral and psychosomatic disruption (discomfort). Social Anxiety Disorder (SAD) is codified as 300.23 in Diagnostic and Statistical Manual of Mental Disorders (DSM-IV-TR). In International Classification of Mental and Behavioral

Disorders or ICD-10 (WHO, 2007), Social anxiety disorder is categorized under behavioral and emotional disorders (F90-F98) along with emotional disorders (F93) and coded as F93.2. American Psychiatric Association (APA, 2005) defined social anxiety as excessive fear in social situations in which one believes that she or he will do something embarrassing or have anxiety symptoms (e.g., blushing or sweating) that will be humiliating and embarrassing.

Family environment and parent characteristics are considered important in the development of social phobia in children and adolescents. The mechanisms such as modeling of avoidant responses and restricted exposure to social situations are responsible to develop Social anxiety in children and adolescents. The family environment is a strong source of support for developing adolescents, providing close relationships, strong parenting skills, good communication, and modeling positive behaviors. Family environment bearing healthy and high quality characteristics affects psychological, emotional and social aspect that play important role for the development of child. The family environment is determined by different characteristics such as Social status of the parents, the residence, relations within the family, the number of siblings and the relations among the siblings.

Grolnick & Slowiaczek (1994) define the environment in which the family lives as a setting of learning which has vital effects on the child. The sources of the family environment affect the child to a great degree while gaining experiences relating to life. If social status of the parents is high, the quality of the environment in which the child grows up increases with this increasing quality.

Joseph, LaVoie & Mahoney (2001) studied the relationship between family environment and loneliness in social situations among adolescents. The nonrandom sample consisted of 124 first-year college undergraduates (70 females and 54 males) with mean age of 19.69. The results showed that low family cohesion and inter-parental conflict were related to reported loneliness for females, demonstrating a strong family environment component, whereas only inter-parental conflict was found to predict reported loneliness in males.

Howes and Markman (1989) report that high levels of marital conflict decrease the likelihood that parents will establish strong relationships with their children. As a result, children and adolescents may experience increased feelings of rejection expressed as anxiety most of the times, due to the emotional distance between themselves and their parents.

Wentzel and Feldman (1996) and McKeown, Garrison, Jackson, Cuffe, Addy, & Waller (1997) have found that adolescents' perceptions of low cohesion within their families were associated with heightened feelings of depression and reduced social acceptance. The study also reported that levels of cohesion reported by male and female adolescents have different implications for their personal and social adjustment. Lower levels of family cohesion were associated with female reports of feeling excluded and depressed, whereas male reports were not associated with their perceptions of family cohesion.

Bronstein, Briones, Brooks, & Cowan (1996) conducted two studies, one reported increased negative expressiveness, and another reported increased expressiveness for the negative emotions traditionally

associated with the other sex. The study reported greater anger expressed by girls and greater sadness expressed by boys. As for the impact of positive parental or family expressiveness on children's emotionality, authors observed that parents' positive expressiveness was associated with children's greater positive emotionality and reduced negative emotionality.

Keeping in view the reviewed literature, it appears that girls are more likely to develop social phobia than boys because there are many more risk factors for girls, which increase their vulnerability to the disorder. Dewit (2005) reported in his study that social phobia in girls is associated with parental conflicts, childhood physical abuse and maternal mania. In contrast, social phobia in boys is linked with the absence of a parent or adult confidant. Hence, the familial factors associated with the two genders' social anxiety are also expected to vary.

### **Objectives of Study**

1. To determine the relationship between social anxiety and family environment among adolescents.
2. To explore gender differences in social anxiety and family environment in adolescents.

## **METHOD**

### **Participants**

The present study was carried out among 210 (105 females and 105 males) students who were adolescents from different schools in Patiala, Punjab. The subjects were from rural and urban background within age range of 12-15 years.

### **Hypothesis**

The following hypothesis were proposed:-

1. It is expected that family conflict would be positively related to social anxiety while family cohesion, expressiveness and independence would be negatively related to social anxiety in adolescents.
2. It is expected that male adolescents would be higher in family conflict and independence and lower in family cohesion and expressiveness as compared to female adolescents.
3. It is expected that females would be higher in social anxiety as compared to males.

### **Measures**

The sample under study was evaluated using the following standardized tools:-

**Social Anxiety Scale for Adolescents (SAS-A)** (*La Greca and Lopez, 1998*)

The Social Anxiety Scale for Adolescents consists of 18 items assessed on 5-point Likert-type scale to provide a composite score for social anxiety and can be divided into three sub-domains and also four filler-items. Higher scores reflect higher levels of social anxiety. The three sub scales are:

- Fear of negative (FNE) reflecting fears, concerns, and worries regarding negative evaluations from peers
- Social Avoidance and Distress Specific to New Situations (SAD-New) which assesses anxiety in new social situations

- Generalized Social Avoidance and Distress (SAD-General) which measures social anxiety or inhibition in general situation.

**Family Environment Scale (Form R)**  
(Moos, R.H., & Moos, B.S., 1994):

The Family Environment Scale (FES) consists of 10 sub scales pertaining to the social environmental characteristics of different types of families. FES Form R was used which asks the respondents to describe their family environment as they currently perceive it to be. The 90 items are categorized under 3 dimensions with 10 different sub-scales. Three dimensions are as under:

***Relationship Dimension***

- Cohesion (CO): It refers to the degree of commitment and support that family members provide for one another.
- Expressiveness (EX): It Indicates the extent to which the family members are encouraged to express their feelings directly.
- Conflict (CON): It describes the amount of expressed anger, aggression and conflict among family members.

***Personal Growth Dimension***

- Independence (IND) subscale measures the extent to which family members are assertive, self-sufficient and they make their own decisions.
- Achievement Orientation (AO) assesses the extent to which school and work activities cast into an achievement-oriented or competitive framework.
- Intellectual cultural orientation (ICO)

measures the level of interest in political, intellectual, and cultural activities.

- The Active Recreational Orientation (ARO) subscale measures the amount of participation in social and recreational activities.
- Moral Religious emphasis (MRE) of personal growth dimension indicates the degree of emphasis on ethical and religious issues and values in the family.

***System Maintenance Dimension***

- Organization (ORG) measures the degree of importance of clear organization and structure in planning family activities and responsibilities.
- Control (CTL) measures the extent to which set rules and procedures are used to run family life.

**Statistical Analysis**

Pearson product moment correlation coefficient method was used to study the relationship between social anxiety and family environment. Mean scores, Standard deviations and t-values were computed to study gender differences in social anxiety and family environment.

**Results and Discussion**

The main objectives of the study were to determine the relationship between social anxiety and family environment among adolescents, and to examine the gender differences among the variables under investigation. The results revealed that there was significant correlation between social anxiety and specific dimensions of family environment, namely, cohesion, expressiveness, conflict and independence.

**Table 1: Correlation between social anxiety and family environment among adolescents (N=210)**

		<i>Social Anxiety</i>			
	<i>Dimensions</i>	<i>FNE</i>	<i>SAD-N</i>	<i>SAD-G</i>	<i>Total SA score</i>
<b>Dimensions of Family Environment Scale</b>	<b>CO</b>	<b>-0.34**</b>	<b>-0.17*</b>	<b>-0.30**</b>	<b>-0.33**</b>
	<b>EX</b>	-0.08	<b>-0.19**</b>	0.02	<b>-0.14*</b>
	<b>CON</b>	<b>0.39**</b>	<b>0.20**</b>	<b>0.18**</b>	<b>0.35**</b>
	<b>IND</b>	<b>-0.15*</b>	<b>-0.14*</b>	<b>-0.19**</b>	<b>-0.15*</b>
	<b>AO</b>	-0.06	0.02	<b>-0.18**</b>	-0.07
	<b>ICO</b>	0.06	-0.02	0.02	0.03
	<b>ARO</b>	-0.07	-0.02	<b>-0.14*</b>	-0.07
	<b>MRE</b>	-0.13	-0.07	-0.08	-0.09
	<b>ORG</b>	<b>-0.16*</b>	0.02	-0.04	-0.07
	<b>CTRL</b>	<b>0.19**</b>	0.12	-0.01	0.12

\* $p < .05$ , \*\* $p < .01$

**FNE:** Fear of Negative Evaluation, **SAD-N:** Social Avoidance and Distress-new, **SAD-G:** Social Avoidance and Distress-general, **CO:** Cohesion, **EX:** Expressiveness, **CON:** Conflict, **IND:** Independence, **AO:** Achievement Orientation, **ICO:** Intellectual Cultural Orientation, **ARO:** Active Recreational Orientation, **MRE:** Moral Religious Emphasis, **ORG:** Organization, **CTRL:** Control.

Table 1 shows correlation between sub dimensions of social anxiety (SA) and family environment (FE). SA total had significant negative correlation with family cohesion, expressiveness and independence ( $r = -0.33$  ( $p < 0.01$ ),  $-0.14$ ,  $-0.15$  ( $p < 0.05$ ), respectively), and a significant positive correlation with conflict ( $r = 0.35$  ( $p < 0.01$ )). Family cohesion and independence was found to be significantly (negatively) correlated with SA and its dimensions (FNE, SAD-N, SAD-G) which means that lack of

cohesiveness and less independence in family is strongly associated with high social anxiety in adolescents and this persists across all its dimensions. In other words, adolescents who exhibited high levels of fear of negative evaluation; Social Avoidance and Distress Social Avoidance and Distress-general Family cohesion (i.e., the emotional bonding among family members and the feeling of closeness) is expressed by feelings of belonging and acceptance within the family system. Wentzel and Feldman (1996) and McKeown et al. (1997) have found that adolescents' perceptions of low cohesion within their families were associated with heightened feelings of depression and reduced social acceptance.

Family expressiveness is negatively related social anxiety as a whole, and its dimension of Social Avoidance and Distress in New situations ( $-0.14$ ,  $-0.19$ ,  $p < 0.01$ ). The current study also revealed that family

conflict is positively related to social anxiety in adolescents, and this runs across all its sub-dimensions (SA, FNE, SAD-N and SAD-G, 0.35, 0.39, 0.20 and 0.18, respectively) which are statistically significant. Further, the sub scale of Fear of Negative Evaluation was significantly related to family organization and control. It is evident that the adolescents with Fear of Negative Evaluation have less cohesiveness; less expressiveness, more conflict and less of independence, highly controlled family environment and their families were lesser organized.

Also Social Avoidance and Distress was significantly negatively related to Active Recreational Orientation in the families and Achievement Orientation in the families.

The results of the current study, hence, provides an insight into the family dynamics related to different aspects of

social anxiety in adolescents, partially supporting the formulated hypothesis. The results show that lack of family Cohesion, Expressiveness, and Independence and high conflict are related to social anxiety in adolescents. Adolescents from highly cohesive, expressive and independent families were low in social anxiety. The other factors of family environment such as Intellectual Cultural Oriented, Moral Religious Emphasis were statistically not correlated to the Social Anxiety. The present study confirms that the social anxiety in adolescents is related to their family dynamics.

To get better insights into the relation under study, the sample was also assessed dividing them into groups of adolescents having significantly high and low social anxiety as per the norms provided by the authors of the tool used in investigation.

**Table 2: Correlation between social anxiety and family environment among high social anxiety group of adolescents N = 100 (F = 62, M = 38)**

		<i>Social Anxiety</i>			
	<i>Dimensions</i>	<i>FNE</i>	<i>SAD-N</i>	<i>SAD-G</i>	<i>Total SA score</i>
<b>Dimensions of Family Environment Scale</b>	<b>CO</b>	-0.12	0.04	<b>-0.24*</b>	<b>-0.21*</b>
	<b>EX</b>	0.02	-0.18	0.13	0.00
	<b>CON</b>	<b>0.20*</b>	-0.01	0.06	0.11
	<b>IND</b>	0.08	0.15	-0.05	0.08
	<b>AO</b>	-0.01	0.10	<b>-0.28**</b>	-0.11
	<b>ICO</b>	-0.11	-0.03	-0.18	-0.18
	<b>ARO</b>	-0.15	0.09	-0.14	-0.11
	<b>MRE</b>	-0.18	0.09	-0.06	-0.10
	<b>ORG</b>	-0.09	0.14	0.09	0.06
	<b>CTRL</b>	<b>0.23*</b>	0.14	-0.12	0.15

\*p < .05, \*\*p < .01

**FNE:** Fear of Negative Evaluation, **SAD-N:** Social Avoidance and Distress-new, **SAD-G:** Social Avoidance and Distress-general, **CO:** Cohesion, **EX:** Expressiveness, **CON:** Conflict, **IND:** Independence, **AO:** Achievement Orientation, **ICO:** Intellectual Cultural Orientation, **ARO:** Active Recreational Orientation, **MRE:** Moral Religious Emphasis, **ORG:** Organization, **CTRL:** Control.

Table-2 shows the correlation analysis of adolescents scoring as 'high social anxiety'. As evident, it was found that family cohesion was negatively correlated with social anxiety and Social Avoidance and Distress ( $r = -0.21, -0.24$  ( $p < 0.05$ )). Adolescents falling in high social anxiety group were from the less cohesive families, as negative correlation was revealed in the table 2. Family conflict was exposed to be significantly related to the Fear of Negative Evaluation (FNE) (dimension of SA) which means that adolescents with high FNE were

from highly conflicted families. Collins and Laursen (1992) state that exposure to continuously high levels of family conflict is associated with psychosocial problems during adolescence and later in life. Negative correlation between SAD-G and Achievement Orientation(AO) show that families of adolescents who were highly socially anxious, were less achievement oriented. The present results are supported by the findings of research conducted by Stark, Humphrey, Laurent, Livingston, & Christopher, (1993) with children and high school adolescents where they reported that disruptive/hostile family environments are associated with interpersonal deficits and difficulties during social interactions. Two family characteristics namely inter-parental conflict and family cohesion are important when attempting to understand adolescents' feelings of loneliness and the social and personal difficulties that are associated with this feeling.

The other family factors such as

**Table 3: Correlation between social anxiety and family environment among low social anxiety group of adolescents N = 110 (F = 43, M = 67)**

		<i>Social Anxiety</i>			
	<i>Dimensions</i>	<i>FNE</i>	<i>SAD-N</i>	<i>SAD-G</i>	<i>Total SA score</i>
<b>Dimensions of Family Environment Scale</b>	<b>CO</b>	<b>-0.30**</b>	-0.14	-0.12	<b>-0.29**</b>
	<b>EX</b>	-0.13	-0.17	0.05	-0.17
	<b>CON</b>	<b>0.20*</b>	-0.04	-0.02	0.06
	<b>IND</b>	-0.17	<b>-0.20*</b>	-0.12	<b>-0.27**</b>
	<b>AO</b>	0.11	0.19	0.02	0.18
	<b>ICO</b>	-0.04	0.11	-0.10	0.004
	<b>ARO</b>	-0.08	-0.13	<b>-0.23*</b>	<b>-0.23*</b>
	<b>MRE</b>	-0.14	<b>-0.22*</b>	-0.13	<b>-0.22*</b>
	<b>ORG</b>	-0.12	0.10	-0.04	-0.05
	<b>CTRL</b>	-0.02	-0.03	-0.17	-0.09

\* $p < .05$ , \*\* $p < .01$

expressiveness (EX), independence (IND), Intellectual Cultural Orientation (ICO), Active Recreational Orientation (ARO), Moral Religious Emphasis (MRE), Organization (ORG) did not exhibit statistically significant relation with social anxiety in adolescents who were high on social anxiety.

**FNE:** Fear of Negative Evaluation, **SAD-N:** Social Avoidance and Distress-new, **SAD-G:** Social Avoidance and Distress-general, **CO:** Cohesion, **EX:** Expressiveness, **CON:** Conflict, **IND:** Independence, **AO:** Achievement Orientation, **ICO:** Intellectual Cultural Orientation, **ARO:** Active Recreational Orientation, **MRE:** Moral Religious Emphasis, **ORG:** Organization, **CTRL:**

Control.

Results in table 3, show the correlation values among various dimensions of Social Anxiety (SA) and Family Environment (FE) for low SA group i.e. these are the adolescents who do not have significant social anxiety. Family Cohesion (CO), Conflict (CON), Independence (IND), Active Recreational Oriented (ARO) and Moral Religious Emphasis (MRE) were significantly correlated to SA and its dimensions. In Low SA group, family CO was high, which is depicted by negative association between FNE ( $r=-0.30$ ) and SA ( $r=-0.29$ ), CON was less, depicted by positive correlation with FNE ( $r=0.20$ ). Families of low SA group were highly independent (IND), recreational oriented

**Table 4: Showing the calculated t-value to determine the gender difference in social anxiety and family environment among adolescents (F=105, M=105)**

	MEAN		SD		t-value
	Females	Males	Females	Males	
FNE	22.91	20.08	6.16	5.28	<b>3.83**</b>
SAD-N	18.4	16.19	4.92	4.86	<b>3.67**</b>
SAD-G	9.99	8.55	4.01	3.43	<b>2.98**</b>
<b>Total social anxiety score</b>	51.44	44.60	11.85	11.09	<b>4.69**</b>
CO	48.73	50.15	11.83	8.50	-1.14
EX	45.98	46.07	10.57	9.28	-0.06
CON	46.06	44.70	9.74	9.88	0.98
IND	38.47	42.15	11.86	12.57	<b>-2.18*</b>
AO	52.34	51.34	8.44	8.31	0.93
ICO	49.02	48.51	8.61	8.46	0.43
ARO	43.26	43.48	7.19	8.97	-0.19
MRE	52.74	51.55	9.14	8.27	1.14
ORG	55.36	55.88	8.56	8.95	-0.42
CTRL	52.09	52.09	6.84	7.22	0.00

\* $p < .05$ , \*\* $p < .01$



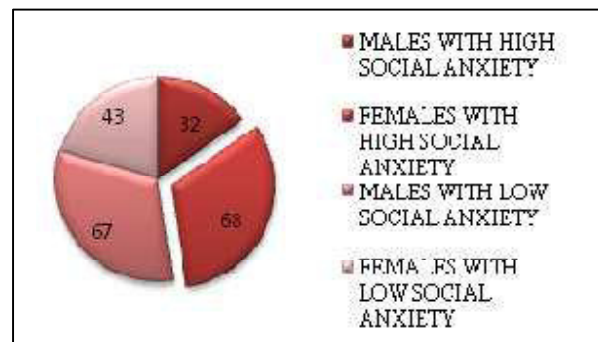
(ARO) and more emphasized on moral religious values (MRE) ( $r=-0.27, -0.23, -0.22$ ). Thus these are the family dynamics associated with adolescents who do not exhibit significant social anxiety.

**FNE:** Fear of Negative Evaluation, **SAD-N:** Social Avoidance and Distress-new, **SAD-G:** Social Avoidance and Distress-general, **CO:** Cohesion, **EX:** Expressiveness, **CON:** Conflict, **IND:** Independence, **AO:** Achievement Orientation, **ICO:** Intellectual Cultural Orientation, **ARO:** Active Recreational Orientation, **MRE:** Moral Religious Emphasis, **ORG:** Organization, **CTRL:** Control.

In the present study, gender differences were studied for Social Anxiety (SA) and Family Environment (FE) along with their dimensions by using t-ratio. The results obtained have been displayed in table-4 in the form of the mean differences between males and females group on the two measures under study (i.e. SA and FE) and their sub scales. The calculated t-values indicate the difference between males and females. It was evident from the results that females were higher in Social Anxiety and its dimensions of FNE, SAD-N and SAD-G as compared to male adolescents. The results are similar to those reported by Chhabra, Bhatia, Gupta, Kumar, Srivastava (2009) in the Indian context. They found the incidence of social anxiety in there sample of the population of school going children within the age group 14-17 years to be higher incidence among girls standing

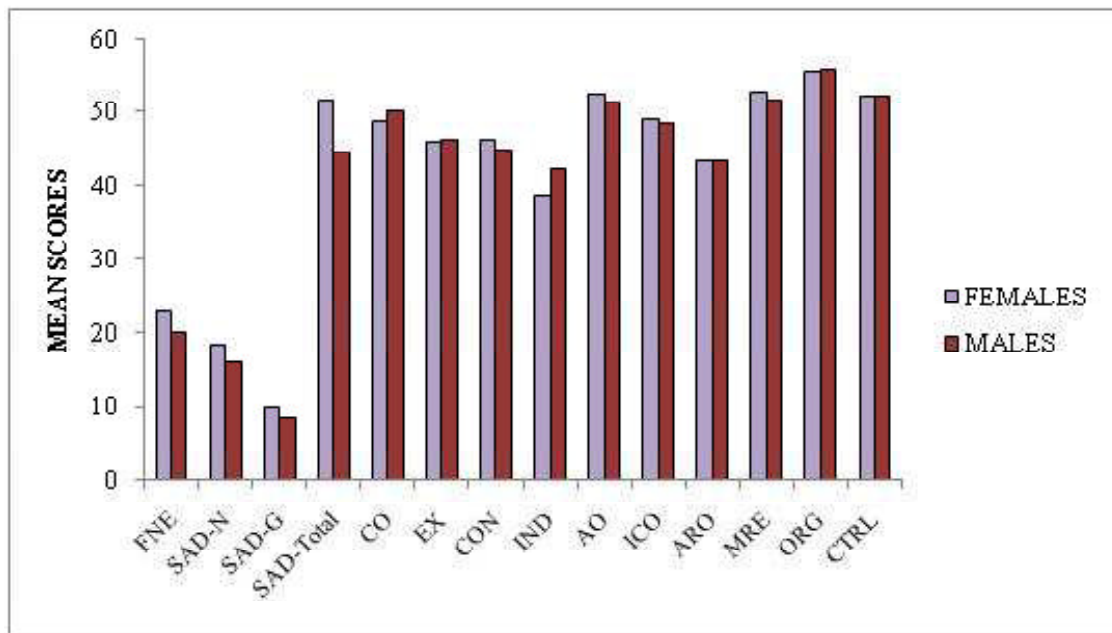
at 11.7%,and with respect to boys at 9.6%. The sex ratio of the adolescents suffering from social anxiety disorder in our sample clearly showed that the females clearly exceeded the number of males. This difference may be exist because in our culture males can express and take initiative regarding their social apprehensions while girls may feel inhibited towards the same as part of their socialization process. As depicted in figure-1, the females outnumber the boys in the category of being highly socially anxious.

**Figure 1 displays the number of males and females in high social anxiety group and low social anxiety group**



The sex ratio of the adolescents suffering from social anxiety disorder in our sample clearly showed in figure 1 that the females clearly exceeded the number of males. Figure-2 shows the gender differences across all the domains examined in the current study.

**Figure 2: Bar graph displays the mean differences between males and females group**



It was hypothesized that male adolescents would be higher in family conflict and independence and lower in family cohesion and expressiveness as compared to female adolescents. It has been analyzed that males and females perceived the differences in their family environment as depicted in table 4 and figure 2 but other than the degree of independence in the family, none of the other differences were statistically significant. Wentzel and Feldman (1996) and McKeown et.al (1997) found that adolescents' perceptions of low cohesion within their families were associated with heightened feelings of depression and reduced social acceptance. The research also report that levels of cohesion reported by male and female adolescents have different implications for their personal and social adjustment. Females who were associated lower levels of family cohesion reports of feeling excluded and depressed, whereas male reports were not associated with their perceptions of family cohesion. Yet in our sample they did not achieve statistical level

of significance. Significant negative difference in family independence (-2.18(p<0.05)) suggested that the families of male adolescents more were more independence providing than the females. Males were less dependent on their families and also perceived that their family members were not dependent on each other, whereas the females were more dependent on their families and also perceived dependence among other family members. If females were low in independence then they were high in SA, as also shown by the significant negative correlation between family factor independence (IND) and Social Anxiety ( $r=-0.15(p<0.01)$ , table 1). It was hypothesized that males would be high in family Independence, which is supported by present results, but the difference was insignificant on Achievement Orientation, Intellectual Cultural Orientation, Active Recreational Orientation, Moral Religious Emphasis and Organization in males and females. Thus as per our study, the families tend to be providing similar environment to the adolescents other than on

independence, yet there is markedly more social anxiety in females as compared to males. Yet, irrespective of the gender, the relation of certain family dynamics with social anxiety in adolescents is highly evident in the present study.

## Important Findings

- Social Anxiety was positively and significantly correlated to the family conflict while negatively related to family cohesion, expressiveness and independence. These results persisted across dimensions of social anxiety, namely, Fear of Negative Evaluation, Social Avoidance and Distress in new situations, and Social Avoidance and Distress in general. Social Avoidance and Distress in general was negatively associated with family achievement and recreational orientation. Fear of Negative Evaluation was negatively related to organization of family and positively related to control. Other dimensions of Family Environment were not significantly related to social anxiety.
- In high Social Anxiety group, social anxiety as a whole and its dimension of Social Avoidance and Distress in general were significantly related to family cohesion. Fear of Negative Evaluation was positively and significantly related to family conflict and control. Negative correlation was found between Social Avoidance and Distress in general and achievement orientation.
- Social Anxiety was found to be negatively and significantly related to family cohesion, Independence, Active Recreational Orientation and Moral Religious Emphasis in low social anxiety group. Fear of Negative Evaluation was found to be negatively related to cohesion and positively to conflict and Social Avoidance and Distress in new situations was negatively related with family Independence and Moral Religious Emphasis.
- Significant gender differences were obtained on social anxiety and its various dimensions i.e. Fear of Negative Evaluation, Social Avoidance and Distress in new situations, and Social Avoidance and Distress, with females being higher across all the measures.
- Males reported significantly higher scores on Independence in the family environment. No significant gender differences were found across any of the other dimensions of family environment.
- From the results it can be concluded that the family environment is significantly associated with social anxiety in adolescents, and this relationship persists across both the genders with the only difference being in the Independence dimension of the family environment.

## Implications

The current study has significant contribution towards counselors who need to work with adolescents' social anxiety. Family counseling is needed to enhance family cohesion and expressiveness, while lowering the family conflicts, which will

help deal with the social anxiety in adolescents. This study also makes a case for schools taking the services of counselors for the above said. This is specifically needed for female adolescents who are majorly affected by social anxiety.

The study reveals that unlike the traditional norm, the family environment is the same for both gender adolescents except for the degree of independence provided. It may be worthwhile to explore the qualitative nature of this difference in future research.

## References

- American psychiatric association (2005). *Diagnostic And Statistical Manual of Mental Disorder(4th ed. rew.)*. Washington, DC: American Psychiatric Association.
- Bronstein, P., Briones, M., Brooks, T., & Cowan, B. (1996). Gender and family factors as predictors of late adolescent emotional expressiveness and adjustment: Alongitudinal study. *Sex Roles, 34(11-12)*, 739-765.
- Chhabra, V., Bhatia, M.S., Gupta, S., Kumar, P., & Srivastava, S. (2009). Prevalence of Social Phobia in school-going adolescents in an urban area. *Journal of Delhi Psychiatry, 12 (1)*.
- Collins, W. A., & Laursen, B. (1992). Conflict and relationships during adolescence. In C.U. Shantz & W.W. Hartup (Eds.), *Conflict in child and adolescent development*. 216-241. Cambridge, UK: Cambridge University Press.
- Cummings, E. M., Davies, P. T., & Simpson, K. S. (1994). Marital conflict, gender, and children's appraisals and coping efficacy as mediators of child adjustment. *Journal of Family Psychology, 8*, 141-149.
- Dewit, D. et al. (2005). Gender differences in the effects of family adversity on the risk of onset of DSM-III-R social phobia. *Anxiety Disorders, 19*, 479-502.
- Grolnick, W.S., & Slowiaczek, M.K. (1994). Parents' involvement in children's learning: a multi-dimensional conceptualization and motivational model. *Journal of Child Developmental, 65(5)*, 237-252.
- Howes, P., & Markman, H.J. (1989). Marital quality and child functioning: Alongitudinal investigation. *Child Development, 60*, 1044-1051.
- Johnson, H. D., Joseph C. L. & Mahoney, M. (2001). Inter-parental Conflict and Family Cohesion Predictors of Loneliness, Social Anxiety, and Social Avoidance in Late Adolescence. *Journal of Adolescent Research, 16(3)*, 304-318.
- La Greca, A. (1998). *Manual for the Social Anxiety Scales for Children and Adolescents*. Miami, FL: University of Miami.
- La Greca, A. M., & Lopez, N. (1998). Social anxiety among adolescents: Linkages with peer relations and friendships. *Journal of Clinical Child Psychology, 26*, 83-94.
- McKeown, R. E., Garrison, C. Z., Jackson, K. L., Cuffe, S.P., Addy, C.L., & Waller, J.L. (1997). Family structure and cohesion, and depressive symptoms in

- adolescents. *Journal of Research on Adolescence*, 7, 267-282.
- Moos, R. H., & Moos, B. S. (1981). Family Environment Scale manual. Palo Alto, CA: Consulting Psychologists Press.
  - Stark, K. D., Humphrey, L. L., Laurent, J., Livingston, R., & Christopher, J. (1993). Cognitive, behavioral, and family factors in the differentiation of depressive and anxiety disorders during childhood. *Journal of Consulting and Clinical Psychology*, 61, 878-886.
  - Wentzel, K. R., & Feldman, S. S. (1996). Relations of cohesion and power in family dyads to social and emotional adjustment during early adolescence. *Journal of Research on Adolescence*, 2, 225-244.

# ROLE OF WORK ENVIRONMENT ON JOB SATISFACTION OF EMPLOYEES

---

---

**Dr. Vidhu Mohan**

*Assistant Professor, Department of Psychology,  
Punjabi University, Patiala.*

**Dr. Manpreet Kaur Sidhu**

*Assistant Professor, Department of Psychology  
Govt. Mohindra College, Patiala.*

**Saruchi Khepar**

*Lecturer, DPS*

## **Abstract**

*Employees' satisfaction with his job is very crucial for overall effective functioning of the organization. Job satisfaction is a contribution of cognitive and affective reactions to the differential perceptions of what an employee wants to receive compared with what he or she actually receives. The dissatisfaction from the job will lead employees to work less, have low commitment, high turnover and intentions to quit. There are various factors which influence the satisfaction of an employee and it is important to understand first the factors that play significant role in keeping the satisfaction level. Keeping this in mind, the present study was carried out to assess the role of work environment of the organization on the satisfaction of employees. For the purpose, 100 managers were drawn randomly from different national and multinational companies. The findings are in line with the previous researches which show that employees with a supportive and healthy work environment exhibit more job satisfaction.*

*The findings have significant implications for the policy makers and the management of an organization.*

**Keywords:** job satisfaction, work environment, support, role clarity, work pressure.

In the present epoch of tremendous competition, every organization aims to achieve sustainable development to live on. Apart from of their size, technology and market focus, the organizations today are facing different challenges- absenteeism, turnover, stress and burnout- to name a few. The management has realized that their principal duty is to build up powerful personnel so that high quality and productivity may be maintained in the organization. In order to attain better results, they may have a loyal, committed and efficient workforce. It's imperative that the workforce in an organization is satisfied motivated because only happy and enthusiastic employees can make an

organization progress. Job satisfaction is closely linked with the overall performance of workers and subsequent rewards.

**Job Satisfaction** affects personal social and work life (Sempane, Rieger & Roodt, 2002). It is important for the physical and emotional health of employees (Oshagbemi, 1999). Job satisfaction has been defined in diverse ways by various researchers. Joo and Park (2010) have explained job satisfaction as a distinct constructive psychological or job-related results or accomplishments that a person puts up as a result of work skills. Job satisfaction is an emotional or affective response to several aspects of an employee's work situation, and has been depicted as a positive emotional reaction resulting from appraisal of an employee's job (Kinicki and Kreitner, 2003). Thus, job satisfaction makes an employee more concerned for the development of the organization. The importance of job satisfaction lies in its stabilizing effects which are linked to employee's performance like reducing tardiness, absenteeism and turnover. An employee feels contented towards his work when he achieves self satisfaction, identity pleasure, psychological and environmental outcome (Khan, 2006). Job satisfaction is a significant predictor of behavioral outcomes. Five aspects have been found to result in higher levels of job satisfaction. These aspects are being contented from job (i.e. interesting tasks and opportunities for learning and training), being contented from supervisor (i.e. technical and managing abilities and their considerations about employees), being contented from co-workers (technical qualification and support they show), being contented from promotion (achieving real opportunity to advance) and being contented from income (amount of income, its equality and way

of paying to staffs) (Smith, Kendall and Hullin, 1969). Factors which maintain high job satisfaction are variety of meaningful tasks, unobtrusive supervision, greater responsibility, self-pacing and chances for self development whereas factors affecting low job satisfaction are unclear targets/objectives, poor organizational communication, insecurity and lack of rewards. Job satisfaction depends on many work-related characteristics as well as personal characteristics such as age, gender, health (Schultz & Schultz, 1998). The satisfied employees show optimistic behavior which contributes to the overall performance of an organization. Furthermore, satisfied employees are more productive, effective, efficient and committed to their employers. Whilst the external environment within the organization and the nature of the job are important determinants of job satisfaction, personal attributes of individual employees also influence whether they are happy at the job or not. Certain job characteristics such as amount of control allowed to the job holder, meaningfulness of work and adequacy of supervision affect job satisfaction (Lodahl & Kejner, 1965). There is a major role played by **work environment** of an organization. The key issue for job satisfaction seems to be the work conditions the employee faces, or as Wright (2001) puts it "job satisfaction reflects the employee's reactions to what they receive". Dawis & Lofquist, (1984) have related job satisfaction as the outcome of the worker's appraisal of amount to which the work environment accomplish the individuals needs. Employees' comfort on the job, determined by workplace conditions and environment has been recognized as an important factor for measuring their productivity. Baron and Greenberg (2003) contend that workers

would rather desire working conditions that will result in greater physical comfort and convenience. The absence of such working conditions, amongst other things, can impact negatively on the workers' mental and physical well being. Thus, work environment with both its physical and psychological sections put a causal influence on mental and physical health of workers with both short term and long term consequences (Karasek, 1989). It means that too good or too bad working conditions have significant implications for job satisfaction. In the former case; an employee is motivated to come to the workplace and holds a positive attitude for the same. In the latter, however, the employee doesn't feel like reporting to work and is also not passionate to perform various job related tasks. Arnold and Feldman (1986) further argue that employees may use poor working conditions as an excuse to get back at management because they may feel that management does not appreciate or acknowledge their efforts or work done. Dulen (1998) stated that organizations should always endeavor to create and improve working conditions to avoid such misunderstanding amongst employees in an effort to improve their job satisfaction. Heartfield (2012) is of the opinion so as to create an environment for employee satisfaction, it is vitally important to know which key factors affect employee satisfaction and motivation. Empirical studies (Kinnear and Sutherland, 2001; Meudell and Rodham, 1998; Maertz and Griffeth, 2004) have revealed that extrinsic factors such as competitive salary, good interpersonal relationships, friendly working environment, and job security act as key motivational variables that influence their retention in the organizations. Roelofsen (2002) indicates that improving

the working environment reduces complaints and absenteeism while increasing productivity. There is adequate empirical evidence linking workplace conditions to job satisfaction (Wells, 2000). An organization should therefore, make deliberate efforts to provide good working conditions to its employees. Such conditions are imperative for both individual as well as organizational growth.

### **Hypothesis**

Employees scoring high on cohesion, social support, task orientation, role clarity, managerial control would score high on job satisfaction as compared to their counterparts.

Employees scoring low on work pressure would score high on job satisfaction as compared to their counterparts.

## **METHODOLOGY**

### **Design:**

The design of the present study was a series of one way ANOVA with two levels (high / low) of each dimension of work environment.

### **Sample:**

The sample for the study consisted of 100 senior level managers working in various National and Multinational companies in Ludhiana, Malerkotla, Mohali (Punjab) and Chandigarh. A total of 180 questionnaires were distributed out of which 120 were received. Twenty questionnaires were incomplete and could not be used. The age range of the participants was 30 to 45 years. Prior consent was sought from the Human Resource department of the concerned organization



and from the participants.

**Measures:**

Following tools were used in the present study:

**Work Environment:** Work environment scale (Moos, 1994) was used to assess work environment of employees. The scale has 90 items in a True/False format divided into ten individual subscales measuring involvement, cohesion, social support, autonomy, task orientation, work pressure, role clarity, managerial control, innovation and physical comfort. These subscales are organized in three dimensions: Relationship, Personal Growth and System Maintenance and Change. For the present study six

individual subscales which measure cohesion, social support, task orientation, work pressure, role clarity and managerial control were considered.

**Job Satisfaction:** Job satisfaction was measured with the help of Job Satisfaction scale (Singh & Sharma, 1971). The level of job satisfaction was assessed for in two types of areas –job intrinsic and job extrinsic. The scale consists of 30 statements to be answered on five point Likert scale. The scale has both positive and negative statements. The total score gives a measure of satisfaction / dissatisfaction of a worker towards his job. The test-retest reliability of the scale is 0.978.and validity coefficient is 0.743.

**Results and Discussion**

**Table no. 1 Means and SD's of job satisfaction scores on various dimensions of work environment**

	<i>Dimension</i>		<i>mean</i>	<i>sd</i>
1	Cohesion	High	96.66	8.1
		Low	90.78	10.8
2	Social support	High	95.8	8.69
		Low	90.52	11.3
3	Task orientation	High	97.18	11.67
		Low	90.54	11.7
4	Work pressure	High	92.04	12.47
		Low	98.82	9.2
5	Role clarity	High	96.84	11.5
		Low	90.36	12.7
6	Managerial control	High	96.18	11.3
		Low	84.3	13.7

The table no 1 depicts that job satisfaction was more in employees who had high levels of cohesion (M=96.66) and

social support (M=95.8) as compared to employees who had low levels of cohesion (M=90.78) and social support (M=90.5) in

their organizations. It is also visible from the table values that employees with high task orientation (M=97.18) and role clarity (M=96.84) showed more job satisfaction as compared to their counterparts. Similarly with more managerial control, employees showed higher level of job satisfaction

(M=96.18) than those having lower level of managerial control (M=84.3). Table also depicts that employees who face less work pressure are highly satisfied (M=98.82) as compared to employees who face more work pressure (M=92.04).

**Table 2a) summary table of one way ANOVA of cohesion on job satisfaction.**

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>
Between Groups	864.36	1	864.36	6.71*
Within Groups	12605.8	98	128.6306	
Total	13470.16	99		

**Table 2b) summary table of one way ANOVA of social support on job satisfaction.**

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>
Between Groups	696.96	1	696.96	5.01*
Within Groups	13620.48	98	138.9845	
Total	14317.44	99		

**Table 2c) summary table of one way ANOVA of task orientation on job satisfaction.**

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>
Between Groups	1102.24	1	1102.24	8.06**
Within Groups	13395.8	98	136.6918	
Total	14498.04	99		

**Table 2d) summary table of one way ANOVA of work pressure on job satisfaction.**

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>
Between Groups	1149.21	1	1149.21	9.73**
Within Groups	11567.3	98	118.0337	
Total	12716.51	99		

**Table 2e) summary table of one way ANOVA of role clarity on job satisfaction.**

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>
Between Groups	1049.76	1	1049.76	8.51**
Within Groups	12078.24	98	123.2473	
Total	13128	99		

**Table 2f) summary table of one way ANOVA of managerial control on job satisfaction.**

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>
Between Groups	3528.36	1	3528.36	24.04**
Within Groups	14377.88	98	146.7131	
Total	17906.24	99		

Table no 2 (a) to 2 (f) shows the summary of one way ANOVA. As seen from the table values the six dimensions of work environment namely, cohesion ( $F(1,98)=6.71, p<.05$ ), social support ( $F(1,98)=5.01, p<.05$ ), task orientation ( $F(1,98)=8.06, p<.01$ ), work pressure ( $F(1,98)=9.73, p<.01$ ), role clarity ( $F(1,98)=8.5, p<.01$ ) and managerial control ( $F(1,98)=24.04, p<.01$ ) for job satisfaction came out to be significant. The findings suggest that employees with high levels of cohesion, social support, task orientation, role clarity and managerial control in their work environment are highly satisfied to their jobs. Similarly, employees with less work pressure are highly satisfied than their counterparts. The findings get support from previous researches. Employees in cohesive groups have more satisfaction. Groups which have more cohesion are associated with increased effectiveness, lower absenteeism, greater communication and greater personal and job satisfaction and it makes an employee aware, that these factors are a necessity for the smooth operation of an organization. People feel

safe in cohesive working environment which heightens their satisfaction at work (Stogdill, 1972). The findings get support from the study that generally cohesive groups seem to outstrip non-cohesive groups, have greater personal and job satisfaction (McGrath, 1984), and group cohesion has positive effects on an individual's contribution to a group (Carron, Colman, Wheeler, & Stevens, 2002). Cohesive environment also provides an individual with an opportunity for self regulation. Similarly, supportive atmosphere at workplace helps an individual to overcome his shortcomings and proves to be more effective working method for the organization and enhance job satisfaction for the employee (Wisner & Feist, 2001) by providing workers with positive emotional support in the workplace. According to Friedlander and Margulies (1969), management & friendly staff relationships add to the level of job satisfaction. When employees recognize a lot of organizational support, they become more satisfied with the organization (Stamper, & Johlke, 2003; Wright, & Boswell,

2002). As hypothesized employees who reported high task orientation also experienced greater job satisfaction than those who reported low task orientation. Previous literature (Strydom & Meyer, 2002) shows a positive relationship between job satisfaction and the need to perform jobs that are challenging and that provide variety, interest and stimulation. The finding can be based on Friedlander's (1964) study that revealed that characteristics such as achievement, challenging assignment, recognition and the work itself are considered as imperative to both satisfaction and dissatisfaction. A worker, through his own hard work generates a highly visible, physical structure in which immense satisfaction comes from completion of the task. It was hypothesized that employees with greater role clarity at workplace would also experience greater job satisfaction than their counterparts. The finding is in line with this proposed hypothesis. An employee must be equipped with the clarity of his assigned job as the amount of challenges, the type of assignments and responsibilities, or the types of interactions that a person might have on a day-to-day work are the commonly used predictors of job satisfaction (Huselid, 1995; Yazel, 2001). Job satisfaction is also affected by supervisory support (Gaertner, 1999), level of trust of a subordinate for a supervisor (Cunningham & Barbee, 2000), similarity between supervisors and subordinates (Ensher & Murphy, 1997), by the extent to which supervisors and subordinates like and respect each other (Murphy & Ensher, 1999) and the way tasks are assigned by supervisors (Blau, 1999).

The participants who experienced high work pressure showed lower job satisfaction (M=92.04) as compared to their counterparts (M=98.82). It is clear that in low work

pressure an individual feels good about his job, and this feeling often relates to their performing well on their jobs or becoming more efficient in their jobs and in these situations, people report higher job satisfaction (Megginson, Mosley & Pietri, 1982).

## Conclusion

It is significantly important to know which crucial factors affect employee satisfaction and create an environment, which would enhance employee satisfaction. Employees are concerned with a comfortable physical work environment and these positive working conditions affect job satisfaction. Absence of good working conditions, amongst other things, can impact poorly on the worker's mental and physical well-being (Baron and Greenberg, 2003). Organizations need to create a supportive work environment to promote efficiency of workforce to make them able to fight in competitive situations (Lau & May, 1998 in Martins and van der Ohe, 2002). Therefore, Organizations should always endeavour to create and improve working conditions to improve employees' job satisfaction (Dulen, 1998) and their level of motivation.

## References

- Arnold, J. H., & Feldman, D. C. (1986). Job Satisfaction. *Organisational Behaviour*, McGraw-Hill, Inc., USA, 85-113.
- Baron, A. R. & Greenberg, J. (2003). *Organizational Behavior in Organization. Understanding and managing the human side of work*. Canada: Prentice Hall.
- Blau, G. (1999). Testing the longitudinal impact of work variables and performance appraisal satisfaction on subsequent overall job satisfaction.

- Human Relations, 52 (8).61, 335-340.
- Carron, A. V., Colman, M. M, Wheeler, J., & Stevens, D. (2002). Cohesion and performance in sport: A meta analysis. *Journal of Sport and Exercise Psychology*, 24, 168-188
- Cunningham MR, Barbee AP (2000) Social support. In: Hendrick C, Hendrick SS, editors. *Close relationships: A sourcebook* California: Sage Publications Inc. pp. 273-285.
- Dawis, R., & Lofquist, L. (1984). *A psychological theory of work adjustment*. Minneapolis, MN: University of Minnesota Press.
- Dulen, J. (1998). Tribeca Grill. Restaurants & Institutions. Electronic Document, [http://www.myriadrestaurantgroup.com/Press/restaurants\\_and\\_institutions1998.htm](http://www.myriadrestaurantgroup.com/Press/restaurants_and_institutions1998.htm).
- Ensher, E. A. & Murphy, S. E. (1997). Effects of race, gender, perceived similarity and contact on mentor relationships. *Journal of vocational behavior*, 50 (3), 460-481.
- Friedlander, F. and Margulies, N. (1969) Multiple Impacts of Organization Climate and Individual Values System upon Job Satisfaction, *Personnel Psychology*. 22, pp. 177-183.
- Friedlander, F (1964). "Job Characteristics as satisfiers and dissatisfiers." *Journal of Applied Psychology*, 48(6), 388-392
- Gaertner, S. (1999). Structural determinants of job satisfaction and organizational commitment in turnover models. *Human Resource Management*, 9(4), 479-493.
- Hearthfield, S. M. (2012). Keys to Employee Satisfaction: What You Can Do to Increase Employee Satisfaction. Downloaded 10th June 2012 from [http://humanresources.about.com/od/employeesatisfaction/a/employee\\_satisfaction.htm](http://humanresources.about.com/od/employeesatisfaction/a/employee_satisfaction.htm)
- Huselid, M. A. (1995), The impact of human resources management practices on turnover, productivity and corporate financial performance: *Academy of Management Journal*, 38(3), pp.635-672.
- Joo, B. & Park, S. (2010) "Career satisfaction, organizational commitment, and turnover intention: The effects of goal orientation, organizational learning culture and developmental feedback", *Leadership & Organization Development Journal*, Vol. 31, 6, pp.482 - 500
- Karasek RA. (1989). Control in the workplace and its health-related aspects. In *Job Control and Worker Health*, eds. SL Sauter, JJ Hurrell, CL Cooper. New York: Wiley, 129-159.
- Khan N.V. (2006). *Personal management*, Pg (132 to 134)
- Kinicki, A. and Kreitner, R. (2003). *Organizational behavior: Key concepts, skills and best practices (international ed.)*. New York: McGraw-Hill Companies, Inc.
- Kinncar, L. and Sutherland, M. (2001), Money is fine, but what is the bottom -line: *J. S. A. Inst. P. Manage*, 19(1), pp.15-18.
- Lau, R. S. M., & May, B. E. (1999). A longitudinal study of quality of work life and business performance. *Business Research Bureau*, 53(2), 1-7.
- Lodahl, T M & Kejner, M (1965). "The definition and Measurement of Job Involvement." *Journal of Applied Psychology*, 49, 24-33
- Maertz, CP. and Griffeth, RW. (2004), Eight motivational forces & voluntary

- turnover: A theoretical synthesis with implications for research: *J.Manage.* 30(5), pp.667-683.
- McGrath, J.E. (1984). *Groups: Interaction and process*. Englewood Cliffs, NJ: Prentice Hall.
- Meggison, L.C., Mosley, D.C. & Pietri, P.H. (1982). *Management concepts and applications* (4th ed.) New York: Harper Collins.
- Meudell, K. and Rodham, K. (1998), Money isn't everything – or is it? A preliminary research study into money as a motivator in the licensed house sector: *Int. J. Cont. Hosp. Manage.* 10(4), pp.128-132
- Moos, R. (1994). *Work Environment Scale Manual*. Consulting Psychologist Press. Palo Alto, CA.
- Murphy, S.E. & Ensher, E.A. (1999). The effects of leader and subordinate characteristics in the development of leader member exchange quality. *Journal of Applied Social Psychology*, 29 (7), 1371-1394.
- Oshagbemi, T. (1999). Academics and their managers: A comparative study in job satisfaction. *Personnel Review*, 28(1/2), 108-123.
- Roeloelofsen, P. (2002). The impact of office environments on employee Performance: The design of the workplace as a strategy for productivity enhancement. *Journal of Facilities Management*; 1, 3, ABI/INFORM Global pp. 247 – 264.
- Schultz, D. & Schultz, S.E. (1998). *Psychology and work today: An introduction to industrial and organizational psychology* (7th ed.). New Jersey: Prentice Hall.
- Sempene, M., Rieger, F, & Roodt, D.,2002. "Employee Turnover: Using Motivational Factors", Google Website, Retrieved April 14, 2011
- Singh, A. & Sharma, T.R. (1971). *Job Satisfaction Scale*. National Psychological Corporation, Agra, India.
- Smith, P.K., Kendall, C. K., & Hulin, C.L., 1969. "Job Satisfaction of Employees Project Report MBA", Google Website, Retrieved April 10, 2011
- Stamper, C. L., & Johlke, M. C. (2003). The impact of perceived organizational support on the relationship between boundary spanner role stress and work outcomes. *Journal of Management*, 29, 569-588.
- Strydom, S.C. & Meyer, J.C. (2002). An investigation of the sources of job satisfaction and work stress among middle-level managers in the Western Cape. *South African Journal of Industrial Psychology*, 28(2):15–22.
- Wells, M. M. (2000). Office clutter or meaningful personal displays: The role of office personalization in employee and organizational well-being. *Journal of Environmental Psychology*, 20, 3, 239–255.
- Wisner, P.S., & Feist, H. A. (2001). Does teaming pay off? *Strategic Finance*, Monvale. 82: 58 -64.
- Wright, S. C. (2001). Strategic collective action: Social psychology and social change. In R. Brown & S. Gaertner (Eds.), *Blackwell Handbook of Social Psychology* (Vol. 4): Intergroup Processes (409-430). Oxford, UK: Blackwell Press.
- Wright, P. M., & Boswell, W. R. (2002). Desegregating HRM: A review and synthesis of micro and macro human resource management research. *Journal of Management*, 28, 247-276.
- Yazel, L. (2001). *Fly the flexible skies. Working Mother*. New York: Sep. 2001. 24 (8), 24.

# AGGRESSIVE DRIVING AND SENSATION SEEKING BEHAVIOR IN ADOLESCENTS AND ADULTS

---

---

**\*Ms Neeti**

*Assistant Professor in Psychology,  
Kamla Nehru College for Women, Phagwara*

**\*\*Ms Natasha Dhiman**

*Assistant Professor in Psychology,  
Kamla Nehru College for Women, Phagwara*

In the fast paced world we live in today, many people are in a hurry to get where they are going, ignoring the concept of slowing down and taking a break. For many, the use of automobiles only increases this behavior, making some act out in angry ways when behind the wheel. However, the simple misunderstanding that occurs on highways, including being cut off by another, followed too closely, or any other traffic violations, can cause road rage or driving anger.

Road rage is the violent behavior by a driver in an automobile which leads to endangerment of others. The road rage can be thought of as an extreme case of aggressive driving with behaviors sparked from the emotion of anger. There is a difference between anger and aggression. Anger is an emotion and aggression is the response or the reaction to anger. When we are driving and a situation occurs, we have automotive thoughts which affect our emotions and behaviors, so if a person is driving and has irrational thoughts, it could

affect their level of anger and behavior causing possible aggression. Aggressive driving has become a serious problem on our roadways. What is aggressive driving? Aggressive driving is defined as "When an individual commits a combination of moving traffic offenses so as to endanger other persons or property."

There are numerous triggers that can set off a driver to experience illogical hostility, including encounters with slow drivers, tailgating between cars, another driver cutting in, and competition for parking spaces. 'Anger is not a chronic experience for high anger drivers but something prompted by different triggers or events on the road'. (Deffenbacher1997). He highlighted his research on the personality, aggressiveness and risk taking characteristics of angry drivers. His study revealed that high anger drivers engage more in hostile and aggressive thinking than low anger drivers do. They take more risks on the road than low anger drivers. High anger drivers get angry faster and behave

more aggressively and have more accidents as compared to low anger drivers and they also experience more trait anger, anxiety and impulsiveness.

Aggressive driving brings about devastating losses such as property damage, injury and death (Martinez 1997; Mizell, 1997). Martinez used a broad definition of driver aggression including such behavior as speeding; red-light running and honking in traffic, as well as acts intended to harm others. Aggressive driving was defined as an incident where a driver intentionally injured or killed another driver (Mizell 1997).

Sensation seeking is "a trait defined by the seeking of varied, novel, complex and intense sensations and experiences and the willingness to take physical, social, level and financial risks for the sake of such experiences" (Zuckerman, 1994). Sensation seeking focuses on the need for new and varied experiences through uninhibited behavior, these include, dangerous activities, a non-conventional lifestyle and a rejection of monotony. Sensation seeking has been shown to correlate highly with accident involvement. Research has suggested that there is a variance between adolescents and adults with level of sensation seeking. When paired with aggressiveness, sensation seeking was also seen to correlate highly with risky driving behavior. Sensation seekers of all ages were observed to drive significantly closer to vehicles in front, when compared to those drivers rated as being low in sensation seeking, thereby reducing safe braking distance.

## **Review of Literature**

Anger leads to aggressiveness in driving expressed in behaviors such as

shooting, swearing and gesticulating and it may also lead to nonaggressive, but risky behaviors such as speeding and rapid lane changing (Deffenbacher, Lynch and Yingling, 2001). Research on hostility and aggression by Beirners, 1993; Dorovan & Marlatt, 1982; Gulian, Marthars, Glendon, Davies & Debney, 1989; Pelz & Schuman, 1968, Selzer & Vinobik 1974, Cuitain & Jonah 1988) has indicated that hostile and aggressive personality traits influence driving behavior in negative ways.

Reports of 'Road Rage' in the British media give the impression that driver aggression is escalating. Alm & Lindberg (2000) found that those men aged between 13 & 29 years tended to rate perceived risks to be lower and feelings of safety to be higher than did women of the same age.

Wilson & Jonah (1988) has indicated that hostile and aggressive personality traits influence driving behavior in negative ways. The personality trait of thrill seeking correlates with risky driving behavior like racing, driving close to other vehicles. Other studies show aggressiveness as another personality trait. Males typically show higher aggressiveness scores than females.

Norris et al (2000) noted that younger age is one of the predictor of future motor vehicle accidents, with younger adults (ages 19-39) being twice more likely to have an accident than older adults (age 56 to 88). Research consistently shows that younger drivers are more likely to commit driving violations than the older counter parts (Dobson. et al, 1999, McCartt et. al, 1999, Meadow et. al, 1998). Glendon et al (1996) observed that young drivers aged 18-30 years gave a higher estimate of future accident involvement, but gave lower risk perception rating of accidents risk for driving situations where reflex or vehicle



handling skills are of more importance. Fuenham & Saipe (1993) found high sensation seeking to be the best predictor of risk taking driver's behavior that led to road clashes and driving violations. Zuckerman (1980) found a significant relationship between sensation seeking and speeding for both males and females.

## **Purpose of the Study**

The aim of the study is to see Driving Anger, Aggression, Sensation seeking among adolescents and young adults. The rate of accidents due to anger and unsafe driving are increasing. So it was decided to study factors that can contribute to the increasing rate of accidents.

## **Hypothesis**

- (1) It is expected that gender differences will be observed in case of driving anger, sensation seeking and aggression.
- (2) It is expected that differences between the two age groups will be observed with respect to driving anger, sensation seeking and aggression.

## **Design**

The following study aimed to see the Driving Anger, Aggression and Sensation seeking among adolescents and young adults in the age group of 18-22 years and adults in the age group 24-45years. The pre counseling assessment measure was administered to all the subjects. Following which the responses was scored and variables - driving anger and sensation seeking were used to identify cases for counseling. After the counseling session a rest of period of one month was provided. Following which counseling assessment

was administered. The Post Counseling test only comprised of the dimension on which the individuals has scored high / low scores.

## **Sample**

The total sample was of 80 individuals of whom 40 were males and 40 were females, of those 20 males and 20 females were in the age range of 18-22 years i.e. adolescents and young adults and 20 males and 20 females were adults in the age range of 24-45 years. The whole data was collected from the urban population.

## **Tools**

Three scales were used for the research purpose –

- (1) Driving Anger Scale by Deffenbacher
- (2) Buss Perry Scale of Aggression by Buss and Perry
- (3) Sensation seeking Scale by Zuckerman

## **Statistical Analysis**

For analyzing the data the following techniques were used:-

- (1) t- scores to study the differences between the means obtained.
- (2) Pearson's Correlation coefficient is used to establish relationship between variables.

## **Interpretation and Discussion**

Anger represents one of the most unpleasant or negative emotions which is not uncommon these days. For the purpose of tapping the driving anger, in the sample, Driving Anger Scale by Deffenbacher (1992) was used. For males and females average score on Driving Anger is 56. On the basis

of this score in the adolescent and young adults group (18-22 years), no male but 2 females were identified as drivers with high anger showing that females are high on driving anger than males, whereas in another group of adults (24-45 years) 3 males and 2 females were identified as high anger drivers, showing males to be higher on driving anger. Also the combined mean of male and female from both the age group i.e. (18-22years)and (24-45years)was calculated, of which , the average mean score of males came out to be 44.75 and of females it was 44.27, which means overall there is not much of difference between males and females concerning driving anger.

Sensation seeking has been shown to correlate highly with accident involvement. In order to find sensation seeking disposition in sample, Sensation Seeking Scale by Prof Marvin Zuckerman'94 was used. The average score on sensation seeking is 8. Of the total sample from the age group (18-22) years i.e. adolescents and young adults, 10 males and 6 females were identified as high on sensation seeking whereas in case of another age group of adults (24-45years) 8 males and 3 females were identified as high on sensation seeking dimension. And therefore these individuals were taken up for the counseling. Overall as per the combined mean calculated using the data from both the age groups i.e. adolescents & young adults(18-22years) and adults(24-45years) which was 8.45 for males and for females it was 7.12, depicting males to be high on sensation seeking than females.

For identifying aggression among individuals Buss-Perry Scale of Aggression was used(1992) which is a 7 point scale, consisting of 29 items which are further

divided into four dimensions: Physical Aggression, Verbal Aggression, Anger and Hostility. In case of Physical Aggression lowest possible score is 9 and the highest possible score is 45. On the basis of average score i.e. 27, 16 males and 9 females were high on Physical Aggression in the age group of adolescents (18-22years) and it was 14 males 6 females in the age group of adults(24-45years). Combined Means scores from both the age groups were calculated which is 32.20 for males and 24.10 for females are showing that males are higher on physical aggressions than females. Similarly for Verbal Aggression the average score is 15 and the combined mean scores of both males and females from both age groups was calculated which came out to be 20.12 for males and 16.90 for females showing males to be higher on verbal aggression than females. For Anger the average score is 21. The combined mean scores for males in case of anger which is 26.40 are higher on this dimension of anger than females for which combined mean score is 23.27. In case of Hostility the average score is 24 and the mean score for males came out to be 28.55 and for females the score is 23.30 again showing males from both the age groups to be higher on this dimension of Hostility than females. Therefore, the average score of aggression was calculated which came out to be 87 according to which 15 males and 9 females were found to be high on aggression score in age group of adolescents and young adults (18-22years).And in another group which comprised of adults (24-45years) 14 males and 7 females were found to be high on aggression score. Also their combined mean was calculated for males the mean score came out to be 109.10 whereas for females it was 88.62 clearly showing males from both the age groups to be higher on

aggression dimension than females.

After pooling the data, correlation were calculated among all the variables taken up in the study. No correlation was established between Driving Anger & Sensation Seeking. Driving anger was found to be positively correlated with physical aggression i.e. .249 (significant at 0.05 level) it means that person, who is high on driving anger is also high on physical aggression. Driving Anger was also found to be positively correlated  $r = .254$  (significant at 0.05 level) with overall aggression showing that higher the driving anger, higher will be the aggression. Sensation seeking was found to be positively correlated with Verbal Aggression  $r = .288$  (Significant at 0.01 level) which means that person who is high on sensation seeking is also high in Verbal Aggression.

Positive correlation was found to be between Physical Aggression and Verbal Aggression. The correlation came out to be .245 (Significant at 0.05 level) which shows that higher the Physical Aggression higher will be Verbal Aggression. Again positive correlation was established between Physical Aggression and Anger i.e. .431 (Significant at 0.01 level). Higher the Physical Aggression, Anger will also be high. When there is high Physical Aggression i.e. individual tries to physical harm other individual or vehicle. Positive Correlation was established between Physical Aggression and total aggression, which is point .723 (Significant at 0.01 level). It shows that high the Physical Aggression, high will be the total aggression.

Verbal Aggression and Anger are also positively correlated i.e. point .404 (significant at 0.01 level) showing that with the Verbal Aggression, anger is also present i.e. higher the Verbal Aggression, anger will

also be high. Also Verbal Aggression is positively correlated with total aggression i.e. .534 (Significant at 0.01 level). Anger and total aggression was also found to be positively correlated i.e. .805 (significant at 0.01 level). Both male and female sample support this relation where in males correlation came out to be .836 and in females it came out to be .763. It may be because anger leads to aggressiveness in driving, expressed in behavior such as shooting, severing and it may also lead to non-aggressive, but risky behavior such as speeding and rapid lane changing.

Statistical analysis also shows that there was insignificant difference between means of males and females of the entire data collected in case of driving anger. In case of sensation seeking there was significant difference between mean score of males and females (i.e.  $t = 2.455$  significant at 0.01 level). It has been observed that males are high on sensation seeking. In case of Physical Aggression, there was significant difference between means of males and females ( $t = 4.857$  significant at 0.01 level). In this case males are high on physical aggression than females in the entire data. Also for verbal aggression significant difference was found for both males and females ( $t = 2.742$  significant at 0.05 level). Here also males are high on verbal aggression.

## Limitations

Though the results came out to be significant for many variables, but still the results could have been better with the larger sample size than actually taken or used for the study.

## Bibliography

- Beirness, Douglas J. (1993) Do we really drive as we drive? The Role

- of the Personality factors in Road Crashes Alcohol, Drugs & Driving. Volume 9, Numbers 3-4, 129 – 143
- Beirness, D.J. and Simpson, H.M. (1997) Study of the people of high risk drivers in Ottawa. Transport Canada & Traffic Injury Research Foundation.
  - Dahlen, Eric R, Martin C. Ryan, Ragan Kahee and Kuhlman (2003) Driving Anger, Sensation, Impulsiveness and Boredom proneness in the prediction of unsafe driving.
  - Deffenbacher, J.L. and Mc Kay, M, Filetti, L.B., Richards, T.L., Lynch, R.S., (2003) Characteristics of two groups of angry drivers. *Journal of Counseling Psychology*, 50 (2), 123 – 132.
  - Fuenham, A & Saipe, J. (1993) Personality Correlates of Convicted Drivers. *Personality and Individual Differences*. Volume 14, Numbers 2, 329-336.
  - Glendon, A.I., Doin, Lisa, Dames, D.R., Mathews, Gerald & Taylor, Ray G. (1996). Age and Gender differences in perceived accident likelihood and Driver Competencies Risk Analysis. Volume 16 Number, 6, 755-762.
  - Lawton, R., Parker D., Stradling, S.G., & Manstead, A. (1997). Predicting Road Traffic Accidents. The Role of Social Deviance and Violations. *British Journal of Psychology*, 88, 249-262
  - Mc. KeenaFP, Staner R.A. and Lewis. C. (1991): Factors indulging illusory self-assessment of driving skills in males and females. *Accident Anal Print* (1991), 23 : 45-52.
  - NHTSA (2000). Medical conditions and crash risk. Do Restrictions on licenses have an impact on Public Safety? *Technology Transfer serves Traffic Technology Number-219*.
  - Norris, F.H., Mathews, B.A., & Raid, J.K. (2000) Characterological, situational and Behavioural Risk Factors of Motor Vehicle Accidents. *A Prospective Examination Accident Analysis and Prevention* 32, 505-515.
  - Novaw, Raymond, W. (1989). *Aggression on Roadways Reprint No.16*. The University of California Transportation Center.
  - Underwood, Geoffrey, Chapman Peter, Wright, Sharon and Crundall, (1999). *Anger while driving*.

# E-BANKING IN SCHEDULED COMMERCIAL BANKS IN INDIA

---

---

**Neha Arora**

*Assistant Professor*

*PG Department of Economics*

*DAV College, Amritsar*

*Email-[neha\\_12arora88@yahoo.com](mailto:neha_12arora88@yahoo.com)*

**Abstract** *Electronic banking holds the key to the future success of banking sector. It refers to the banking through computerized channels i.e. using internet. The objective of the present paper is to study and analyze the progress made by Indian scheduled commercial banks in adoption of technology. The study is secondary based and analytical in nature. The progress in e-banking in Indian banks is measured by taking into account the performance of variables like ATM's, Credit/Debit cards, ECS-credit/ECS-Debit, Electronic fund transfer (EFT) over the period of 2005 to 2013 that is the post reform period. On comparing all scheduled commercial banks for the period 2005 to 2013, It was found that the nationalized banks accounted for the largest share of installed ATM's, followed by the new private sector banks, SBI group, old private sector banks and foreign banks. New private sector banks registered the largest share in Off-site ATM's, while the nationalized banks had the largest share in on-site ATM's. Moreover, the study highlights the Private and foreign banks as leaders in offering a wide range and more advanced services of internet banking as well as in including web site privacy policy and suggests need for big investment in the Public*

*sector banks for the introduction of these E-Banking Channels.*

**Keywords:** Scheduled commercial banks, e-banking, information technology, automated teller machine

Information Technology has become a necessary tool in today's organizations. Banks today operate in a highly globalized, liberalized, privatized and a competitive environment. In order to survive in this environment banks have to use IT. Information technology has introduced new business paradigm. It is increasingly playing a significant role in improving the services in the banking industry. It provides alternatives for faster delivery of banking services to a wider range of customers. Internet banking refers to the use of internet as a remote delivery channel for banking services. It means any user with a personal computer and a browser can get connected to his bank website to perform any of the banking functions. Internet banking both as medium of delivery of banking services and as a strategic tool for business development, has gained wide acceptance internationally and is fast catching up in

India with more and more banks entering the system. Indian banking industry has witnessed a tremendous developments due to sweeping changes that are taking place in the information technology. Electronic banking has emerged from such an innovative development.

## **E-Banking**

Electronic Banking refers to the banking through computerized channels i.e. using internet. The internet is poised to emerge as the preferred channel through which customer - both individual as well as the corporate lecher would do electronic business with banks. Electronic Banking serves both the general public and the banking industry. This results in creation of a better enabling environment that supports growth, productivity and prosperity. Besides many tangible benefits in form of reduction of cost, reduced delivery time, increased efficiency, reduced wastage, E-Banking electronically controls and thoroughly monitors the environment, discourage many illegal and illegitimate practices associated with banking industry like money laundering, frauds and embezzlements. Further E-Banking has helped banks in better monitoring of their customers base. This is a useful tool in the hands of the banks to devise suitable commercial packages that in conformity with customer needs. E-Banking provides opportunities to the banking sectors to enlarge their customer base, a consequence to increase the volume of credit creation with results in better economic conditions.

## **Evolution of E-Banking**

The first internet bank was set up in Atlanta, USA. The first commercial bank to provide internet/electronic service was

WELLS FARGO BANK in California, USA. E-Banking became prominently popular during 1960s through electronic funds transfers and credit cards. The concept of web-based banking came into existence in Europe and USA in the beginning of 1980s.

## **E-Banking in India**

In India, the concept of information technology came into picture as early as in the 1980's in banking industry through Rangarajan Committee recommendations .The Reserve Bank of India is constantly pursuing the banks from 1980's to introduce computerization at the branch level and to improve the quality of customer service through technology. The main products available under electronic banking in India are EFT (Electronic Funds Transfer), ECS (Electronic Clearing Service), Tele Banking, Net Banking, Mobile Banking, Credit Cards

Debit Cards, ATM (Automatic teller Machine), SPNS (Shared Payment Network System) etc. The recent developments in Indian context have made it possible to apply electronic technology to each banking transaction like cash receipts, cash payments, transfer of funds, payment of utility bills etc.

## **Review of Literature**

**Bajaj (2000)** highlighted E-commerce related issues due to the adoption of recent Information technology. It is helping in cutting costs by providing cheaper ways of delivering products to customers like ATM's, telephone banking and now the internet banking. He concluded that electronic Payment systems are emerging and getting accepted in the market .**Verma (2000)** analyzed the impact of E-Banking on public sector banks and non public sector banks. His study revealed that non public

sector banks are fully computerized and providing better services on internet. While some of them are concentrating on expansion and modernization, some are focusing on mergers and acquisitions for their growth. **Grethen(2001)** in his study found a positive relation between implementation of IT and delivery of service. Over 65 percent of the foreign banks, 20 percent of private banks and 9 percent public sector banks are all through with the implementation of IT enabled service in their banks. However 45 percent of the private banks followed by public sector banks percent do their banking operations. A very few customers (20 percent) prefer foreign banks. **Nitin Kapur(2002)** conducted a survey on how credit cards are gaining popularity among customers. The study revealed that various banks, both public as well as private are entering in to joint ventures with international bodies. It emphasized that corporate banking margins are falling; the banks are focusing more on the retail segments. **Sourab, K.S Thakur (2003)** conducted study by comparing the computerization effects in public and private sector banks. Although the study declared that in comparison private sector banks are well ahead but now because of the increasing competition and awareness the public sector banks are also trying hard to satisfy their customers and employees by providing virtual banking services through better IT infrastructure.

Thus, the studies conducted on information Technology in banks showed that information technology is helping the bank by providing cheaper ways of delivering products to customers i.e. ATM's, Telephonic Banking and now the Internet Banking. Technology is also affecting the productivity of employees in bank. Private

and foreign banks are leading public sector banks in offering a wide range and more advanced services of internet banking.. However, these services had a positive impact in the long run on the profitability of banks. Indian banks are very dramatically moving towards E banking. It is therefore a big gap in the literature to identify its impact on profitability of Indian commercial banks.

## **Objectives of the study**

The present study aims to analyze the extent of E-Banking in Indian banking sector for the period 2005 to 2013 using growth rates for the data culled out from RBI reports. The specific objectives of the Present study are:

- (1) To study the role of E- Banking in Indian banking sector
- (2) To access the present status of E-Banking services in India and
- (3) To analyze the extent of information technology of scheduled commercial banks in India

## **Database and methodology**

The objective of the present paper is to study and analyze the progress made by Indian scheduled commercial banks in adoption of technology. The study is secondary based and analytical in nature. The study spans over period of 2005 to 2013 that is the post reform period. This period was taken because banks introduced computerization and other E-banking services mainly during this period. Growth rates has been worked out for the data culled out from RBI reports. The progress in e-banking in Indian banks is measured by taking into account the performance of variables like ATM's, Credit/Debit cards,

ECS-credit/ECS-Debit, Electronic fund transfer (EFT) over the period of 2005 to 2013 that is the post reform period.

The theoretical explanation of the variables taken under study is provided as follows.

#### **Automated Teller Machines (ATM's)**

Probably the most visible aspect of technological development in this industry is that of automatic teller machines (ATM's) which since their introduction have revolutionized the delivery of financial services. In India all the banks, without exception, are developing and spreading ATM network. ATM network handle large volume of customers, thereby allowing the banks to focus on limited branch network, controlling the manpower and reducing human interaction. All these taken together bring down the cost per transaction, which is just 30 percent, compared to a traditional branch transaction.

#### **Credit Card/Debit Card**

The customer need not to carry any cash and is empowered to spend wherever and whenever he wants with his credit card within the fixed limits prescribed by his banks. Debit card unlike credit card, which is a post paid card, is a prepaid card with same stored value. Every time the person uses the card, the merchant who in turns can get the money transferred to his account from the bank of the buyer, debit on exact amount of purchase from the card. Banks provides for silver, gold or health plus credit card accepted worldwide from a world class bank. If a customer has an outstanding balance on his account, he can transfer that balance to his card at a lower interest rate

#### **Electronic Clearing Service-Credit Clearing**

It is a simple, reliable and cost effective

solution for bulk and repetitive payment transaction like salary, pension, interest, commission, dividend etc. by public or private companies and the government departments through banks. Under the said system, companies who have to make bulk payments to a large number of beneficiaries prepare the credit instruction on the magnetic media and submit the same to Reserve Bank of India through their bankers. RBI processes the data, arrive at the inter-bank settlement and bank and branch wise reports containing the details of payments to facilitate fast payment to the beneficiaries

#### **Electronic Clearing Service-Debit Clearing**

Electronic Debit Clearing covers the payment to utilities companies like telephone and electronic bills etc. the electricity and telephone consumers are large in numbers in every city with one or two utilities companies to service them, like MTNL etc. these utility companies are collecting their periodical bills from their customers. Under the said scheme, the customer on receiver of the bill from the utility company and having satisfied himself of its correctness can approach this banker and authorize the bank branch to debit his account for the amount of the bill and transfer the amount to the bank account of the utility company. The RBI will debit the individual bank and the credit sponsor bank of the utility company.

#### **Electronic Funds Transfer:**

The Reserve Bank of India has devised Electronic fund transfer (EFT) system to facilitate superior transfer of funds electronically. This system facilitates transfer of funds from the bank account of one customer to the bank account of another customer. In this system the centre and the



receiver of the fund may be located in different cities and may even bank with the different bank's fund transfer within the same city is also permitted.

## Results and Discussions

**Table 5.1:**

Explains the Branches and ATM's of Scheduled Commercial Banks in India. The total number of branches registered under SCB's was 53,726 in 2005, which increased to 64,608 in 2009 and to 88,562 in 2013. In the year 2005, total number of ATM's installed by the banks was 17,642 which increased to 43,651 in 2009 and to 1, 14,014 in 2013.

In case of percentage share, the share of off-site ATM's was found to be 56.61 percent followed by the share of on-site ATM's (43.38 percent) for the period 2005. In 2013, the share of off-site ATM's to total ATM's increased, while the share of on-site ATM's to total ATM's decreased. In 2013, the share of off-site ATM's to total ATM's was found to be 51.9 percent followed by the share of on-site ATM's to total ATM's (48.9 percent).

### **The bank-wise analysis of branches and ATM's of Scheduled Commercial Banks in India**

**Nationalized Banks:** In 2005, the percentage share of total ATM's to total branches was found to be 14.19 percent, which increased to 40.2 percent in 2009 and 67.37 percent in 2013. It shows that the total number of branches under nationalized banks were 33,627 in 2005, which increased to 39,376 in 2009 and 52,480 in 2013. In the year 2005, total numbers of ATM's installed by the banks were 4772 which increased to 15,938 in 2009 and to 35,359 in 2013.

In case of percentage share, the share

of on-site ATM's to total ATM's was found to be 67.16 percent followed by share of off-site ATM's to total ATM's (32.83 percent). In 2013, the share of on-site ATM's to total ATM's was found to be 58.42 percent followed by the share of off-site ATM's to total ATM's (41.57 percent). Thus as compared to 2009, in 2009 the percentage share of on-site ATM's to total ATM's decreased while the share of off-site ATM's to total ATM's increased.

**State Bank group:** In 2005, the percentage share of total ATM's to total branches was found to be 38.12 percent that decreased to 29 percent in 2009 and further increased to 161.49 in 2013. In 2005, the total number of branches under SB group was 13,661, which increased to 16,062 in 2009 and to 20,181 in 2013. The total number of ATM's installed by the banks was 5,220 in 2005 that increased to 11,339 in 2009 and to 32,591 in 2013.

In case of percentage share, the share of off-site ATM's to total ATM's was found to be 70.34 percent followed by the share of on-site ATM's to total ATM's (29.65) percent. In the year 2013, share of on-site ATM's to total ATM's decreased, while the share of off-site ATM's to total ATM's increased.

Thus as compared to 2005, in 2013 the share of on-site ATM's to total ATM's increased, while the share of off-site ATM's to total ATM's decreased in case of state bank group.

**Old Private Sector Banks:** In 2005, the percentage share of the total ATM's to total branches was found to be 27.51 percent, which increased to 56.9 percent in 2009 and 125.11 in 2013. The total number of branches under old private sector banks was 4,511 in 2005, which increased to 4,673 in 2009 and 6,047 in 2013. In case of percentage

share, the share of on-site ATM's to total ATM's was found to be 64.46 percent followed by the share of off-site ATM's to total ATM's (35.53 percent) in 2005. In 2013, the share of on-site ATM's to total ATM's was found to be 53.58 percent followed by the share of off-site ATM's to total ATM's (46.42 percent).

Thus as compared to 2005, in 2013 the share of on-site ATM's to total ATM's decreased, while the share of off-site ATM's to total ATM's increased in case of old private sector banks.

**New Private Sector Banks:** In 2005, the percentage share of total ATM's to total branches was found to be 333.05 percent, which decreased to 296.6 percent in 2009 and after that increased to 373.18 in 2013. The total number of branches under new private sector banks was 1,685 in 2005, which increased to 4,204 in 2009 and to 9,522 in 2013. In case of percentage share, the share of off-site ATM's to total ATM's was found to be 66.44 percent followed by the share of on-site ATM's to total ATM's (33.55 percent) in 2005. In the year 2013, the percentage share of off-site ATM's to total ATM's was found to be 68.54 percent followed by the share of on-site ATM's to total ATM's (31.46 percent) in case of new private sector banks.

Thus as compared to 2005, in 2013 the percentage share of off-site ATM's to total ATM's increased, while the share of on-site

ATM's to total ATM's decreased in case of new private sector banks.

**Foreign Banks:** In 2005, the percentage share of total ATM's to total branches was found to be 329.33 percent, which increased to 357.3 percent in 2009 and further 379.81 percent in 2013. The total number of branches under the foreign banks was 242 in 2005, which increased to 293 in 2009 and 332 in 2013. In case of percentage share, the share of off-site ATM's to total ATM's was found to be 72.64 percent followed by share of on-site ATM's to total ATM's (27.35 percent) in 2005. In 2013, the share of off-site ATM's to total ATM's was found to be 77.85 percent followed by the share of on-site ATM's to total ATM's (22.44 percent).

Thus as compared to 2005, in 2013 the share of off-site ATM's to total ATM's increased, while the share of on-site ATM's to total ATM's decreased in case of foreign banks in India.

On comparing all scheduled commercial banks for the period 2005 to 2013, it was found that the nationalized banks accounted for the largest share of installed ATM's, followed by the new private sector banks, SBI group, old private sector banks and foreign banks. At the end of March 2013 new private sector banks had the largest share in off-site ATM's, while the nationalized banks had the largest share in on-site ATM's.

**Table 5.1: The bank-wise analysis of Branches and ATM's of Scheduled Commercial Banks in India**

<b>All Scheduled Commercial Banks</b>							
<b>Year</b>	<b>No. of Banks</b>	<b>On-site ATM's</b>	<b>Off-site ATM's</b>	<b>Total ATM's</b>	<b>Percentage of on-site ATM's to total ATM's</b>	<b>Percentage of off-site ATM's to total ATM's</b>	<b>ATM's as percentage of Branches</b>
2005	53,726	7,645	9,988	17,642	43.38	56.61	32.83
2006	54,791	10,128	11,019	21,147	47.89	52.10	38.59
2007	57,042	12,796	12,292	27,088	47.23	45.30	47.50
2008	61,129	18,486	16,303	34,789	53.13	46.90	56.90
2009	64,608	24,645	19,006	43,651	56.45	43.50	67.0
2010	69,160	32,679	27,474	60,153	45.70	54.30	87.0
2011	74,130	40,729	33,776	74,505	45.30	54.70	100.5
2012	81,240	47,545	48,141	95,686	49.68	50.31	117.78
2013	88,562	55,760	58,254	1,14,014	48.90	51.09	128.73

<b>Nationalized banks</b>							
<b>Year</b>	<b>No. of Banks</b>	<b>On-site ATM's</b>	<b>Off-site ATM's</b>	<b>Total ATM's</b>	<b>Percentage of on-site ATM's to total ATM's</b>	<b>Percentage of off-site ATM's to total ATM's</b>	<b>ATM's as percentage of Branches</b>
2005	33,267	3,205	1,567	4,772	67.16	32.83	14.19
2006	34,185	4,812	2,353	7,165	67.15	32.84	20.95
2007	35,636	6,634	3,245	9,888	67.09	32.9	27.7
2008	37,775	8,320	5,035	13,355	62.29	37.7	35.4
2009	39,376	10,233	5,705	15,938	64.2	35.8	40.2
2010	41,596	12,655	7,047	19,702	64.2	35.8	47.4
2011	44,298	15,691	9,145	24,836	63.4	36.6	56.1
2012	48,636	18,277	12,773	31,050	58.86	41.14	63.84
2013	52,480	20,658	14,701	35,359	58.42	41.57	67.37

<b>State Bank group</b>							
<b>Year</b>	<b>No. of Banks</b>	<b>On-site ATM's</b>	<b>Off-site ATM's</b>	<b>Total ATM's</b>	<b>Percentage of on-site ATM's to total ATM's</b>	<b>Percentage of off-site ATM's to total ATM's</b>	<b>ATM's as percentage of Branches</b>
2005	13,661	1,548	3,672	5,220	29.65	70.34	3812
2006	13,831	1,775	3,668	5,443	32.61	67.38	39.35
2007	14,030	3,655	3,786	6,441	56.74	43.3	45.9
2008	15,105	4,582	3,851	8,433	54.33	45.7	55.8
2009	16,062	7,146	4,198	11,339	63.02	37	29
2010	17,229	11,142	9,836	20,978	53.1	46.9	121.8
2011	17,913	14,104	10,547	24,651	57.21	42.78	137.61
2012	18,830	15,735	11,408	27,143	57.97	42.03	144.14
2013	20,181	18,708	13,883	32,591	57.4	42.59	161.49

<b>Old Private Sector banks</b>							
<b>Year</b>	<b>No. of Banks</b>	<b>On-site ATM's</b>	<b>Off-site ATM's</b>	<b>Total ATM's</b>	<b>Percentage of on-site ATM's to total ATM's</b>	<b>Percentage of off-site ATM's to total ATM's</b>	<b>ATM's as percentage of Branches</b>
2005	4511	800	441	1,241	64.64	35.53	27.51
2006	4566	1,054	493	1,547	68.16	31.86	33.88
2007	4,606	1,104	503	1,607	68.69	31.3	34.9
2008	4,650	1,436	664	2,100	68.38	31.6	47.2
2009	4,673	1,830	844	2,674	68.43	31.6	56.9
2010	4,952	2,266	1,124	3,390	66.8	33.2	68.5
2011	4,817	2,641	1,485	4,126	64	36	85.65
2012	5,386	3,342	2,429	5,771	57.91	42.08	107.14
2013	6,047	4,054	3,512	7,566	53.58	46.42	125.11

New Private Sector Banks							
Year	No. of Banks	On-site ATM's	Off-site ATM's	Total ATM's	Percentage of on-site ATM's to total ATM's	Percentage of off-site ATM's to total ATM's	ATM's as percentage of Branches
2005	1685	1883	3,729	5612	33.55	66.44	333.05
2006	1950	2225	3,857	6112	36.89	63.1	313.43
2007	2,497	3,154	5,038	8,192	38.5	61.5	328.1
2008	3,525	3,879	5,988	9,867	39.31	60.7	279.9
2009	4,204	5,166	7,480	12,646	40.85	59.2	296.6
2010	5,075	6,337	8,720	15,057	42.1	57.9	296.7
2011	6,785	8,007	11,518	19,525	41	59	287.8
2012	8,066	9,907	20,401	30,308	32.68	67.31	375.75
2013	9,522	11,182	24,353	35,535	31.46	68.54	373.18

Foreign Banks							
Year	No. of Banks	On-site ATM's	Off-site ATM's	Total ATM's	Percentage of on-site ATM's to total ATM's	Percentage of off-site ATM's to total ATM's	ATM's as percentage of Branches
2005	242	218	579	797	27.35	72.64	329.33
2006	259	232	648	880	26.36	73.63	339.76
2007	273	249	711	960	25.93	74.1	351.6
2008	274	269	765	1,034	26.01	74	377.4
2009	293	270	784	1,054	25.61	74.4	357.3
2010	308	279	747	1,026	27.2	72.8	333.11
2011	317	286	1,081	1,367	20.92	79.07	431.2
2012	322	284	1,130	1,414	20.08	79.91	439.13
2013	332	283	978	1,261	22.44	77.55	379.81

Source: Report on Trends and Progress of Banking in India, RBI, various issues

**Table 5.2:** shows the growth in value and volume of transaction through retail payment method. Regarding growth performance in value of transaction, component wise analysis revealed an increasing trend of growth in volume of ECS-debit followed by declining growth in volume of EFT/NEFT and ECS-Credit. A negative growth in volume was registered in case of ECS-Debit in 2010 which further

increased to 7.2 percent in 2013. ECS-Credit showed a decline in growth rate from 11 percent in 2009-10 to 0.6 percent in 2012-13 followed by decline in growth rate in volume of EFT/NEFT from 166.3 percent in 2009-10 to 74.3 percent in 2012-13.

**Table 5.2: Transactions Through Retail Electronic Payment Method**

Type	Volume of transaction (in million)				Growth in volume (Percent)			
	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13
ECScredit	98.1	117	122	122.2	11	19.5	3.6	0.6
ECS-debit	149.3	157	165	177	-6.7	5	5.1	7.2
EFT/NEFT	66.3	132	226	394	106.3	99.5	70.9	74.3
ECS-credit	1177	1817	1838	1771	20.6	54.5	1.2	-3.6
ECS-debit	695	736	834	1083	3.8	5.9	13.3	29.9
EFT/NEFT	4095	9321	17904	29022	62.5	127.6	92.1	62.1

Source: Report on Trends and Progress of Banking in India, RBI, various issues

In case of growth in value of transaction through retail payment method, ECS-debit registered an increase in growth during the study period followed by the decline in growth in case of ECS-Credit and EFT/NEFT. Growth in case of ECS-Debit had increased from 3.8 percent in 2009-10 to 29.9 percent in 2012-13 followed by decline in growth in value in case of ECS-Credit from 20.6 percent in 2009-10 to -3.6 percent in 2012-13. Similarly in case of EFT/NEFT growth in value revealed increase in growth

from 62.5 percent in 2009-10 to 127.6 percent in 2011 and again decline in growth to 92.1 percent in 2012 and to 62.1 percent in 2013.

**Table 5.3:** Explains the outstanding number of credits cards and debit cards issued by Scheduled commercial banks in India. The outstanding number of credit cards issued by all the scheduled commercial banks in India was 18.51 Million in 2009-10, which increased to 19.5 million in 2012-13.

**Table 5.3: Credit cards and Debit Cards issued by Scheduled commercial Banks**

Sr. No	Bank Group	Outstanding Number of Credit Cards				Outstanding Number of Debit Cards			
		2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13
1	<b>Public Sector Banks</b>	3.44	3.08	3.1	3.5	129.69	170	214.6	260.6
1.1	<b>Nationalised Banks</b>	0.72	0.78	0.8	0.9	58.82	80	97.7	118.6
1.2	<b>State Bank of India Group</b>	2.72	2.30	2.2	2.6	70.87	90	112	136.4
2	<b>Private Sector Banks</b>	9.5	9.32	9.7	11.1	47.85	53	60	67.3
2.1	<b>Old Private Sector Banks</b>	0.06	0.04	0.04	0.04	9.81	12	13.9	15.4
2.2	<b>New Private Sector Banks</b>	9.44	9.28	9.6	11.1	38.04	41	46	51.9
3	<b>Foreign Banks</b>	5.57	5.64	4.9	5.0	4.43	3.9	3.8	3.3
	<b>All Scheduled ComBanks(1+2+3)</b>	18.04	17.7	19.5	181.97	228	278.4	331.2	

Source: Report on Trends and Progress of Banking in India, RBI, various issues

However tremendous growth has been registered in case of outstanding number of debit cards issued during the same reference period. The outstanding number of debit cards issued have been increase from 181.97 million in 2009-10 to 278.4 Million in 2012 which further increased to 331.2 million in 2013. In case of outstanding number of Credit cards issued, the highest growth has been registered by private sector banks (11.1 million) followed by foreign banks (4.43 million ) and public sector bank (3.5 million) in 2013. In case of debit card issued by these banks in 2013, highest number of cards have been issued by public sector banks (260.6million) followed by private sector (67.3 million) and foreign banks( 31.3 million).

## **Conclusion and Policy Implications**

In case of internet banking in India, The number of banks offering internet banking in India has increased exponentially during the last five years. Advancements in technology used by banks especially centralized core banking solution and the growth of internet usage of propelling the growth of internet banking. This supplemented by the wide range of services the click of the routine banking anytime –anywhere at the click of the mouse at customizes convenience. Besides providing the routine banking services, internet banking has enhanced capacities like providing online utility bills presented and payment system, online sharing, demit

and broking services, online purchase and auction fund management and payment gateways

Hence from the above analysis it is clear that, In India, Private and foreign banks lead Public sector banks in offering a wide range and more advanced services of internet banking as well as in including web site privacy policy. But we cannot compare Public sector banks with the New Private sector banks only by the introduction of IT. Public sector banks are older in age and had strong base, while the new private banks set up their branches in the era of computerization. The Public sector banks are on the way to introduce new innovations. Further, as most of the banking institution in India has only recently started to offer internet banking, there is a lot of scope for these institutions to expand their internet banking services to have a more sophisticated customer base. It should also be remembered that only quantity of services will not serve the purpose, unless it is accompanied by quality also. The E-banking services require big investment. Therefore, there is need for big investment in the Public sector banks for the introduction of these E-Banking Channels. Most of the E-Banking channels are not most popular among the customers, so there is need to popularize these channels through media, seminars etc.

## **Bibliography.**

- Aggarwal, H.N (1979), *A Portrait of Nationalized Banks- A Study With Reference to Their Social Obligations*, Inter-India Publications, New Delhi.
- Amandeep (1983), *Profits and Profitability in Commercial Banks*, Deep and Deep Publications, New Delhi.
- Bajaj, K.K, "E-Commerce in Indian Banking", *The Journal of The Indian Institution of Bankers*, Jan-March 2002.
- Bhasin, T.M., "E-Commerce in Indian Banking", *Indian Banking Association Bulletin*, Vol. XXIII, No.4, April-May 2001.
- Bhattacharya, A, " The Impact of Liberalization on the Productive Efficiency of Indian Commercial Banks", *European Journal of Operation Research*, Vol . XXII, No.5, pp 332-45.
- Kohli S.S., "Indian Banking Industry: Emerging Challenges", *IBA Bulletin*, Vol. XXIII, No. 3, March 2001.
- Nair, S.N., "E-Commerce and the Emergence of E-Banking", *IBA Bulletin*, Vol. XXII, No. 10, October 2000.
- Pathrose, P.P., "Hi-Tech Banking – Prospects and Problems", *IBA Bulletin*, Vol. XXIII, No. 2, July 2001.
- Prabhakar, T. "Customer Services", *Economic Times*, May 1986.
- Report on Trend and Progress of Banking in India, *Reserve Bank of India*. Sabnani, P, "Universal Banking", *IBA Bulletin*, Vol. XXII, no. 7, July 2002. Sushila, S.(1987), *Banks and Customs: A Behavioral Analysis*, Shri Ram Centre for Industrial Relations and Human Resource, New Delhi.
- Swamy, B.N.A, "New Competition, Deregulation and Emerging Changes in Indian Banking: An Analysis of Different Bank Groups", *The Journal of The Indian Institute of Bankers*, Vol. XXXIII, No. 3, July- Sept, pp. 3-22
- Vajay, K & S, Annamalai, "Job Satisfaction Among Bank Employees: Cadre wise- A Case Study", *Prajan*, Vol. XI, No. 1, Jan-March 2002.



Varde, Varsha S. and Singh, Sampat P (1979), "Profitability of Commercial Banks", *National Institute of Bank Management*, Bombay.

Wadikar, S.A, " Private Sector Banking in India Since 1969- A study in its Operation", *IBA Bulletin*, Vol. XXI, NO. 5, June 1980.

# SUICIDES IN INDIA

---

**Dr. Simranjeet Singh Bains**

*Astt. Prof. in Economics,  
Lyallpur Khalsa College, Jalandhar.  
Mobile: 9872633939,  
Email: simranjeetbains@yahoo.com*

## **Abstract**

*Suicide implies an act of intentionally causing one's own death. The various vital factors responsible for suicide are psychiatric disorders, drug misuse, psychological states, culture, genetic, economic, family and social situations. About eight lakh people commit suicide worldwide every year, of these 1.35 lakh (17%) are residents of India (G.O.I. Report, 2012). Keeping in view the gravity of the situation an attempt has been made to examine the intensity, nature, growth and S.M.R. (Suicidal Mortality Rate) of suicidal deaths in different states of India from 2004 to 2013.*

*Mean value, proportion, Average Annual Compound Growth Rates of suicidal deaths and S.M.R. are reckoned and results are presented using Histogram and Pie charts. Suicidal deaths in India have ascended from 113697 in 2004 to 134799 in 2013 at an A.A.C.G.R. of 2.29%, indicating a rising trend. S.M.R. is sufficiently high varies between the range of 10.32 to 11.35. Among the variety of causes family disputes and illness figures about 45 percent of total suicidal deaths in India. Southern states of Maharashtra, Andhra Pradesh, Tamil Nadu, Karnataka and Kerala have experienced huge toll of suicidal deaths on account of farmer*

*suicide.*

**Key words:** Suicides, Deaths, Illness, Average Annual Compound Growth Rate, Drugs, Society, Women, Police.

Suicide implies an act of intentionally causing one's own death (Williams & Wilkins, 2006). Historically suicide came to be regarded as a sin in Christian Europe in 452 A.D., as the work of the devil. The matter remained unsettled and controversial and Catholic Doctrine was not clear on this subject until the later 17<sup>th</sup> century. Renaissance period was marked by shift in attitude towards suicides and it began to be defended on the grounds of reason and nature in certain circumstances. By the 19<sup>th</sup> century, suicide was considered as a sin but being caused by insanity and was illegal. By the middle of 20<sup>th</sup> century, suicides became legal in much of the western world. It remains a criminal offence in most Muslim majority nations. In India it used to be illegal but the government decided to repeal the law in 2014 (Section 309 I.P.C.).

The Government of India classifies a death as suicide, if it meets the following criteria:-

- It is an unnatural death.

- The intent to die originated within the person.
- There is a reason for the person to end his or her life. The reason may have been specified in a suicide note or specified.

The various vital factors responsible for suicide are psychiatric disorders, drug misuse, psychological states, culture, genetic, family and social situations (Howlon, 2012). Among the common causes of suicides mental illness is the most common cause of suicide and untreated depression leads to suicidal tendencies. People with mental illness live in constant state of despair and numerous times even medications and therapies too do not help. Besides depression, illness is related to mental state can be in form of anxiety, bipolar disorder and schizophrenia.

Personality disorder is another term, which is closely related to mental illness and people with personality disorders have trouble maintaining relationships, jobs and coping with life. Borderline Personality Disorder (B.P.D.) is most associated with suicide risk and is characterised by impulsive behaviour, unstable relationships and difficulty regarding emotions. Abusive and stressful relationships take their toll on the mental health of a person. Break-ups of relationships too cause intense despair, anxiety, guilt and panic. This emotional pain may also lead to suicide.

Chronic pain or terminal illness, which implies dealing with pain on everyday basis and impairing the ability to function properly. Terminal illness leads to depression as scope for recovery is bleak and affected person may want to end it all. A person experiencing trauma and a victim of physical abuse, sexual abuse, and trauma

in war may end up with P.T.S.D. (Post-Trauma Stress Disorder). Such people keep on relieving their post-traumatic experiences and may feel helpless and intense anxiety may overcome them. They may turn to suicide as the last resort. Some may resort to drug addiction (substance abuse). Consistent use of drugs and alcohol builds up high tolerance to them, altering brain functioning and neurotransmitters. Many people get addicted and are likely to get depressed with life. They contemplate suicide as the way to get out of addiction trap.

Unemployment may lead to feelings of a purposeless life and isolation, which leads to depression. This may give rise to suicidal tendencies. Financial stress takes a major toll on people. Many millionaires commit suicide when they become bankrupt. A series of accumulated debts put a huge burden on individuals and they may consider suicide as a last resort.

In some cases even social isolation or loneliness leads to mental health conditions and negative feelings or even suicide. Humans are social animals and when they are isolated due to circumstances they feel lonely.

About eight lakh people commit suicide worldwide every year, of these 1.35 lakh (17%) are residents of India (G.O.I. Report, 2012). Keeping in view the gravity of the situation it becomes imperative

1. To examine the intensity, nature, growth and S.M.R. (Suicidal Mortality Rate) of suicides in India from 2004 to 2013.
2. To analyse the growth of suicides in different states of India from 2004 to 2013.

## Methodology

The data on suicides, with respect to causes and in various states in India from 2004 to 2013 is subjected to primary and graphical analysis. To examine nature and intensity of suicides during the period of analysis, the different causes of suicide are scrutinized. The cause of illness is further divided into five parts i.e. AIDS, Cancer, and Paralysis, Insanity / Mental illness and other prolonged illness. Suicide Mortality Rate (SMR) is also computed, which is defined as the number of suicides reported per lakh population of a specific year. This rate is universally taken as a realistic indicator since it balances the effect of growth in population. To ascertain the growth of suicides under various causes and in different states during the period

of analysis, average annual compound growth rates were computed using the following formula.

$$Y = a b^t e^u$$

Y = Yearly expenditure on Police

t = Time period

u = Stochastic term

a and b are constants which were estimated by principle of least square using following formula

$$\log b = \frac{n \sum t \log y - (\sum t)(\log y)}{n \sum t^2 - (\sum t)^2}$$

$$\log a = \frac{\sum \log y}{n} - (\log b) \frac{\sum t}{n}$$

$$\text{Average C.G.R.} = (b - 1) 100$$

## Sources of Data

	Type of Data	Source
(i)	Year wise suicides under various causes in India from 2004 to 2013.	Various annual issues of Accidental Deaths and Suicides in India, National Crime Records Bureau, G.O.I. from 2004 to 2013.
(ii)	Year wise suicides in different states of India in 2004 and 2013.	Various annual issues of Accidental Deaths and Suicides in India, National Crime Records Bureau, GOI from 2004 to 2013.
(iii)	Adjusted Mid-year projected population for the years 2004 to 2013.	Registrar General of India, M.H.A.

### Limitations of the study

1. Classification of suicides in India with respect to causes is made strictly according to the availability and pattern adopted by National crime record bureau, G.O.I.
2. All India data on suicides includes

suicides in union territories besides states but the scope of the study is restricted to different states of India only.

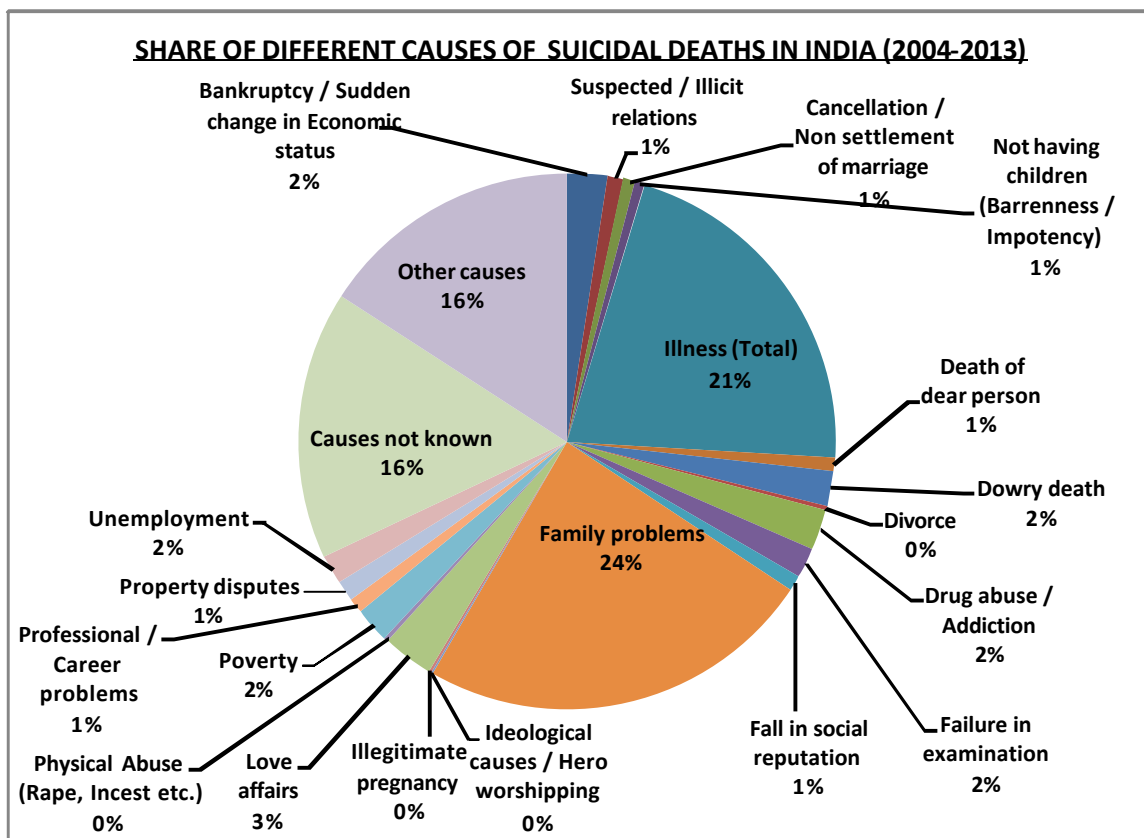
3. Due to unavailability of data, gaps in data are filled by figures of the preceding year.

## Discussion

### Suicides in India with respect to different causes (2004-2013)

Clearly shown in table 1 given in appendix that suicidal deaths in India have ascended from 113697 in 2004 to 134799 in 2013 at an A.A.C.G.R. of 2.29%, indicating

a rising trend. Suicide Mortality Rate (S.M.R.) is sufficiently high, which varies between the range of 10.32 to 11.35, highest being in 2010. S.M.R. which is defined as the number of suicidal deaths reported per lakh of population, which is universally taken as a realistic indicator since it balances the effect of growth in population.



Among the various causes of suicidal deaths in India during the period of analysis, family problems accounts for the highest number i.e. 298522 followed by illness (265181), with an A.A.C.G.R. of 2.47% and 0.27% respectively. Among the causes of illness, other prolonged illness (162011) and insanity (82614) contributes maximum. Though in India the social institutions of arranged marriage and joint family setup are highly placed but still they are being challenged in the emerging social setup on

western lines. Here N.G.Os. can play a crucial role by counseling the effected families.

The role of women police is advocated by various studies as they can empathize with the women victim and the latter may feel more comfortable in reporting the violence in comparison to their male counterparts. The studies have suggested that greater use of dispute resolution by women police in dealing with domestic disputes could reduce domestic violence.

The need of the hour is to modify police training, sensitize them regarding the emerging social issues and overhaul of police system. The selection of police officers for such training needs attention. Officers with positive attitudes and an aptitude for learning need to be identified and selected. Police officers need to be recognized for their meritorious work in handling domestic dispute cases and greater allowance needs to be made for the large number of hours taken by such police officers in dealing with domestic matters. Women police officers who have good interviewing and interpersonal skills need to be permanently allocated to handling petitions relating to domestic violence. (Mangai Natarajan, 2006).

Health care system in India has to be improved, which is presently having dismal presence in rural areas. India faces a growing need to fix its basic health concerns in the areas of HIV, cancer, tuberculosis, and diarrhoea and other prolonged illness. Besides the rural-urban divide, another key driver of India's healthcare landscape is the high out-of-pocket expenditure (roughly 70%). This means that most Indian patients pay for their hospital visits and doctors' appointments with straight up cash after care with no payment arrangements (Jayaraman, 2016). Special facilities should be crafted for patients with psychiatric disorders in the existing infrastructure so as to early diagnose and appropriate cure is done.

It is surprising that 200112 suicidal deaths figure under the head Causes not known, which puts light on the inefficiency on the part of police department to investigate the reasons for such deaths. Bankruptcy/ sudden change in economic status (29649), poverty (26882) and

unemployment (21956) is usually projected by media and among political circles as a major cause of suicidal deaths accounts for only 2.38%, 2.16% and 1.76% respectively of total suicidal deaths during the period of analysis.

Indian society is plagued by the social evil of Dowry since a long time. The advent of 21<sup>st</sup> century has opened many new vistas for women in the country but irrespective of educational and financial independence of women, dowry system continues to be the norm across sections of the society. The gruesome repercussion of the dowry practice is the occurrence of dowry related suicidal deaths to the extent of 26966 during a period of ten years (2004-2013). Physical abuse (Rape, Incest etc) is one of the most heinous crimes against women in a malaise to the society. The increase in incidence of such cases in a society signifies subjugation of women through violent and crucial means in India.

Among the various causes of suicidal deaths drug abuse / addiction had the highest A.A.C.G.R. of 10.38%. Easy availability of narcotic substances due to drug trafficking across the international border, frustration due to unfulfilled high aspirations, peer pressure and negative influence of a family member are primary reasons for rising trend in consumption of drugs in India. The alarming situation is going out of control as ready availability of different types of drugs pose a huge threat for the vulnerable youth. Rural youth are particularly susceptible to the influence of this evil. The police department can play an important role in curbing the worsening scenario. It can launch an awareness drive with N.G.Os. and civil society members and distribute literature highlighting the evils of drug abuse among the rural youth. The

drug mafia which is flourishing in the country can be tethered in by effective and ethical policing only. The drug mafia operating since long in North and South Americas is being tackled primarily by police in the forefront. It's a war between the mafia on one hand and police at the other. Discussions on the drug problem in India always lean towards political bickering and blame games begin. Sprucing up the police force to tackle it is the answer.

Society in rural areas in India is conservative in nature, where break-ups of relationships too cause intense despair, anxiety, guilt and panic leading to psychiatric disorders. Cancellation of marriage (9557), divorce (3526), illegitimate pregnancy (1762), not having children (Barrenness / Impotency) (6966), failure in examination (22909), fall in social reputation (11935) and love affairs (37323) lead to intense stress and Borderline Personality Disorder, which contributed heavily to suicidal deaths.

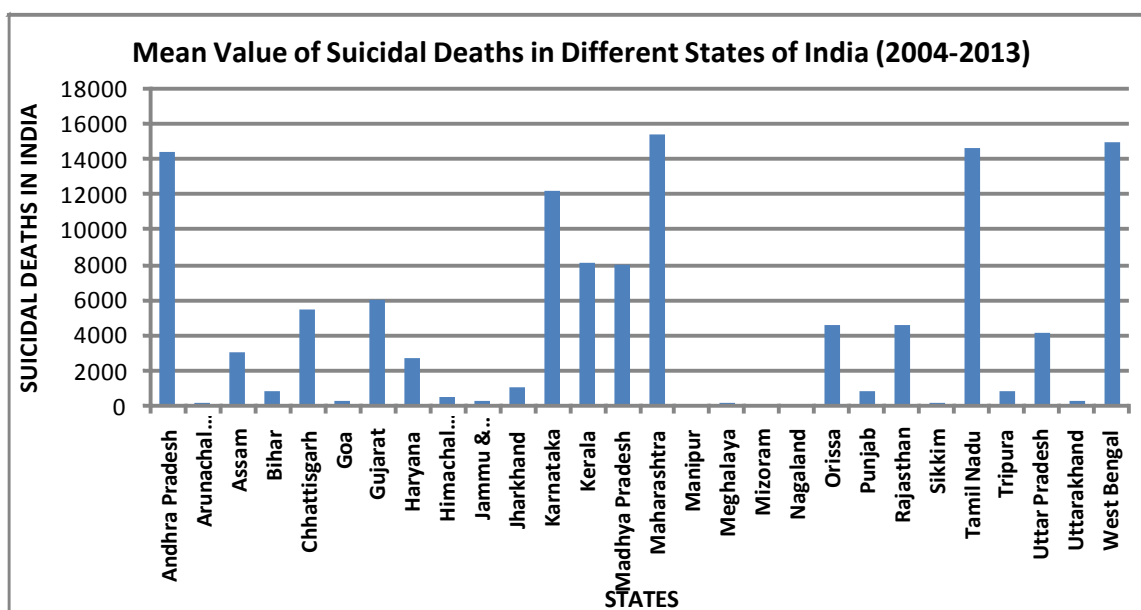
#### **Suicides in different states of India (2004-2013)**

As shown in table 2 given in appendix among the various states in India, highest total number of suicidal deaths are in Maharashtra to the extent of 153104, during the period of analysis (2004-2013), followed by West Bengal (149065), Tamil Nadu (146008), Andhra Pradesh (143803) and Karnataka (121719) experiencing A.A.C.G.R. of 1.31%, 0.10%, 4.01%, 1.18% and 0.25% respectively. The suicidal deaths in these states are mostly concentrated in families associated to farming activity. Frequent droughts, crop failure, non-realization of prices for agricultural products are some of the reasons which drive farmers to take the extreme step (Biswas, 2015). Between 1995 and 2014, more than 300,000 farmers

– cultivators and agricultural labourers – have committed suicide in India. That is roughly equivalent to a staggering figure of one farmer suicide every 30 minutes (Basu, Das & Mishra, 2016). The phenomenon of suicide by farmers, on such a large scale, is especially worrisome for India because the majority of the workforce is still dependent on agriculture for its livelihood. According to data from the latest census in 2011, about 55% of Indian workers were employed in agriculture, either as cultivators or as agricultural labourers (Basu, Das & Mishra, 2016)

In spite of Maharashtra, West Bengal, Tamil Nadu, Andhra Pradesh and Karnataka are all industrially developed states, with massive business activity, magnitude of suicidal deaths are extremely high. The reason is, the more you develop, the more the expectations and more the disappointments (Vijayakumar, 2013). Another reason could be that these states have better literacy rate as compare to other states in India, so that cause better reporting system. Moreover these states have experienced migration from the rural areas to the cities and migration has a big role to play in suicides.

All other states have magnitude of suicidal deaths less than one lakh. Mizoram has the highest A.A.C.G.R. of suicidal death from 2004 to 2013 to the extent of 10.81% followed by Jharkhand (10.52%), Meghalaya (10.05%), Bihar (9.09%) and Arunachal Pradesh (8.95%). Only two states, Kerala and Goa in India have experienced negative A.A.C.G.R. of suicidal deaths during the period of analysis to the extent of -7.93% and -2.55%. Ascending agrarian crisis in states of Bihar and Jharkhand is a major cause behind escalating suicidal deaths. In the states of Mizoram, Meghalaya



and Arunachal Pradesh the magnitude of suicidal deaths is not much and due to its small base in initial years, it has high A.A.C.G.R. for the period under study. Acute stress and depression among youth has been advocated by some studies in these states as a reason for suicides.

## Conclusion

It is concluded from the study that among the various causes family disputes, illness and causes not known figures about 61 percent of total suicidal deaths in India. Effective healthcare setup, medical insurance, modified police training, sensitizes police officers regarding the emerging social issues, role of N.G.Os. and civil society can contribute profoundly in reducing magnitude of suicidal deaths. Bankruptcy, sudden change in economic status, poverty and unemployment are only six percent of total suicidal deaths during the period of analysis.

Southern states of Maharashtra, Andhra Pradesh, Tamil Nadu, Karnataka and Kerala have experienced huge toll of

suicidal deaths in the period under analysis. The problem of farmer suicides has become more severe across large swatches of the country, and calls for immediate and well planned policy interventions. Farmer reeling under debts, frequent droughts, crop failure, and non-realization of prices for agricultural products are some of the reasons which drive farmers to take the extreme step. Public institutions must step in to provide appropriate cushion to effected farmers, thereby helping them to step out of the vicious circle of poverty.

## References

- Basu, Deepankar; Das, Debarshi & Mishra, Kartik, (2016), **"Farmer Suicides in India: Levels and Trends across Major States"** *Economics Department Working Paper Series, University of Massachusetts – Amherst, ScholarWorks@UMass Amherst, 2 January.*
- Biswas, Partha Sarathi (2015), **"2016 farmer suicides in Maharashtra till September, highest in five years"**, *The Indian Express, 12 Nov.*



- Hawton, K; Saunders, K.E.; O'Connor, R.C. (2012), "**Self-harm and suicide in adolescents**" *Lancet* 379 (9834), 23 June.
- Jajaraman, Vijay Ramnath (2016), "**5 things to know about India's Health Care System**" *Forbes India*, 31 January.
- Mishra, S. (2006), "**Farmers' Suicide in Maharashtra.**" *Economic and Political Weekly*, 41(16): 1538- 1545.
- Natarajan, Mangai (2006), "**Dealing with domestic disputes/violence by women police in India: Results of a training program in Tamil Nadu**", *International Journal of Criminal Justice Sciences*, Vol. 1 Issue 1 January.
- Report, G.O.I. (2012), "**Suicides in India**" Registrar General of India.
- Vijayakumara, Dr. Lakhmi (2013), "**Why Tamil Nadu tops the country in suicides**" [www.rediff.com/20131025.htm](http://www.rediff.com/20131025.htm).
- William & Wilkins, Lippincott (2006), "**Stedman's Medical Dictionary**" Philadelphia 28<sup>th</sup> edition, ISBN 978-0-7817-3390-8.

## POLICY INITIATIVES IN TEACHER EDUCATION

---

**Ms. Sonia Sharma**

Assistant Professor,  
Kamla Nehru College of Education,  
Chak-Hakim, Phagwara

### **Abstract**

*Teachers are the best resources of any training framework. They help in moulding and reshaping the society. Every nation makes some procurement for pre-service training and ceaseless expert advancement of educators so as to offer them some assistance with contributing in the development of society. The sympathy toward quality change of teacher instruction had been the top need of instructive organizers which is reflected in the worries communicated, suggestions made by different commissions and boards of trustees named by the legislature of India. The University Education Commission (1948), Secondary Education Commission (1953), Kothari Commission (1964-66), NPE 1986, Acharya Ramamurthy Committee (1990), NCFs and a few courses and study amasses that were set up to talk about enhancements in rudimentary and optional instructor training, occasionally communicated worry over the low quality of educator training, and its separation from, both, the standard of college life, and the ground substances of schools. These commissions and strategies focused on the requirement for adaptability, and nearby specificity; and emphatically felt, that, the entire teacher training program should be renovated to strike more*

*harmony between the hypothesis and practice, and evaluation of learners' execution. To conclude, any effective teacher education curriculum calls for systematic task analysis of teachers at various levels and inclusion of relevant contents, which alone can infuse confidence among the prospective teachers to negotiate the school curriculum in classroom. Polished methodology should be imparted in every single period of teacher planning beginning from conceptualisation to assessment and evaluation to get ready experts and enhance the nature of training. A broad arrangement of in-service training ought to be produced with foundations at the focal, state and region levels having plainly characterized obligations regarding program arranging, observing and assessment.*

**Key Words - Pre- service training, Commissions, Strategies, In-service training.**

Teachers are the best resources of any training framework. They remain in the interface of the transmission of information, abilities and qualities. They are acknowledged as the foundation of training framework. Teacher quality is hence vital

and has been comprehensively acknowledged to be fundamentally connected with the nature of training all in all and students' learning specifically. *The Education Commission (1964-66)* of India acknowledged this impact of educators in effective words, "No framework can transcend the status of its instructor...". Teachers help in moulding and reshaping the society. Encounters of different nations uncover that the best approach to grow great educators in a dynamic and changing environment is in any case an all around created pre-administration instructor training program and proceed with profession long learning opportunities. Every society, thus, makes some procurement for pre-administration training and ceaseless expert improvement of instructors keeping in mind the end goal to offer them some assistance with contributing in the development of society. There is abundant observational exploration confirmation to propose that learners' accomplishment is essentially identified with the expert arrangement of educator.

## **Policy initiatives for Teacher Education Curriculum Reform**

The pre-service teacher readiness programs remain the vital determinant of how educators learn and succeed in the dynamic circumstances of genuine classroom and school. India has tried concentrated endeavours to adjust and modernize instructor training educational module to suit the necessities of contemporary instructive needs of the general public and ingrain more noteworthy polished methodology and duty in honing educators through pre-administration and persistent in-administration educator training programs. *The National Policy of*

*Education (NPE, 1986)* mirrors this dedication by considering pre-service and in-service educator instruction as a nonstop process and two finishes of a continuum. An examination of the suggestions of different commissions, advisory groups and the instruction strategy of India uncovers the endeavours of approach organizers to get subjective change educator training framework alongside quantitative development of the offices. Endeavours have been made to make educator instruction educational program receptive to the logical needs of developing society, and break the disengagement of instructor training establishments.

The sympathy toward quality change and *indigenisation of instructor training had been the top need of instructive organizers* which is reflected in the worries communicated, and suggestions made by different commissions and boards of trustees selected by the administration of India now and again since freedom. *The University Education Commission (1948), Secondary Education Commission (1953), Education Commission (1964-66), Acharya Ramamurthy Committee (1990), NCFs* and a few courses and study gathers that were set up to talk about enhancements in rudimentary and auxiliary educator instruction, every once in a while communicated worry over the low quality of instructor training, and its segregation from, both, the standard of college life, and the ground substances of schools. These commissions focused on the requirement for adaptability, and neighbourhood specificity; and unequivocally felt, that, the entire instructor training program should be renovated to strike more harmony between the hypothesis and practice, and appraisal of learners' execution.

One of the critical points of interest in the historical backdrop of Indian endeavours towards acquiring subjective change instruction when all is said in done, and instructor training specifically is the proposals of *Education Commission (1964-66) famously known as the Kothari commission*. This was the main commission in the post free India, which thoroughly managed all phases of instruction, from pre-essential to more elevated amount, including the professional and specialized training and so forth. The commission expressed, *“The essence of programme of teacher education is quality and in its absence, teacher education becomes not only a financial waste but a source of overall deterioration in educational standards”*.

Tolerating that the current educator training projects are generally separated from the substances of schools, it prescribed reorientation of subject learning; vitalization of expert studies and to establish the whole educational programs in Indian conditions; advancement of exceptional courses and projects; and correction and change of educational module. The commission focused on that the planned educators need courses which will help them to develop a legitimate viewpoint of life, of our social legacy, and, of issues and yearnings of the country and also of human society, and progress when all is said in done. Be that as it may, educator instruction establishments kept on existing as separate associations, are still disconnected from the standard scholarly existence of colleges.

Later on a board of trustees known as the Yashpal Committee (1993), designated to examine the scholarly weight on understudies and inadmissible nature of learning communicated worry over the low quality of instructor planning programs in

the nation which prompts unsuitable nature of learning in schools. This advisory group additionally proposed rebuilding of the course substance of instructor training projects to guarantee its importance to the changing needs of school instruction, longer span of preparing, accentuation on self-learning and free thinking and making entire educator training program more practicum-arranged.

Every one of these commissions, boards of trustees, and study bunches communicated worry over the unimportance of instructor training program. Be that as it may, in all actuality even after roughly five decade of the perception made by the Education Commission (1964-66) in this connection that *“Imperativeness and authenticity are deficient in the educational modules and system of work which keep on being to a great extent conventional with dismissal for the present day need and destinations”* stays significant, however, various strategy activities have been taken by the legislature, now and again, to modernize and acquire subjective change educator training educational modules of the nation.

## **National Curriculum Frameworks for Teacher Education**

In India although national or state level models for different classifications of teachers and instructor students are not accessible but at the national level, there have been three printed educational modules system archives. The initially printed educational modules system for educator training was brought out in 1978. Significant proposals of this Framework included:

- Relevance of the Curriculum to the individual and social needs of

youngsters and schools; and goals of individuals and belief system of country.

- Flexibility inside of the structure of satisfactory national objectives and qualities. The structure proposed that 'adaptability is critically required not just to break the hindrances between the stage astute educator instruction programs, additionally, between various controls'. Adaptability for significance, portability and proceeding with instruction was underscored.
- Interdisciplinary and coordinated methodology in educator training educational modules ought to be designed to the point that mix among hypothesis courses happens, and this incorporated pedagogical comprehension streams into the aptitude ruled zones of strategy of showing different subjects and in addition into the state of mind building regions of work experience, wellbeing, physical and recreational instruction, alongside social administration.
- Task-situated educator training. Instructor training must be dealt with as an "activity of preparing an educator for taking care of an assortment of assignments inside and outside the classroom."
- Reform by and by educating. The system recommended that understudy educators ought to be put through a progression of mimicking, microteaching circumstances before being pushed into real classrooms.

- Semester framework was proposed to supplant the year shrewd course.
- Evaluation framework to be made more dependable and substantial.
- Promotion of examination and experimentation in educator training

It prescribed certain centred aptitudes fundamental for a wide range of educators, similar to, distinguishing proof of the conduct basic applied learning, oral expression, arrangement of instructional material, board composing and utilization of some regular varying media helps etc..... Furthermore, particular abilities fundamental for educating distinctive subjects at various age levels.

Following ten years, in 1988 NCERT drew out an educational programs structure in cyclostyled structure. This system attempted to address the push ranges incorporated into the National Curriculum Framework for Elementary and Secondary School Education acquired out by NCERT 1988 stressing learner focused methodology and reorientation of the procedure of using so as to train intelligent style of instructing, and noticeable quality to non academic regions and so forth. The requirement for having a harmony in the middle of hypothesis and practice was showed in the system as "The educational programs ought to accentuate incorporation of hypothetical comprehension with their useful application without overcompensating one over the other". Focal spot to practicum or field work with suitable weight age was proposed by this Framework. The course content thusly include:

- Establishment Courses, underscoring for the most part the philosophical and social

Perspectives, and mental bases of instruction at the stage concerned;

- Stage-significant specializations, accentuating comprehension of the expert elements of the instructor generally applicable to the stage and capabilities and abilities of showing pertinent school subjects.
- Field Work or Practicum, accentuating utilization of hypothesis in classroom educating and in the viable exercises including understudies, folks and the group.

Later on, NCERT brought out a printed version of curriculum framework in 1998. This framework (1998) tried to address and reflect on the changing international scenario as the result of globalization, privatisation, and communication technology etc. An attempt had been made in this framework to strike a balance between the international demands, and realities of national life. In a major departure from earlier frameworks it accepted commitment, competence, and performance as guiding principles in developing curricula and programmes for teacher preparation. This Framework provided separate course structures for primary and elementary levels, and Academic and Vocational streams of senior secondary teacher education. In addition, the framework covered the curriculum for preparation of teachers of alternative systems, students with special needs and physical education. It also provided space for in-service education of teachers and education of teacher educators.

The learners today also need considerable freedom to explore, enquire, and investigate. This means that teacher education curricula should give enough space to student teachers to develop logical

reasoning, critical thinking, problem solving and meaning making. However, the orientation provided in teacher education institutions through foundation courses is often too theoretical and provides only unrelated and fragmented knowledge to teachers. It fails to develop a deeper understanding in student teachers about the learners, their socio-cultural environment, their developmental stages, physical and psychological changes they are undergoing, and influence of these factors on their learning styles. Therefore considerable diversity is needed in content and pedagogy to develop reflectivity in teachers. Teachers in the existing socio-cultural context of the country need to be logical and reflective because of increasing racial, ethical, and cultural and linguistic diversities in the schools and in society which demands broad minded citizens. Also because a number of empirical evidence suggests that teacher's own beliefs play a major role in how they respond to the diversity in their classroom situations. Teacher education curriculum, therefore need to be planned and organized to develop the spirit of inquiry, initiative, scientific temper, conceptual clarity and linguistic skills through rigorous practice teaching and/or internship which has so far remained a neglected area of teacher preparation.

After bringing out a curriculum framework for school education in 2000, NCERT brought out a curriculum framework for teacher education in 2004. After NCERT modified its school curriculum framework in 2005, NCTE attempted to bring out a new version of curriculum framework, which resulted in two incomplete documents one in 2007 and the other in 2008. Finally towards the end of 2009, NCTE published "National

Curriculum Framework for Teacher Education towards Preparing Professional and Humane Teachers". The aim was to bridge the gap between school education and teacher education. It aims at teacher development, enhancement of their knowledge and skill to prepare teachers equipped with an adequate understanding of curriculum, subject content and pedagogy on one hand and the community and school structures and management, on the other. This framework envisages a two year teacher preparation programme along with the four year integrated teacher education courses. It is felt that longer duration of teacher preparation will provide enough time and opportunity for self-study, reflection and engagement with teachers, students, classrooms and pedagogic activities that is essential for developing professionalism in teachers. It also tries to address the criticism regarding the un-relatedness of theoretical discourses of teacher education institutions to the classroom realities by incorporating the socio-cultural contexts of education, giving more weightage to the field experience of student teachers in all courses through practicum, visits to innovative centres of pedagogy and learning, classroom based research, longer duration of internship i.e. minimum duration of six to ten weeks for a two year programme ( four days per week), and 15-20 weeks for a four year programme, including an initial phase of one week for observing a regular classroom with a regular teacher.

**National Policy on Early Childhood Care and Education (2013):** A National Policy on Early Childhood Care and Education was embraced in September 2013. The Policy visualizes advancement of comprehensive, even handed and

contextualized open doors for advancing ideal improvement and dynamic learning limit of all kids underneath six years old. The arrangement sets out the path forward for a far reaching approach towards guaranteeing a sound establishment for survival, development and advancement with spotlight on consideration and early learning for each tyke. The key objectives of the arrangement include: Universal access with value and consideration; Quality in ECCE; and Strengthening limit, observing and supervision, support, research and survey.

**National Youth Policy:** The National Youth Policy, 2003 emphasized the nation's dedication to the composite and all-round advancement of the young and teenagers of India. The goals of the National Youth Policy 2003 included giving the young appropriate instructive and preparing opportunities and encouraging access to data in appreciation of vocation opportunities and to different administrations, including entrepreneurial direction and monetary credit. The National Youth Policy, 2014 arrangement tries to engage youth of the nation to accomplish their maximum capacity. The fundamental destinations of the arrangement are to: (i) to make a profitable workforce that can make a feasible commitment to India's monetary improvement; (ii) add to a solid and sound era prepared to tackle future difficulties; (iii) ingrain social values and elevate group administration to assemble national possession; (iv) encourage cooperation and municipal engagement at levels of administration; and (v) bolster youth at danger and make evenhanded open door for all impeded and minimized youth. The need zones of NYP 2014 include: instruction, vocation and ability

advancement, business enterprise, wellbeing and sound ways of life, games, advancement of social qualities, group engagement, cooperation in legislative issues and administration, youth engagement, consideration and social equity. In the National Youth Policy, 2014 archive, the young age-gathering is characterized as 15-29 years.

## **Legitimate and Institutional Framework**

Inside of the elected structure of the nation, while expansive approach and legitimate system on educator training is given by the Central Government, usage of different projects and plans are attempted to a great extent by state governments. Inside of the expansive target of enhancing the learning accomplishments of school kids, the twin methodology is to

- Get ready instructors for the educational system (pre-administration preparing)
- Enhance limit of existing teachers (in-administration preparing).

For pre-administration preparing, the National Council of Teacher Education (NCTE), a statutory body of the Central Government, is in charge of arranged and facilitated improvement of educator training in the nation. The NCTE sets down standards and norms for different instructor training courses, least capabilities for instructor instructors, course and substance and length of time and least capability for passage of understudy educators for the different courses. It likewise allows acknowledgment to establishments (government, government-helped and self-financing) inspired by undertaking such

courses and has in-fabricated component to manage and screen their principles and quality.

For in-administration preparing, the nation has a huge system of government-claimed educator preparing foundations (TTIs), which give in-administration preparing to the teachers. At the National Level, the National Council of Educational Research and Training (NCERT), alongside its six Regional Institutes of Education (REIs) readies a large group of modules for different instructor instructional classes furthermore attempts particular projects for preparing of instructors and educator teachers. Institutional backing is likewise given by the National University on Educational Planning and Administration (NUEPA). Both NCERT and NUEPA are national level self-governing bodies. At the state level, the State Councils of Educational Research and Training (SCERTs), gets ready modules for instructor preparing and directs specific courses for instructor teachers and teachers. The Colleges of Teacher Education (CTEs) and Institutes for Advanced Learning in Education (IASEs) give in-administration preparing to auxiliary and senior optional teachers and instructor teachers. At the locale level, in-administration preparing is given by the District Institutes of Education and Training (DIETs). The Block Resource Centers (BRCs) and Cluster Resource Centers (CRCs) structure the most minimal rung of establishments in the vertical pecking order for giving in-administration preparing to teachers. Aside from these, in-administration preparing is additionally bestowed with dynamic part of the common society, unaided schools and different foundations.



## **Financing of Programs and Activities**

For pre-administration preparing, the legislature and government-helped educator instruction establishments are fiscally upheld by the separate State Governments. Further, under the Centrally Sponsored Scheme on Teacher Education, the Central Government likewise bolsters more than 650 organizations, including the DIETs, CTEs and the IASEs.

For in-administration preparing, money related backing is to a great extent gave by the Central Government under the Sarva Shiksha Abhiyan (SSA), which is the primary vehicle for execution of the RTE Act. Under the SSA, 20 days in-administration preparing is given to teachers, 60 days refresher course for untrained instructors and 30 days introduction for naturally prepared enlisted people. Focal help for in-administration preparing is additionally given to District Institutes of Education and Training (DIETs), Colleges of Teacher Education (CTEs) and Institutes of Advanced Studies In Education (IASEs) under the Centrally Sponsored Scheme on Teacher Education. State Governments likewise fiscally bolster in-administration programs. A few NGOs, including multi-horizontal associations, support different mediations, incorporating into administration preparing exercises.

## **Conclusion**

To close, any powerful instructor training educational modules calls for efficient assignment investigation of educators at different levels and consideration of important substance, which alone can mix certainty among the imminent educators to arrange the school educational

programs in classroom. The present instructor training project is lacking to meet the difficulties of different Indian socio-social settings and the outlook change conceived in the NCF 2005. The academic change from this viewpoint need to contribute on expanding on instructors ability to go about as independent intelligent gatherings of experts who are touchy to their social command and to the expert morals and to the requirements of heterogeneous gatherings of learners. The National Curriculum Framework for Teacher Education (2009) guarantees to make an interpretation of the vision into reality and plan humanistic and intelligent instructors that can possibly grow more expert educators and enhance the nature of training. To finish up, polished methodology should be imparted in every last period of educator readiness beginning from conceptualisation to assessment and examination to get ready experts and enhance the nature of instruction. . A broad arrangement of in-administration instruction ought to be created with foundations at the focal, state and region levels having plainly characterized obligations regarding program arranging, observing and assessment. Separation instruction by means of electronic media interchanges could be intensely used to address the issues of vast quantities of instructors. Instructor training foundations are to be properly prepared to plan educators in the utilization of PCs.

## **References**

- Delors Jacques (1996): Learning: The Treasure Within. Report of the international Commission on Education for Twenty-first century. UNESCO. Paris.

- Darling-Hammond, L. (2000a): Standard setting in teaching: changes in licensing, certification and assessment. In V. Richardson (Ed), *Handbook of Research on Teaching*, (4th Ed, pp.751-776). Washington DC: American Educational Research Association.
- Ferguson, R.F. (1991a): Paying for public education: New evidence on how and why money matters. *Harvard Journal of Legislation*, 28(1), pp. 1-35.
- Goe, I. (2002): Legislating equity: The distribution of emergency permits in California. *Education Policy Analysis Archives*. <http://epaa.asu.edu/epaa/v10n42/>
- Goldhaber, D.D; and Brewer, D.J. (2000): Does teacher certification matter? High School teacher certification status and student achievement. *Educational Evaluation and Policy Analysis*, 22(2), pp.129-145.
- Ministry of Human Resource Development (MHRD (1993): *Learning Without Burden* (Yashpal Committee Report). New Delhi, India.
- MHRD (1985) : *Challenges of Education*. New Delhi. Govt. of India.
- MHRD (1986) : *National Policy on Education*, new Delhi. Govt. of India.
- Ministry of Education (1948-49): *Report of the University Education commission*. New Delhi, government of India.
- Ministry of Education (1953): *Report of the Secondary Education Commission (1952-53)*, New Delhi. Government of India.
- Ministry of Education (1966): *Education and National Development: Report of the Commission (1964-66)*. New Delhi, Government of India.
- National Commission on Teachers-1 (1983-85): *Teacher and society*. Delhi, Government of India press.
- National Council for Teacher Education (1998): *Curriculum Framework for Quality Teacher Education*, New Delhi, NCTE.
- NCERT (1978): *Teacher Education Curriculum a Framework*. New Delhi, NCERT.
- NCTE (1988): *National curriculum Framework for Teacher Education*, New Delhi, NCERT.
- Raina, V.K. (1995): *Teacher Educators in India: In search of an identity*. *Journal of Teacher Education*, no. (46), p.45-52.
- Raina, V.K. (1999): *Indegenizing Teacher Education in Developing Countries : The Indian context*. *Prospects*, Vol. Xxiv (1) p.5-25.
- Shotton, J.R. (1997) *No Master high or low: Challenging the Pedagogy of the Oppressed in Ved Prakash (ed.) Teacher Empowerment and School Effectiveness at Primary Stage*, NCERT, New Delhi.
- Shulman, I.S. (1987): *knowledge and teaching: Foundations of new reforms*. *Harvard Educational Review*, 57(1), pp.4-14.
- World Bank, (1997). *Primary Education in India*. Washington DC, The world Bank.