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Editorial

Skill Development is the process of identification of the skills gap in youth and providing skilling training & employment benefits to them. Skill development programs aim to acknowledge the ability of the youth and extend their support by serving them with the proper guidance, infrastructure, opportunities, and encouragement that help them achieve their ambitions. Education and skills are essential for everyone, and they both walk hand in hand in everyone's career journey. They are the roots behind the economic growth and community development of a country. Therefore, both central & state governments are continuously making efforts to provide skill development to the youth with their skilling partners around the country. The benefits of Skill Development include increased business profits, improved performance, improved accuracy & quality, improved communication, complies with rules & regulations, improved recruitment & career opportunities, and development of good customer relations.

- There are many skills that are useful and necessary in your day-to-day life. Depending on what stage of life you are in, these skills can differ from person to person. There are certain skills that can help you conquer some common challenges that can occur when you're learning to be independent and self-reliant.
- Learning different skills and improving on the ones you already have can help you succeed in life and stand out from the crowd. Working on your abilities can make you more productive and confident in whatever you plan to do. You can gain or improve skills in everyday life and work by taking classes, finding a mentor and regularly training. Every experience and relationship you have can open the door to a new skill or enable you to polish up your current talents. Challenges of skill development includes.
- Insufficient capacity: Current infrastructure facilities available in the educational institutions throughout the country are inadequate considering the huge demand for skilled labour. There are not many trained and highly skilled trainers available. The faculty needs to be motivated and skilled to take up higher responsibilities.
- Mobilisation: The outlook of people associated with skill development is still very traditional. The enrolment of the students for vocational education and training has become an extremely challenging task.
- Scalability: Any model to be successful needs a lot of support from different stakeholders. Since there is limited buy-in from the corporate sector, the progress of such initiatives is slow.
- Skills Mismatch: There are lot of issues related to the skills needed by the industry and the

skills imparted by the educational and training institutes. There is lack of industry-faculty interaction because of which the skill sets provided by the educational and training institutes do not end up suiting the employers' requirements. As a result, though the people may be skilled but they do not get employment. It becomes extremely important that the industry professionals are also included in the design of the skill development curriculum.

July 2022

Dr. S.T. Deepa
Editor

A REVIEW OF SOCIAL REFORMIN AMISH TRIPATHI'S THE IMMORTALS OF MELUHA

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Abstract

The richness of Indian myth is accepting so many renditions and still staying lively. It is closely connected with people. This paves way for so many writers to become bestselling authors. Amish Tripathi is one such prolific writer who retold the myth and uses it as a key to success. His rendition of the Shiva Puran and the way he blends the ancient legendary myth with history, geography, art and culture, science, war techniques and the existing social issues is highly remarkable. This paper aims at the fair treatment of Amish Tripathi towards gender and untouchability issues of India. The reformation ideas of the author are well carried out by the chief character, Shiva with the destitute widow, victim of untouchability, princess Sati who is elder by remarrying her. *The Immortals of Meluha* is an evident of social reformation in the rendition of the ancient myth by his long narrative technique.

Keywords : *Myth, Amish Tripathi, social reformation, gender, Shiva, Sati*

Myth can be defined in so many ways, in simple understanding, it is a story which deals with the moral values of humankind. In most of the stories, religion plays the role of controlling the human beings towards morality. The characters are from gods or noble families and the origin of the myth is folklore of the respective place. Dr. A. Joseph Dorairaj in *Myth and Literature* (2003) writes,

“Myths are uncanny phenomena. They are at once regional and yet universal; static and yet dynamic; stable and yet protean; archaic and yet contemporary; profligate and yet hallowed; fantastic and yet highly – structured; divine and yet human in that they are as much about gods and goddesses as about human beings. Though they belong to a pre-literate and pre-historical era, they keep recurring in all ages and are a part of our contemporary society. Though they belong to the realm of primitive religion and come under the purview of anthropologist, folklorists, and phenomenologist of religion, they are an integral part of literature and other arts. (09)”

Eric Gould defines Myth in his work, *Mythical Intentions in Modern Indian Literature* (1981), as it has both qualities of “allegory and tautology, reason and unreason, logic and fantasy, waking thought and dream, atavism and the perennial, archetype and metaphor, origin and end” (05). M.H. Abram’s defined mythology in his *Glossary of Literary Terms* “a system of hereditary stories of ancient origin which were explain (in terms of the intentions and actions of deities and other supernatural beings) why the world is at it is and things happen as they do, to provide a rationale for social customs and observances, and to establish the sanctions for the rules by which people conduct their lives.” (170). In simple words mythology can also be defined as “a collected incidents of past which tells the good and evil, how to live, and glory of mankind.”

Country like India is rich in mythology. It has so many interpretations based on its region. The core theme is common, the only difference one could find is its regional or the dialectal and

culture. Interpretation of myth is found frequently in Indian Writing in English. Tales from the great epics of India's 'The Ramayana' and 'The Mahabharata' were rendered several times in Indian Literatures and still the rendering is done by many. The beauty of Indian Myth is its writer friendliness. It perfectly suits the imagination of the writers. The 'Art for Art's sake' theory offers strengths to the writers to imagine uncontrollably to produce their work of art, and they also take it for granted to use the myth as a vehicle to express their imagination which is subjective into objective through the mythological rendition. The perfect blend of imagination and myth gives wonderful work of art in the field of Indian English Literature. Contemporary Indian writers like Dr. Devdutt Patnaik, Kavita Kane, Chitra Banerjee Divakaruni, Amish Tripathi, Ashwin Sanghi, Anand Neelakantan and Ashok Banker are few writers who successfully handle myth with their imagination in their works and become successful too.

Amish Tripathi is one among the prolific writers who retold the myth and uses it as a key to success. His rendition of the Shiva Puran and the way he blends the ancient legendary myth with history, geography, art and culture, science, war techniques and the existing social issues is highly remarkable. This paper aims at the fair treatment of Amish Tripathi towards gender and untouchability issues of India. The reformation ideas of the author are well carried out by the chief character, Shiva with the destitute widow, victim of untouchability, princess Sati who is elder by remarrying her. *The Immortals of Meluhai* is an evident of social reformation in the rendition of the ancient myth by his long narrative technique.

Amish has presented his characters meticulously because they are brought from ancient myth. He handles them very carefully because it should not harm his writing career too. He safely chooses the re-creation of the existing myth rather than taking the advantage of the humanoid of the Indian Gods and Goddesses. He wittily handles the serious thing of converting the supernatural characters into commoners and still holds their supremacy through the perfect plot.

The journey of Shiva highlights many social issues. Amish sets everything in 1400 BC, but the social evils still persist in this country. Shiva identifies Vikarma which is untouchability and in India it is a social disease. Many leaders have fought to eradicate this disease.

Varnas, though the Indian constitution gives equal importance to all caste people still some are not treated equally. The elite and the people in power always break the laws and satisfy what they wish by sucking the benefits of the subordinates and the poor. They are not treated equally and their talents are not recognized in society.

Water, the main resource, is a dire need of humankind. The elite community uses it for its benefits and the people who are voiceless suffer. In reality, the corporations consume more waterbodies for their business. The ordinary people protest against it but they do not succeed.

Sati is the wife of Shiva, the blue throat man who comes from Tibet, and the darling daughter of King Dhaksha and Queen Veerni. She is the ardent follower of Lord Ram, the seventh Vishnu. She is a staunch follower of Lord Ram's rules. She never bends the laws for her as she is from the royal lineage. Amish presents Sati as a victim of untouchable in his story. She is from the royal lineage though she is marginalized. She should not be touched by anyone and she too should not touch any one. This is the result of her bad karma from the previous birth which makes her a Vikarma woman. The practice called Vikarma is introduced by Amish Tripathi as an equivalent to the untouchability, the discrimination which is in India. Amish wants to give its high impact

among his readers he presents his heroine as a victim of untouchability. She strictly follows the laws of the Vikarma women. She becomes a Vikarma for giving birth to a stillborn child and her husband Chandhandhwaj also drowned in the river on the same day. She accepts the fatal fate of hers. She is marginalized and felt bad for her inability. Amish portrays her oppression of being marginalized in *The Immortals of Meluha*, when Sati comes along with Shiva in his entourage to Karachapa, Tarak is speaking ill of Sati, and raised his voice and said that just because of she is a Vikarma princess, she spoils the yagna of the Jooleshwar for the Neelkanth, simply standing in the Yagna hall. He further accuses her that she spoils the living god, the Neelkanth, by accompany him in his entourage. This will lead him to suffer because of her bad karma. Being oppressed woman, she finds a chance to prove her purity, she calls Tarak for Agnipariksha – a one-on-one trial by fire. It is mentioned by Amish in book I as follows, "... By being on the same platform, the princess defiles the yagna'... It is disgusting that you did not realise this yourself,' Tarak said scornfully to Sati. 'What kind of a princess are you? Don't you respect the law?... 'I don't understand what a vikarma woman is doing travelling with the convoy of the Neelkanth. She is polluting the entire journey'... 'ENOUGH TARAK!' erupted Sati... Something inside her snapped. She had tolerated too many insults for too long. And she had endured them with quiet dignity... 'I invoke the right of Agnipariksha', said Sati, back in control." (227-229). In this way he registered his social concern and the remedial for the reformation act also well carried out by him by making the hero fell in love with the princess at first sight and abolished the social discrimination in the name of the Lord Neelkanth Legend. The celestial power can change anything and everything but as a human being the sufferings of the lady lead and the insanity of the people come to an end when their belief breaks the barriers and accepts the marginalized in the name of their illness.

Another remarkable reformation is widow remarriage. Amish used the same lead characters to make it possible and acceptable by everyone. Shiva, the male lead, willingly marries the widow princess who is elder to him. The age difference is also not being considered here. There is a myth that the women should be younger than the men in Indian marriages. This myth is broken by the author by making the heroine elder and the hero is courteous to marry her that too as her second husband. This shows that Amish thinks slightly out of the box while creating this happening in his first novel. In the original myth Sati is the power of the universe and the trinity Gods were created from her, so obviously Sati should be older than the supreme God Shiva. So it is easy for him to make Shiva is junior to Sati, at the same time when this set up is being matched with the humanoids versions of Amish Tripathi, he has presented the heroine is elder than Shiva only in numbers and not in appearance because of the use of the scientific product Somras.

From the book Amish portrays Sati's love towards Shiva as, She knows she is a vikarma, so she always keeps herself aloof from the gathering. She avoids Shiva's love at the initial time. Later her love towards Shiva wins. When, Tarak is speaking ill of Shiva at Karachapa, she rises with anger and call him for the Agnipariksha, the duel within the fire ring. Her inner voice says she has to do it for her Shiva. This is mentioned by Amish Tripathi in the book *The Immortals of Meluha*, as follows,

"... She had tolerated too many insults for too long. And she had endured them with quiet dignity. But this time, this man had insulted Shiva. Her Shiva, she finally acknowledged to herself.

‘I invoke the right of *Agnipariksha*,’ said Sati, back in control. The stunned onlookers could not believe their ears. *A trial by fire!*

This was getting worse by the minute. *Agnipariksha*, a duel unto death, enabled a contestant to challenge an unjust tormentor. It was called *Agnipariksha* as combat would be conducted within a ring of fire. There was no escape from the ring. The duelists had to keep fighting till one person either surrendered or died. An *Agnipariksha* was extremely rare these days. And for a woman to invoke the right was almost unheard of.

‘There is no reason for this, my lady,’ pleaded Jhoolswar. Just like his subjects, he was terrified that Princess Sati might be killed in his city. The gargantuan Tarak would certainly slay her. The Emperor’s wrath would be terrible. Turning to Tarak, Jhoolswar ordered, ‘You will not accept this challenge.’

‘And be called a coward?’

‘You want to prove your bravery?’ spoke Parvateshwar for the first time. ‘Then fight me. I will act as Sati’s second for the challenge.’

‘Only I have the right to appoint a second, *pitratulya*,’ said Sati, reverentially referring to Parvateshwar as being ‘*like a father*’. Turning to Tarak, she said, ‘I am appointing no second. You will fight with me.’

‘You will do no such thing Tarak,’ Brahaspati objected this time.

‘Tarak, the only reason you won’t fight is if you are afraid of being killed,’ said Shiva.

Every person turned towards the Neelkanth, shocked by his words. Turning to Sati, Shiva continued, ‘Citizens of Karachapa, I have seen the Princess fight. She can defeat anyone. Even the gods.’

Sati stared at Shiva, shocked.

‘I accept the challenge,’ growled Tarak.

Sati nodded at Tarak, climbed on her white steed and turned to leave. At the edge of the square, she pulled up her horse and turned to take one more look at Shiva. She smiled at him, turned and rode away.” (229-230).

Sati shows her relief in her oppression while she defeats Tarak in the duel. This is mentioned by Amish as in the same book, “...Sati’s face had the expression of the mother goddess in fury. Eighty-five years of repressed anger had surfaced in that instant.” (236). One more observation is Sati is elder than Shiva. Amish mentioned in the first page itself that Shiva is just 21 years, here Sati’s 85 years of oppression shows the age difference of Shiva and Sati. This also may make Sati to think for considering Shiva’s love. The effect of Somras keeps her still young as twenty-year-old. Another bold decision of Sati is her remarriage.

To sum up, Amish Tripathi clearly registers his ideas towards women in his book by showing his heroine who suffers a lot socially and finally her pure heart wins and break the chains of oppression. He supports women by breaking all the usual myths of women are inferior to men and also justified that both are equal and their virtue and valour is highly respectable. The reward

for the socially marginalized is being the better half of the savior of the human race. Thus, Amish uses Indian to register his revolutionary reformation thoughts among his young readers.

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ECOCRITICAL TROPES IN RALPH T.H. GRIFFITH'S *THE RAMAYAN OF VALMIKI*

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Abstract

This study is to attempt a Garrardian analysis of the ecocritical tropes in Ralph T.H. Griffith's *The Ramayan of Valmiki*. This work emphatically exposes Griffith's ecological sensibility and fascination with ecocritical tropes classified by Greg Garrard. Ecocriticism portrays the correlation between humans and nature – portrayal of nature in literature. This theory has been acquiring veneration day by day due to the impact of ravaging activities on the ecocritical tropes caused and observed by humans in their day to day life. This study analyzes T.H.Griffith's *The Ramayan of Valmiki* from an ecocritical point of view by implying various Garrard's ecocritical tropes like the wilderness, pastoral, animals, and ecocide (pollution and apocalypse) to comprehend Griffith's ecological sensibility.

Keywords: Ecocriticism, Ecocritical tropes, Wilderness, Pastoral, Animals, Ecocide.

Introduction

Ralph T.H. Griffith (1826 - 1906) was an Indologist from Oxford. He was a member of the Indian education service and the first among the Europeans to translate the Vedic scriptures into English. The first complete English translation of Valmiki's *Ramayana*, Indian classical writing in Sanskrit, was translated by Griffith that was published in 1870. Griffith's *The Ramayan of Valmiki* consists of seven books dating back to the fifth century BCE. Indian culture considers *Ramayana* as both historical writing and mythical writing – not only a religious text but a documented version of Indian ancient history, and also incorporates traditional stories concerning the early history of people typically involving supernatural beings and events. This book showcases the richness of nature and natural surroundings displaying the ecological sensibility.

Greg Garrard has categorized the natural and environmental elements into ecocritical tropes namely, wilderness, pastoral, animals, pollution, and apocalypse. This study sheds light on these ecological tropes in Griffith's work. His intentions, concerning this work, were not nature or environmental issues, but unintentionally his understanding, emotions, and expectations towards nature could be noticed.

Garrard in his *Ecocriticism* (2004) presents various ecocritical tropes examining their cultural representation in understanding ecocriticism by exploring the methods and approaches in the depiction of the relationship between humans and the environment. He discusses various fascinating and instructive ecocritical tropes. Garrard's topology is "not definitive or exhaustive; it is intended to be enabling, not limiting" (Garrard 7).

Wilderness, the unsullied state of nature, is a primary establishment of nature to protect many species and their habitats. Pastoral embraces the lifestyle of the countryside and the landscape between the wilderness and civilization. As a trope, Animals portray impartiality of moral contemplation among all creatures that share the environment. The study of the association and relationship between humans and animals is "split between philosophical consideration of

animal rights and cultural analysis of the representation of animals” (Garrard 136). Pollution is the excessive presence of something in the environment in an erroneous place. Pollution leads to environmental ecocide which consequently results in an apocalypse if required actions are not taken to lessen the risk factors of pollution. Ecocide implies the destruction caused to nature and the natural environment by the humans and human world. Ecocide is the considerable harm, annihilation, or depletion of the ecosystem and environment by the human agency to a vast extent that the serene and gratifying pleasure by the inhabitants of the ecosystem and environment has gravely deteriorated. Hence, in this study, the trope ecocide incorporates the other two tropes – pollution and apocalypse – which points out the destruction of ecology and nature.

Material and Methods

The book, *The Ramayan by Valmiki*, written by T.H. Griffith has been selected for this study. The theory of ecocriticism is applied to examine his ecocritical approach towards enriching India and ecological sensibility.

The epic *Ramayana* was first written in Sanskrit by Valmiki. Although many British scholars translated *Ramayana* into English, Griffith was the first one to do the complete English translation. He wrote the translation in the verse version. This epic narrates the life of Rama who was a legendary prince of Ayodhya city in the Indian subcontinent – his love towards his wife Sita, his 14 years exile and travels across the forests, the kidnapping of Sita by Ravan who was the king of Srilanka, Rama’s victory in the war with Ravan to rescue Sita, Rama’s return to Ayodhya where he was crowned king among celebration and exultation.

Theory

Ecocriticism is the study of literature, environment, and nature from an interdisciplinary and multidisciplinary context where all sciences advance together to scrutinize the environment and configure feasible solutions for the rectification of the contemporary environmental situation. Ecocriticism is the youngest of the revisionist movement that began to gain momentum only in the 1990s.

Ecocriticism clasps a melange of meaningful context and has an intrinsic value of nature. Ecological sensibility refers to an individual’s awareness of ecology and the capability to experience and communicate with Nature in the language it can understand.

Greg Garrard’s *Ecocriticism* is regarded as the cult text for ecocritics throughout the world. Garrard discusses various ecocritical tropes like the wilderness, pastoral, animals, pollution, and apocalypse (ecocide) in his book. These tropes are analyzed in *The Ramayan by Valmiki* in this study.

Wilderness

Wilderness attributed to the state of nature “uncontaminated by civilization” (Garrard 59). Wilderness makes one feel safer and healthier compared to the polluted city life (Garrard 59). In the ancient days, schooling was done in the gurukul system that existed since the Vedic age. It comprises Guru-shishya tradition where the pupils stay in the ashrams of hermits inside the forests living in one with nature. Rama along with his three brothers went to Gurukul at Vashista Muni Ashram of Kosala kingdom. The high-souled men mostly resided in the forests in ancient times to gain insights into nature and to experience the oneness with nature. When the brothers

were moving towards *Anga Ashrama* with Vishwamitra in the forest, they saw a group of hermits penancing towards Lord Shiva for thousands of years. Griffith mentions this hermitage as sacred which was the pure abode of great saints living in oneness with wilderness (38).

Griffith was keen enough to include the details of the plants in the forests, especially those that are present in the Tataka Forest - Dhava, Ashvakarna, Arjuna, Bilva, Tinduka, Patala, and Badari trees. He writes,

There shrubs and thorns run wild:
Dháó, Sál, Bignonia, Bel are found,
And every tree that grows on ground. (40)

The rivers give life and people consider them sacred. While traveling with Vishwamitra along the riverbank of Sarayu, Rama and his brother Lakshman reached the confluence of the rivers Sarayu and Ganges with clashing waters. Vishwamitra mentions to them that the river Sarayu originates from Lake Manasa in Mount Kailash of the Himalayas. Griffith writes that this lake is a holy and noble one. His description of this river course showcases the beauty of wilderness as,

On high Kailása's distant hill
There lies a noble lake
Whose waters, born from Brahmá's will,
The name of Mánas lake.
Thence, hallowing where'er they flow,
The streams of Sarjú fall,
And wandering through the plains below
Embrace Ayodhyá's wall.
Still preserved in Sarjú's name
Sarovar's fame we trace.
The flood of Brahma whence she came
To run her holy race.
To meet great Gangá here she hies
With tributary wave:
Hence the loud roar ye hear arise,
Of floods that swell and rave. (39)

Also, Griffith writes that the river Ganges is “holy” (159) and the “sacred purifier of the world” (1). Only a person who comprehends the importance of rivers would consider them holy and sacred as they serve as a river of life in the environment.

When Rama was exiled into the forest, Sita also decided to go with him for the next 14 years. Though many told her that the forest is the place of woe with wildlife and uncivilized situations, she answers them that her fortune is to dwell in the woods and the forest will not disturb her. She also mentions that when compared to the city, the forest is far better.

Griffith, through his work, admired the beauty of the night sky and transcends the same to the readers in the following verse as,

The night o'er all the sky is spread,
With lunar stars engarlanded,

And risen in his robes of light
The moon is beautifully bright, (229)

Griffith also mentions the beauty of the wilderness in the mountains,

For in mine eyes this mountain crest
Is above all, the loveliest...

Where dark clouds baog and torrents roar;
Where waving woods are fair to see,
And creepers climb from tree to tree;...

Where odorous breath is wafted far
From Jessamine and Sinduvár;
And opening flowers of every hue
Give wondrous beauty to the view.
See, too, this pleasant water near
Our cavern home is fresh and clear;
And lilies gay with flower and bud
Are glorious on the lovely flood. (358)

Hence, through his work, Griffith mentions that wilderness is a place of safety, health, and peace to live harmoniously with nature.

Pastoral

Pastoral depicts the country life concerning the farming and grazing of cattle. Pastoral is a class of literature that describes “the country with an implicit or explicit contrast to the urban” (Gifford 14). Pastoral has “decisively shaped our constructions of nature” (Garrard 33).

A pastoral environment is necessary for an ecosystem. Agroecosystem with subsistence and organic farming is necessary in the populated world to maintain environmental sustainability – to sustain natural resources and maintaining ecological balance. Animals and humans get food from agriculture. Herbivores need pasture land for grazing, if not they will destroy the forest resources in search of food.

Griffith’s work explains about two *yajnas* of Ayodhya – that of Dasaratha and Rama. These are two *annadanas* (food offerings) for all multitudes. It reveals the centrality of ‘annadana’, the giving of food, and therefore that of the creation of food, its cultivation. Thus, we find that the sages of Bharat, in their advice and counsel to the rajas, insisted upon the protection of ‘varta’ (which included agriculture and animal husbandry) with a special focus on the cultivation of crops. (Goswami). It is to be noted that the ancient Indians followed only sustainable agriculture and not commercial farming.

The life of the people in the pastoral setting is filled with peace and balance since they understand nature and coexist with it. They give importance to the balance to the ecosystem by not exploiting the natural resources. Their pastoral setting influences them to give importance to equality and space to all living and non-living components of nature and to think with a clearer reason. Griffith writes that, when Rama was exiled, the peasants were the important ones to talk about fairness, honesty, and justice.

Fie on the vile Kaikevi! Shame
On that malicious sinful dame,
Who, keenly bent on cruel deeds,
No hounds of right and virtue heeds,
But with her wicked art has sent
So good a prince to banishment, (151)

The foundation of Ayodhya and other sites in Uttar Pradesh and Bihar depicted in Ramayana might be placed provisionally to about 1500 BC. They had exuberant pastoral settings. The excavations at Chirand, on the confluence of the rivers Ganges and Ghaghra, have yielded evidence that places the beginning of a pastoral life going back to 2000 BC (Saklani 33).

Animals

Griffith's work is an important and utilitarian documentation of the animals belonging to the Indian subcontinent. There are accounts of various animals such as elephant, deer, lion, tiger, bear, mountain cat, serpent, bull, buffalo, scorpion, grasshopper, rhinoceros, boar, fawn, stag, forest cow, and so on. He notes the presence of various wild animals in the forest as,

And fowl of dismal note abound,
Lion, rhinoceros, and bear,
Boar, tiger, elephant, are there, (39)

He also mentions various birds in the Indian subcontinent in various Cantos as,

That dark-winged bird the Koil now
Is calling from the topmost bough,
And sounding from the thicket nigh
Is heard the peacock's early cry, (155)

and,

Where the gay peacock's voice is shrill,
And sweet birds carol on the hill; (358)

While describing the Chithrakuta Forest, Griffith mentions the sounds of various birds there as,

Hark! how the leafy thickets sound
With gathering birds that twitter round:
They sought their food by day, and all
Flock homeward when the shadows fall. (229)

The vital twist in the plot of Ramayana occurs by the appearance of the golden deer (disguised by Maricha) before Sita. She admires its beauty and Griffith notes as,

Mv honoured lord, this deer I see
With beauty rare enraptures me...

Its limbs how fine, its hues how fair!
Transcending all that words express,
It takes my soul with loveliness. (279-280)

The epic also mentions why some trees and animals became sacred. Rama talks about plants and Sita talks about animal welfare and her stance against hunting as a sport – she requested Rama to bring the deer only to play with it and did not request Rama to kill it. Through the work, Griffith as a biologist speaks as ‘Rama the botanist and Sita the zoologist’ (Amirthalingam 6).

Many animal characters are also described in Ramayana – monkeys like Hanuman, Sugriva, Vali, Angada, Nala, and Nila; birds like Jatayu and Sampati; the bear king called Jambava; and the squirrels those helped to construct the bridge to connect India and Srilanka. These exhibits that the humans during those days lived in harmony with the animals, giving them equal space in the ecosystem.

Ecocide

Ecocide refers to the destruction of the environment by human action. “During the Vietnam War, a group of scientists coined and propagated the term “ecocide” to denounce the environmental destruction” (Zierler 14). This term is an amalgamation of two words - ‘ecology’ and ‘suicide’. Ecocide portrays the environmental damage inflicted to the earth. Pollution paves the way to environmental ecocide, which in turn, paves the way to the apocalypse. Man is the exclusive source for environmental and ecological destruction.

The world in recent centuries faces several wars that disturb all life forms in the environment. Although Rama faced Ravan in the final great war in Lanka and defeated the latter, there were no evil effects that happened to the environment. Sages Vishwamitra and Vashista taught Rama and Lakshman the *Tapobal* (power) and *mantras* to use their complete concentration and siddhi in wars; so they used their advanced weapons like *agniastra*, mortal dart, *nagashtra*, and others only if they were necessary for using against only their targets; they always use their powers to neutral the aftermath effect of these weapons on the environment (Deshmukh). With their control on *Tapabol* and neutrality, they waged war without pollution and avoided the apocalypse.

Rama, Sita, and Lakshman were cautioned to be heedful while entering Dandakaaranya which was full of wild animals like lions and tigers. But today, it is tragic to note that there are no lions in this area, and the tigers that inhabited there a few years ago were also hunted by poachers. However, at the Bhimbetka Rock Shelters, the prehistoric paintings of a lion and a tiger together corroborate Griffith’s text (Amirthalingak, 2013, p. 5). Down the ages, due to pollution, global warming, and ecological disturbances caused by humans through poaching, deforestation, and pollution, the lions and tigers in this area have completely vanished. Today, lions and tigers are considered endangered species in the country.

Similarly, many medicinal herbs used to treat even fatal diseases in ancient times are extinct down the ages. When Lakshman was injured fatally in the final war, Hanuman was requested to bring medicinal herbs from Sanjeevi Mountain of the Himalayas to heal the former. Griffith writes,

To far Himálaya’s summits flee...

With all the rarest herbs that grow.

Upon that mountain’s lofty crest

Four plants, of sovereign powers possessed... (486)

Humans must not interfere in nature's way but must live harmoniously with it. In his work, Griffith, who lived before the evils of pollution in the modern age, continuously and unawaresly mentions leading life harmoniously with nature without ecocide.

Conclusion

Griffith showcases his ecological sensibility in his work. He cherished the same incorporating ecological tropes and living harmoniously with nature in his *The Ramayan of Valmiki* that is explored in this study. The crucial principles of ecocriticism are analyzed and scrutinized in this study according to Garrard's ecocritical tropes.

Griffith had a wide knowledge of his flora, fauna, and geography of the Indian subcontinent. It is to be noted that many species mentioned by Griffith in his work are still found in the same places as the epic. Through his work, Griffith showcases the magnitude of wilderness, significance of pastoral, importance of providing equal space for non-human creatures in the environment, and avoidance of ecocide to maintain a balanced ecosystem. As a translator, he acknowledges Valmiki's aesthetic admiration of nature and ecological sensibility; he also unveils his love of nature and natural surroundings.

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E V RAMASAMY PERIYAR AND HIS INTELLECTUAL ENGAGEMENTS

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Abstract

E V Ramasamy Periyar (1879-1973) ideated that castes would proliferate and perpetuate in India as long as God, Religion, *Shastras* and Brahmins are sustained and not dispensed with altogether. The Indian Social Reformist, who started the *Self-Respect Movement* and pioneered Dravidian Nationalism, became a central figure of social engagements in the South. He laboured to perform an exemplary resistance against Brahminical dominance, superstition, caste discrimination, child marriage and women oppression.

He pronounced and promoted the principles of rationalism, self-respect and equality. He opposed the exploitation and marginalization of the non-Brahmin Dravidian People of South India and was venerated as an icon of lower castes. He was regarded a pragmatic propagandist and an atheist who attacked the evils of religious influence on society. He ideated defiance, anger and subversion into new social ideas of resistance. This movement which gave a voice to the disadvantaged and discriminated communities soon started exerting tremendous influence on political parties. The basic characteristic of the movement was lost in the movement's bid to the broadening of the social base, for political outcomes had completely played against the anti-caste agenda of the Periyar movement. Periyar declared that his agenda in politics would revolve around atheism, nullity of the Congress party and Brahmins as caste vendors of the Hindu religion. The current scenario is such that the ideals of the *Self-Respect Movement* are long forgotten to meet the goals of the political agenda. The political mutations of the social movements have made people disillusioned about the ideals for which the social movement was initiated.

Keywords: Self-Respect, Superstition, Discrimination, Women-Empowerment, Atheism, Social Justice

Introduction

Erode Venkatappa Ramasamy (shortly addressed as E.V. R) – 1879-1973 is ascribed with distinct titles as the Socrates (470 BC – 399 BC) of South East Asia, the Prophet of the New Age, the father of Social Reform Movements in South India, and the Voltaire (1694-1778) of South India in general and Tamil Nadu in particular.

He won the hearts of the people of Tamil Nadu especially the poor and downtrodden. He stands as a role model to the people of Tamil Nadu at all times. The revolution which Periyar brought about was bloodless and he had to spend more than 50 years of his life opening the eyes of people to their want of education and the consequent backwardness, their faith in superstitious beliefs rooted in Hinduism, the deception and exploitation to which they were subjected by the cunning oppressors and also on the need for them to develop self-respect and self-confidence.

Etymological Elucidation of Periyar

E.V. Ramasamy is respectfully and popularly referred to as Periyar which means a noble and wise man. There is a homonym (homophone) to this title of Periyar, that is “Periyaru”, which is a combination of two Tamil words namely, ‘Periya’ and ‘Aaru’. *Periya* means ‘big’, ‘great’, ‘noble’; and *aaru* means ‘river’. In the title ‘Periyar’, the honorific suffix “aar” is added to the stem “periya.” There are two kinds of *ra*’s. *Theu*(ra) in ‘aaru’/MW is *vallinam*¹ – a hard one; and the *Theu* (ra) in ‘yar’/**ahu**; is *mellinam* – soft one. (From now on I call him Periyar in my presentation). Periyar is hailed by his followers and admirers as ‘Thanthai Periyar’ (Noble Father) – *Thanthai* = father, *Periyar* = noble Person/great personality.

Social Justice

Periyar was a crusader against all forms of social inequalities and injustices in Tamil Nadu. In order to promote a sense of social justice amongst the oppressed as well as the oppressors, he positively advocated the efficacy of human rights. He sincerely played the role of a “Father Figure” in the treacherous social context of Tamil Nadu for nearly half a century and therefore he was reverently addressed *Thanthai Periyar*.

He started the struggle for attainment and realization human rights in Tamil Nadu and spearheaded the war till the end of his life. He worked hard to establish an egalitarian society where all would be treated equally with human dignity without any discrimination. He practically and rightly envisaged that without attaining **social justice** and assuring human rights to the marginalized and suppressed sections of the society, the entire nation would not enjoy the fruits of political independence gained by us, the Indians.

To him, human rights constitute women’s rights, children’ rights, rights of the depressed and oppressed people, the rights of workers, etc. He considered that the abolition of caste system is an obligatory prerequisite to attain social equality. He viewed that communal award/reservation – to all the backward, the most-backward and the oppressed communities in employment and higher education in proportion to their respective population – is a must till we attain social equality nation-wide. In this regard, he strongly opposed the situation of elite minority dominating over the majority people. Hence, it is very apt to call him a great Social Revolutionary, the Champion of the Underprivileged and the Forerunner of the Human Rights Movement in Tamil Nadu.

Annihilation of Caste and Untouchability

Periyar was aware that untouchability which was the off-shoot of casteism disfigured humans and mercilessly ill-treated them. He recalled an incident in which one of the comrades of Self-Respect Movement namely Madhavan, an advocate who belonged to the *Ezhava* community was not permitted to enter or pass through the palace to reach the court during the birthday celebration of Maharaja held at Kerala. Therefore, he was convinced that unless one destroyed the caste system, the root of all these inhuman practices, one cannot safeguard human dignity in the oppressed communities of the land.

In order to carry out this project of annihilating the caste system, he was analyzing and searching for the original cause of this system whence this sprang forth. He found that it was presented

1 The ‘mei-ezhuthukkal’ – “ஃ,ஹ,ஃ...” 18 in number in Tamil language are categorized based on the nature of their sounds into three – *hard* one, *soft* one and *in-between* the both.

as having been created and introduced by God, Brahman. Therefore, he completely denied the existence of that God who is believed to have created this gradation among his subjects. Hence, he landed on the concept of atheism and was called an atheist by his opponents, though he was not an atheist in the complete sense of the term 'atheist'/'atheism'.

Abolition of Child Marriages

Child marriage was one of social evils that were prevalent in the Tamil society during the time of Periyar. This practice adversely affected the society at large. In particular, the girls who were forcefully given in marriage against their will and wish had to face physical ailments like death during delivery, wanting of milk to feed the new born because of their physiological and biological immaturity and emaciation. Besides this, psychologically they were suffering from a lot of disorders. As a result of these factors, many young girls became widows. In this connection, many social reformers began to discuss increasing the marriageable age of girls. Accordingly, Kaivalyam Swamiar, a spokesperson of the Self-Respect Movement proposed completion of 16 years as a marriageable age for girls – implying that they could have attained by that time physical as well as mental maturity. Periyar, through his magazine *Kudi Arasu* vehemently opposed the Brahminical practice of child marriage and supported the introduction of **Child Marriage Restraint Bill**.

Thus, the bill was passed in the Imperial Legislature on 20th September in 1929, fixing the marriageable age 16 for girls and 18 for boys. It came into effect from 1st of April, 1930. It was popularly known as the **Sarada Act**.

Periyar's Views on Widow Remarriage

He, as a humanist, decisively condemned the attitude of refusal of the fundamental right to re-marriage for the widows during his times. He had to again come down hard on the religious dogmas that proposed and propounded this thought against widow's right to re-marriage. He considered this attitude and habit of the ardent Hindu believers as brutality and barbarism against the feeble womanhood. He equated this refusal of the society on the whole as murder. In his life time, he himself witnessed quite a number of incidences in which the young women below the age of 13 had been thrown into the dungeon of doomed situations. He also warned that if the Hindu religion promoted permanent widowhood, refusing the right to re-marriage, then it would lead to the ruin of the Hindu religion itself. In this practice of retaining permanent widowhood, he also understood, sensed and realized the key role of male chauvinism at play.

Eradication of Superstitious Beliefs

Periyar found out that all the superstitious beliefs and practices were deeply rooted, inveterately supported and sustained by the Hindu religious tenets and its traditions. Therefore, he emphasized on the use of rationality that would reveal to the individuals, how baseless their superstitious practices were. While promoting it on one hand, juxtaposedly on the other hand, he consistently exposed the religious traditional tenets and practices that kept the common folk under shackles of superstitions for centuries. The *Kudi Arasu* constantly published articles with a view to eradicate superstitious beliefs of the common folk in the existence of ghosts, witchcrafts and exorcisms.

Right to Temple Entry

Systematic organization of *Temple Entry* was yet another crusade that Periyar presided over in his life time. The core objective of this programme was to stop completely the discrimination against

other non-brahminical Hindu believers and to establish equal religious status for all members of the Hindu fold. Therefore, through this project what did was that he tried to enter into the *sanctum sanctorum* – this Latin phrase means ‘holy of holies’ and in Tamil, *karuvarai*. This place was considered in any Hindu Temple as the holiest place where God is fully present. The crux of the issue is that only Brahmins can access to this place while the rest of the Hindu society was barred from entering. Any attempt of doing so was considered a sacrilege of the *sanctum sanctorum*. Periyar understood that this irrational practice of Brahmins helped them not only to sustain the status-quo but also to continue their hegemony and supremacy within and outside the Temples. Periyar’s Vaikkam Temple Entry is one of the milestones that could be compared to the declaration of the Rights Man and the Citizens issued by the **National Constituent Assembly** on 26th August 1789 during the **French Revolution**. It would be pertinent here to recall what Fiedrich Nietzsche, a world renowned German philosopher of the 19th century said toward a critique of the law-book of Manu on which the caste system of the Hindu religion is founded. He called it “the holy lie”. He questioned the very proposition of the purposiveness of this system in the context of improvement of mankind. He further questioned the inspiration behind this system of Manu classification of humans. How the priestly class could consider itself to be the norm, “the high point and the supreme expression of the type man” (**The Will to Power**, Vintage Books, New York, 1968, p.92).

According to Nietzsche, man derives the concept of improvement from himself. Man believes in his own superiority and wills himself to be superior. This is factual. Periyar’s concept of equality of humans is identical with this concept of Nietzsche’s anthropological conviction. Nietzsche attributes this Manu system as the origin of the holy lie which affirms itself as the will to power. Periyar’s vivification of the ills of the caste system in the Hindu religion smacks of Nietzsche’s opinion further. According to him, “... the rule of those concepts that place a non plus *ultra* of power” lies with priesthood. Nietzsche caustically remarks, “Power through the lie –in the knowledge that one does not possess is physically, militarily-the lie as a supplement to power, a new concept of truth” (Ibid). Periyar’s views of Brahmins both inside and outside the temples run parallel to Nietzsche’s perceptions on the powers that the priestly class does not possess.

Self-Respect Movement

Periyar’s movement, popularly known as *Self-Respect Movement* was a caravan accommodating numerous comrades from all walks of life. While narrating the historical necessity for founding this movement, he said that the Congress party which was entirely dominated by Brahmins had its focus on the concentration of all powers in their hands, instead of establishing a good and common government. Therefore, he “realized that god, religion and castes make them strong to exploit others and lead a happy life. I started the Self-Respect Movement myself and enlisted the co-operation of others.”

While accounting for the mission-vision of this movement, he said that “I resolved to eradicate the evils of casteism. I decided to crusade against god and superstitions. My aim was to work, with interest, for the welfare of the society. I do, what all I can, to better the society. When this feeling gradually developed, I took it as my full time life-work to reform the society”. He was very certain that if the ambition was “fulfilled, the class hatred in society would cease. Individuals will have no grievance. I have undertaken the Self-Respect Movement as the work for me in life”.

Achievements of Self-Respect Movement

All the socio-religious-political activities – abolition of child-marriage, untouchability, annihilation of caste, eradication of superstitious beliefs and promotion of widow re-marriage, equal treatment of all human persons – of Periyar were organized and therefore can be brought under this single banner *Self-Respect Movement*, for all of them solely and uniquely are centred around this key concept called *Self-Respect*.

This vibrant movement which had its roots penetrated deeply into the Hindu-social structure purged away all the social-religious evils through the tools of rationality and humanism and spread among the non-Brahmins in general and the oppressed, backward folks of the land then called the *Madras Province* and *Tamil Nadu* after 1956. Thus, we can say that this land of Periyar owes to Periyar for what he had been, how had he thought and did what he had done. He also established based on the scientific arguments and popularized the Dravidian origin and said that the Dravidians are the original inhabitants of South India as against the Aryans who were intruders and invaders from Central Asia through Khyber and Bolan passages. Again Periyar's hold in this regard finds its parallel in Nietzsche's conviction. The Brahminic declaration of being holy is assumed to be a classic model of humanity. Regarding this, the drawing the Aryans

Nietzsche affirms: We possess the classic model in specifically *Aryan forms: we may therefore hold the best endowed and most reflective species of man responsible for the most fundamental lie that has ever been told—that lie has been copied almost everywhere: Aryan influence has corrupted all the world*(Ibid).

Periyar's concept of self-respect has its bearing on Nietzsche's concept of self-esteem. According to Nietzsche, feelings of pity and community constitute the preparatory stage for self-esteem or self-respect. This aspect is encompassing on a range of happenings. The most important among them is equality of rights. The downtrodden happened to be of one community when Periyar idealized their cause and projected it by means of his depersonalization. Hence, any fight for any just cause invests individuals with self-respect. An individual, left to himself would not accord permission to his own self a broad view of society. It is only the wholeness of the human community, the sense of it trains an individual to have broad views humanistic in perception. This is what had happened in the crusade undertaken by Periyar to infuse every human with sense of respect, dignity, pride and elegant societal bearing and grandeur.

Conclusion

E.V. Ramasamy has made himself a path-breaker in the direction of social reforms such as reservations, inter-caste marriages, widow re-marriages, abolition of child marriage, superstitious beliefs, welfare of the poor and down-trodden not only among the deprived castes but also among the economically distressed classes like unorganized labourers, landless agricultural farmers, weavers, the old and infirm, the marginalized. Above all, the zenith of all these reforms resulted in the empowerment of women at various levels.

His attempts at bringing radical changes in the inherited structured societal evils such as the caste system with a multi-propped attack by way of agitation, public orations and writings are absolutely ingenious, extremely innovative and magnificently admirable. Indeed E.V. Ramasamy Periyar would be remembered by the poorest of the poor sections in the Tamil Society as a champion who strove his best despite many hurdles created by nature.

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PROMOTION OF LIVELIHOOD WITH FARMING PRACTICES OF TRIBLE IN ERODE DISTRICT OF TAMILNADU

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Introduction

The decadal growth of Agricultural activities have been gradually increased in the form of acceleration of cultivation and marketing process. In particular, farming practices and extension activities in Tribal areas where highly concentrated by the Government in order to inclusion of their activities to utilization of schemes. The conventional (organic) method of cultivation have had followed by Tribals in plain areas and rain-fed in hill areas since our independence. In Tamilnadu, Sathyamangalam and Anthiyur Zone are occupied a larger number of Tribals who engaged agriculture which is pertains to rainfed based and Tropical crops except horticulture activities in Dindigul, Nilgiris, Tirunelveli Districts. This Zone has been drastically changed for deforestation due to invade by plain zone people's occupancy. Hence, this study is required for promotion of livelihood activities and farming practices which will be support for afforestation and preservation of flora and fauna. It also maintained for long run Bio-diversity if it could be rejuvenate from the endangered situation.

Statement of the problem

The structural form of Tribal's Agriculture pattern has been drastically affected in this decade. They are, collection of forestry products, cultivation methods and process where pertains to seasonal variation, increased input cost, extension of forest in order to cultivate lands. Therefore, it leads to degradation for environmental preservation in mass level. The existing flora and fauna will be affected. Besides, how they are going to coping mechanism of expenses for cultivation cost.

The association of Tribal forestry is unable to concentrate on Cultivation practices in the hill areas and Agriculture schemes are not properly utilized by the tribal cultivators. Is there any affecting factors have involved from this cultivation practices? Is there any constraints for collection of forestry products by the tribals (only for livelihood, not for private sales)?

What are they ways and approaches are going to promote and equip for their livelihood? What are the strategies and interventions for Government schemes will make use of them.

Objectives

To assess the awareness on cultivation practices in the forest and Government schemes by the tribals.

To analyse the feasible in nature of cultivation practices for livelihood and protection of forest

To examine the endangered position of Bio-diversity in the forest and alternate option for preservation by the tribals

Significance

The past two decades, this zone has been affected by the people who invade from plains. They built resorts and cutting trees where leads to degradation. If the trial's contribution and concentration is more means, the maintenance of acute preservation of forest is exist level. Otherwise, original value of mountains and its bio-diversity will get adversely affected. This study will focus on cultivation practices for tribals in order to their livelihood promotion and preservation of forest.

Area of the Study

The entire parts of Tribal agriculture in hill zone and semi hill zone of Erode District. They are, Sathyamangalam, Anthiyur, Bhavanisagar.

Sampling

The Simple random sampling method was followed. Based on the mass settlement of tribals agriculture zone in Kadambur and Thalavadi around 70 respondents were selected on the basis of food grains cultivation .

Results and Discussion

The results were drawn from the data had been classified and analyzed with suitable statistical tools ie., Chi square, Factor Analysis. Besides, the generalization and observation results also drawn from the field experience and existing data.

Table 1
Nature of land holders with Maize Sold

| Land holders Maize | Settlement land | own land | Condition Patta | Allotted by Government-Free Distribution | Total |
|--------------------------------------|------------------------|---------------------|------------------------|---|----------------------|
| 5 – 10 Pack/ Rs 4500 – 6500 | 0 0.0% | 12 66.7% | 3 16.7% | 3 16.7% | 18 100.0% |
| 10 – 20 Pack/Rs 9000 -15000 | 0 0.0% | 14 42.4% | 16 48.5% | 3 9.1% | 33 100.0% |
| 20 -35 Pack / 18000 - 30000 | 4 36.4% | 3 27.3% | 4 36.4% | 0 0.0% | 11 100.0% |
| Above 35 Pack / 32000 - 45000 | 4 50.0% | 0 0.0% | 0 0.0% | 4 50.0% | 8 100.0% |
| Total | 8 11.4% | 29 41.4% | 23 32.9% | 10 14.3% | 70 100.0% |

Source: Primary Data

There is significant associate between Nature of land with maize sold at 0.01 percent level.chi – square value in 44.817.

Maize cultivation is a major cash crop for tribal in rainfed farming. Within the hilly region in erode district, there are three sub – divisions. Burgur, Kadampur and Thalavadi are the sub regions. Maize cultivation takes place in Thalavadi and Kermalam areas, as main cash crops. Table shows that 66 per cent of the respondents are cultivating Maize as major crops from the category of own land (12 persons out of 29).They sold Rs 6500 for 5 to 10 pack for containing 60 kilogram. Secondly, the category of settlement land holders who sold Rs 45000 from 35 and above pack of Quantity (50%)

Table 2
Tapioca cassava Cultivation and land distribution

| Land Holders Crop cassava | Settlement land | own land | Condition Patta | Allotted by Government-Free Distribution | Total |
|------------------------------|---------------------------|---------------------------|---------------------------|--|----------------------------|
| Below2 tones | 7 63.6% | 4 36.4% | 0 0.0% | 0 0.0% | 11 100.0% |
| 3 -5 tones | 0 0.0% | 10 47.6% | 3 14.3% | 8 38.1% | 21 100.0% |
| 6 -10 tones | 4 25.0% | 8 50.0% | 4 25.0% | 0 0.0% | 16 100.0% |
| Above 11 tones | 7 31.8% | 11 50.0% | 4 18.2% | 0 0.0% | 22 100.0% |
| Total | 18 25.7% | 33 47.1% | 11 15.7% | 8 11.4% | 70 100.0% |

Source: Primary Data

There is significant associate between Land holders with Cassava Cultivation at 0.01 percent level.chi – square value in 33.597.

Tapioca cultivation takes place among sample respondents in a very limited area. Table shows that63 per cent of the settlement land holders are received yield for Cassava upto 2 tonnes. Nearly half of the respondents are received yield up to 6 to 10 tones and above 11 tonnes.The category of Government allotted with free distribution land holders who got 3 to 5 tones(38%) land only used for this purpose. This crop cultivation is seems more cultivation takes place only in kadampur area. More over, Tribals are not interested to cultivate tapioca for the purpose wiled bore threats. Other than kadampur area, tapioca cultivation is not familiar.

Table – 3

Factor – Socio Economic Background and Survival of Tribal land holders

| Variable code | Variables | Initial value | Factor Loadings |
|---------------|---------------------------|---------------|-----------------|
| 2 | Name of Taluk | 1.06 | 13.220 |
| 4 | Age | .852 | 22.431 |
| 6 | Educational qualification | .717 | 35.838 |
| 8 | Marital status | .642 | 46.331 |
| 9 | Family members | 1.02 | 50.853 |
| 35 | House type | .395 | 54.365 |
| 43 | Deprived of land | .003 | 61.485 |
| 45 | Land holder | .012 | 76.195 |
| 47 | Crops-Raagi | 3.925 | 80.252 |
| 49 | Crops-Groundnut | .472 | |
| 54 | Crops-casava | .512 | |
| 57 | Crops-Maize | .546 | |
| 72 | Cattle –Cow | 2.734 | |
| 73 | Cattle-Goat | 4.307 | |
| 82 | Duration of work | 2.656 | |
| 84 | Per day-wage | 1.256 | |
| 95 | Total borrowing | 13.07 | |
| | <i>Eigen value</i> | | 15.52 |
| | <i>% of variance</i> | | 29.56 |
| | <i>Cumulative %</i> | | 29.56 |

Source: Primary Data

The independent variable, land has selected for factor analysis in order to weightage of the dependent variables (performance of migrants) and independent variables (role play and dominant factor) where either determinant or influenced factor which is associated with cause-and-effect relationship. The major components of socio-economic background of this study are income of the respondents, occupation of the family members (where there is an income earned from migrant place which is not covered), marital status and education have been fixed. The results of factor analysis were based on “principal compound analysis” shows that 8.953 represent that occupational status and 13.070 represent that borrowing position of the respondents.

The occupational status was associated with gender is determinant factor. Secondly, the borrowing position is dependent variable which caused form the occupational category of the

respondents, either the work has been engaged within their local area and migrant place. The initial Eigen – value 15.26 is represent with the least value of migration (190). Contrarily, we can find this affecting factor for the respondents. It has affected adversely for socio economic development, despite of more money if they earned from the place were out of local village. Whereas, the influenced factor is obviously considered as forestry goods they had collected been after 2017 (or) approximately past five years were sufficient for the wages they earned and subsistent support for their survival. But, the result shows .857 for all the respondents (include non - migrants).

Conclusion

The resource for utilization of livelihood by tribals is more potentials in the study area. The promotional activities are already initiated by TRIFED in national level. But the local cooperation by forestry and association of tribal community in Tamilnadu is not conducive in nature and welfare of Tribals. Despite of, a larger number of hectic position for cultivation and challenges from wild animals they cultivated reasonable production for domestic consumption as well as protection of Environmental degradation . In this concern, Tribal are practiced for a kind of sustainable living in the forest. They are not having any material expectations in their life. They wish to live a harmony life with nature. They are migrating from the forest land only because not having alternative to their livelihood.

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UNVEILING THE FACTS BEHIND THE SUPERSTITIONS AND THE CRY OF HORROR OF DUMB WOMEN IN PRE-MORDIAL TIMES

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Abstract

Mythology is sometimes referred to as sacred tales or fables and it also briefs the cultural value of certain societies. Myth typically States the Aetiological standards, historical pathways and the psychological views. From the primordial times of Greek mythology each and every aspect around the myth is surrounded by various traditions, culture richness and heritage of God, Goddess, society, wealth, legend and legendaries. Most of the folklore depicting the myths is about the gods or the legends of the particular region but very few works of art explains the role of people under them. Those few also state the wealth of the nation which prevails to explain the psychic trauma hidden behind the veils, especially the psychic disorder of women who are sub-altered due to unruly superstitions followed by the men in the society. The glimpse of this presentation is to jot down the facts behind the superstitious Veil of the men and the cry of horror of women who are dumbed due to cultured strict rules.

KEYWORDS : Mythology, psychic, culture, women , Superstitious

INTRODUCTION :

“Concepts like nation, patriotism, divinity, liberation, salvation, achievement, heaven, hell, right, wrong are essentially established through stories.

In the last 100 years nations were established based on these myths”

- DEVALUTT PATTANAİK

According to the critics of Indian Mythology, myth is the one which framed out the reality of Indian history . Some address that both myth and history are controversial to each other whereas some other address the latter is formed in relation to the former .i.e., historical origins of a society is a reframe of their own myths. Such that ‘There is no one mythology for the world today or for the future different people will have their own mythology reframing old ones or creating new ones’. As stated by Devalutt , it’s keenly portrayed that myth is a changing factor in one society , it’s a retold story in another area , whereas to some people they are their tradition, culture , richness and heritage of their society. whatever may be the notion it depicts , psychologically it depends on the person who values it according to his or her own assumptions. The main glimpse of this paper is to unveil the facts behind the superstitions in the Indian society and The Cry of horror of dumb women in premordial times and the contemporary too. This paper also exclaims the truth belief of psychic mind of ancient people who blindly believes myth without fact.

Facts behind the Superstition and the Cry of Horror of Dumb Women : Innocence And Illiteracy in Dim

“ Three truths -

Dharma will become the god of death to kings
Who swerved from the path of righteousness.
That it is natural for great men
to adore a chaste lady of great fame.
And that destiny will manifest itself
And be fulfilled”

Myth plays a psychological role in the life of the people who believes it without understanding the facts. From Indian mythology it could be understood that various moralities are taught to the people. But most of them depicts men as the ones who face a lot of domination from the other people. For example here this paper takes the situation of kannagi, from the Silapathikaram epic she is a woman who blindly loves her husband Kovalan, a great merchant. She loved her husband Kovalan but her husband was not loyal to his wife. He has an affair with a dancer Madhavi. He spent all his wealth in making Madhavi happy. But the Epic portrays high on the side of Madhavi due to her situation to be a dancer girl is that the Karma of her Life. Here the mental stress is upon the woman where Kannagi becomes a lonely person where she can't express her pain of love during this time and in case of the dancer she can't be officially engaged with Kovalan as wife.

“Kannagi is heart broken but as the chaste women
she waits despite her husband's unfaithfulness.
Madhavi sings a song on the man
who betrayed his lover.
Kovalan feels Madhavi is unfaithful & leaves her”

Here both Kannagi and Madhavi plays the role of Protagonist. Using Kannagi's innocence, Kovalan had an affair with another girl, Madhavi . When we unveil the truth behind the fact that it's not the fault of Kannagi's innocence or Madhavi's innocence but the attitude of man for his own happiness. As a consequence of gratitude , sarcastically he died but 'The loss of life' is for the women. Even the Epic demonstrated that all the major male protagonists died at the end of the epic. What about the female protagonist's life?. They all are portrayed as the one whose emotions taken forward of actions. Most of the critics exclaimed that she tried to reveal her husband's truth but in reality it's her agony, stress and betrayal which made her lose her temper .

When we psychologically approach from the side of women she was forced by her parents when she has to get a marriage then she has to be dumped to see the words and actions of her husband then she also has to forgive him once when he gets back from his effort wife Madhavi and therefore she is the one who lost her life due to the scandals of the people. Emotionally portrayed all the girls as a weak gender in the hands of the people whom they love, sometimes in other side they are portrayed as valoured than men when it's about their agony. Probably in all the situations women's love is one or once it gets used or abused.

Here the superstitious thing is that Kannagi other than her husband she can't get remarried because she is an ill fat among the society people on the other side Madhavi can't marry a man due to her name as entertainer and dancer. In contemporary society it's not prevailing due to the literates who understand the truth and the emotional disorders. Psychologists say that emotional disorders are due to their numbness and dampness towards the situation of agony where they

hide their feelings within them and do not express it at the current time. So that it turns to be the power of depression along with nature to destroy the surroundings such as the denouement part in Silapathikaram. Finally it portrays them as a heroic goddess but what about the agony they suffered during the intolerable situation?.

SCANDALS AND LOSS OF DIGNITY:

“Just as people are afraid of Serpents,
They are afraid of people who scandals.
Truth controls this world &
Dharma is rooted in truth”

‘Scandals’ are the one which people consider as a part of entertainment. It has also been the character of the people who always wait for scandals to spread as a big issue. Psychologically it affects the cycle of human. Those who are tolerable sustain the agony and come out with flourishing colours but in some other cases it changes their life upward leading to the loss of life. When we think about the consequences of those scandals it reveals that they are fainted by depression and Agony.

When we take the Epic Ramayana, the protagonist is portrayed as the most charming girl known for her care, love, patience, passion, dignity and kindness. She is also known as “the girl of nature” for her tolerance and adorable attitude of feminine nature. Valmiki portrayed her with the significance of masculinity. Kambar has altered it according to the tradition and culture of the Tamilian people.

“The tears of virtuous women
don’t fall on the ground in vain,
It will destroy those who caused
them such anguish of heart
Causing tears to be shed”

Sita married Rama, who is known for his valour, strength, charming face and for his kindness towards people. Throughout the kingdom they were called as ‘made for each other’. When there was a crisis between the family members, Sita was said to move to the forest along with Rama. Even at that time Sita obliged Rama’s words and stayed with him in the woods as ‘Vanavasam’ for fourteen years.

This states the dignity and the love of feminine where she Completely gives herself to the one whom they love truly. But when the antagonist Ravana kidnapped her she was set to stay in an unknown land of Sri Lanka. Once after she was rescued she was abused by words that she lost her Chastity without even accusing her. This scandal spread over the Kingdom and those people who even abused her more through their words.

Psychologically she was affected. Other than the words of the people of the kingdom she was even doubted by her own lovable husband which made her ‘lose her own dignity’. Brutally abused in words she left the kingdom and took care of her two sons in a forest. Even in that situation she taught her son about his husband of all his righteousness and his kindness towards the people in the kingdom. Due to the dump scandals of those people and the superstitious things made by the family such as getting into the fire to test her chastity are indications of portraying

the worse attitude of men who don't believe their lovable women. As well it also depicts how psychologically women would be affected and stressed when her own husband doesn't have any trust towards her.

LOSE OF LOVE AND BETRAYAL OF FAMILY MEMBERS:

“Do everything what you have to do
But not with greed , not with ego
Not with lust, not with envy
But with love, with compassion,
With humility and devotion”

Another fabulous epic which portrays the true love of a woman is ‘Mahabharata’. In this Epic the protagonists Draupadi loved Arjuna who was one of the great Archers of the kingdom. He had four siblings Yudhisthira, Bhima, Nakula and Sahadeva. All the five of them love and respect their mother very much. When they were kids their mother taught them to share among themselves whatever they got.

Once Arjuna along with Draupadi and his brother went to Meet their mother to get permission for Dhraupadi and Arjuna marriage, she said in Mediation “Share Whatever you have got” without knowing what her son has brought to him . Obligated to the words of his mother, he can't oppose her words. It's a Superstitious belief to follow the words of elders but he blindly followed it. Psychologically thinking from the side of the women she loved Arjuna but to marry five at a time as a husband would mentally make her stressed and depressed where her inner heart would ache behind the veils. Probably it's a sudden shock to her other than her state of mind. But they believed in a superstition -

‘once the words are given its given
and it can't be taken back’.

While the novel passes through it also portrays that when there happens a challenge between Pandavas and Kauravas they fall for their trick of Gauravas. They assist them to keep Dhraupadi in Dice for their game. Even after the loses of the game, probably the heart of Dhraupadi would be in a great ache and it would have urged for the love of Arjuna to rescue her at that situation. But unfortunately in that situation, Gauravas abused her physically in front of all in their court. How would the heart of a woman would be when this all happen in front of Hundreds of men? and she could not even get her husband to rescue. The worse feel of losing love.

Most frightful moment and betrayal of family members. May be the facts which shows that it is to demonstrate the value of the kingdom and their own strength, other than the Epic which also exclaims how dangerous to play gambling. But many of us fail to note that heart of the women who suffers since she fails to marry only the loved one as well getting assaulted in front of family members and no one is stepped forward to rescue her other than the God stepped into.

DUMB WOMEN AND CHASTITY:

“The silpathikaram is a tragic love story
that starts off with Supernatural elements,
The Manimekalai is an anti love story
that starts off with Supernatural elements”

An another Epic which expresses the way the society treats the women , who suffered mentally and physically due to his family is ‘Manimegalai’. The foetagonist ‘s mother is a dancer, she was the female character Madhav discussed in Silapathikaram too. Due to his attitude her daughter was verbally accused and abused in places wherever she moves on. She had been a Dumbwomen but she defends herself against those whoever tries to assault her. She lived her life as a Nun . She learned all Buddhist mantras . Whenever she caught into assault she was rescued by Angels.

Due to her charmness and kindness she was attracted by Uthayakumara, the Chola king who chased her wherever she moves on. To secure her chastity and to avoid the abused words of the people she changed her whole life into a meaningful life in serving for the poor people. She also guided the king with the Buddhist principles. Due to the Superstitious talks and scandals of people of accusing her along with her family members saying that she would be lime her mother which made her get rights for her birth and to attain salvation. She tunned her life , served and lived for the nearby people expounded the brutality she has faced up to secure her chastity .

CONCLUSION:

“There is no one mythology
for the world today or for the future.
Different people will have their own mythology,
reframing old ones or creating a new one”

Though the above discussed epics are rendered with their emotional disabilities, it is the truth that those emotional epics changed the way of the contemporary women in this 20th century of modern era to strive for their own freedom and to look for their own freedom of life in taking part the role of those heroic Epic women. Therefore the facts behind the superstitions lead to the cry of horror of Dumb women in primordial times which wouldn’t be possible in this modern era.

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“A STUDY ON IMPACT OF COVID - 19 ON PREFERENCE OF HEALTH INSURANCE POLICIES AMONG POLICYHOLDERS”

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INTRODUCTION

Health risks and uncertainties are a part of life. One way to plan for medical emergencies better is by opting for health insurance plans. Health insurance plan provides people with a much-needed financial backup at times of medical emergencies as it offers comprehensive medical coverage against hospitalization charges, pre-hospitalization charges, post-hospitalization charges, ambulance expenses, etc. Health insurance policies for Covid -19 became the need of the hour especially because lockdowns have caused job loss, reduced salary income and made business continuity an uncertainty. Therefore, arranging large sums of money at the last moment to treat covid related medical emergencies is difficult if not impossible for most individuals. Hence being prepared is the only way out. There are various types of covid-19 health insurances to choose from in India; such as the corona rakshak cover, corona kavach policy even comprehensive health insurance that also covers the coronavirus among other illnesses, diseases and healthcare benefits.

STATEMENT OF THE PROBLEM

Covid – 19 pandemic was a major setback to India in the year 2020 and 2021 as frequent lockdowns were implemented which caused job loss, reduced salary income, dissolution of savings and business continuity becoming an uncertainty. Hence Insurance for Covid – 19 became the need of the hour as consumers are largely dependent on health insurance for financial backup in a crisis like these. The basic problem is to know whether people are aware of Covid – 19 related health insurance policies and also whether the implemented Covid – 19 policies serves people’s interest by being a reliable source of planning Covid related emergencies such as pre and post hospitalization.

NEED FOR THE STUDY

Taking health insurance is one of those things an individual cannot ignore given the rising costs of treating health problems. The Covid – 19 health insurance plan disburses payment towards treatment regardless of actual expenses. Hence this topic is chosen to identify the policyholders’ awareness and preferences towards Covid health insurance in Chennai city

OBJECTIVES OF THE STUDY

1. To know about the awareness of covid health insurance policies among policyholders.
2. To identify which covid health insurance policy is most preferred among the policyholders
3. To analyse whether the health insurance policy cover provided for Covid -19 by different insurance companies is adequate.

SCOPE OF THE STUDY

This research intends to investigate the awareness of Covid health insurance policies among policyholders in Chennai city and to gain meaningful insights on which Covid health insurance policy is most preferred among the policyholders. The contribution of this paper is to analyse whether the health insurance cover provided for covid -19 by different insurance companies are adequate as the main role of Covid -19 health insurance is to cover medical expenses arising out of Covid treatment and be a reliable source of financial backup

LIMITATIONS OF THE STUDY

1. The present study is limited to policyholders' views on Covid health insurance policies only and does not cover about their opinion on general health insurance policies.
2. The findings of the study may be applicable for the current period in which it has been done and may be found unsuitable in future depending on the severity of Covid - 19.
3. The findings of the research cannot be generalised for whole nation.

RESEARCH METHODOLOGY

A survey method, using a structured questionnaire, was used for collecting primary data from the respondents because it offers a more accurate means of evaluating information about the sample and enables the researcher to draw conclusion about generalizing the finding from a sample to a population.

Research design

A research design is the program that guides the researchers in the process of collecting, analysing and interpreting data. To achieve the objectives of the study, the research questionnaire is conducted from customers point of view, which is thereafter coded, classified and tabulated for the purpose of analysis under SPSS. Based on the report of analysis, findings and conclusions are drawn.

Population

Empirical field study requires collection of first-hand information or data pertaining to the units of study from the field. The study includes the health insurance policyholders of Chennai city.

Sample size

Sample size determination is the act of choosing the number of observations or replicates to incorporate in a statistical sample. Out of total population, 150 number of responses were selected randomly as sample for this study. Out of 150 respondents, only 145 respondents hold a Health insurance policy and 8 respondents (policyholders) are not aware of Covid Health insurance policies.

Tools for Data Collection

- Structured questionnaire

INFERENCEAL STATISTICS

Inferential Statistics is used to compare the average performance of two groups to see if there is a

difference. It is concerned with drawing inferences and conclusion from the findings of research study. ANOVA is used in this study.

Reliability

| Case Processing Summary | | | |
|--|----------|-----|-------|
| | | N | % |
| Cases | Valid | 150 | 100.0 |
| | Excluded | 0 | .0 |
| | Total | 150 | 100.0 |
| a. List wise deletion based on all variables in the procedure. | | | |

| Reliability Statistics | |
|------------------------|------------|
| Cronbach's Alpha | N of Items |
| .951 | 150 |

REVIEW OF LITREATURE

1. Dr.V. Parvathi and Dr.C. Lalitha (2021)

Presented findings upon the opportunities and challenges for the Indian Insurance sector during this pandemic by suggesting innovative products and new service – based models. In this study we can come to know about the measures taken by the insurance sector post pandemic to improvise policyholders’ satisfaction.

2. Pranav Jain, Sandeep Kumar, Prasad Lad, Sanchit Suneja, and Prerit Varun (2020)

Analysed on how Indian insurance companies can adapt themselves to Covid – 19 pandemic situations by suggesting that Indian insurers must consider implementing potential recovery scenarios and must act promptly in an indisputable manner.

3. Neil Parkin (2021)

Analysed on the age and affordability factor, threat perception on policy lapsation across demographic groups. This research was carried out from the perception of policyholders with respect to Covid -19 situation. His study focussed on changes in consumer behaviour post pandemic.

4. Urban institute (2020)

Presented findings on Health insurance coverage of Covid – 19, using Microsimulation. The study analysed on the job loss factor due to Covid – 19 and how job loss will affect workers to being uninsured against Covid – 19. The study also suggested evidence-based solutions that will improve lives and strengthen communities in urban sector.

5. International Journal for Equity in Health (2020)

Focussed on the irreparable damages created by Covid – 19 from a global perspective in relation with Health equity and suggested measures for the same.

6. Stéphane Verguet, Alemayehu Hailu, Getachew Teshome Eregata, Solomon Tessema Memirie, Kjell Arne Johansson & Ole Frithjof Norheim (2021)

Concluded a study on Universal Health coverage post Covid – 19 era using EBP optimization problem and how to maintain essential health services as a key component of it’s Covid – 19 response.

ANALYSIS AND INTERPRETATION

PROFILE OF THE RESPONDENTS

AGE

TABLESHOWING AGE OF THE RESPONDENTS

| AGE CLASS | NO OF RESPONDENTS | PERCENTAGE |
|-----------|-------------------|------------|
| Below 20 | 7 | 4.7 |
| 20-40 | 51 | 34.0 |
| 40-60 | 62 | 41.3 |
| 60-80 | 23 | 15.3 |
| Above 80 | 7 | 4.7 |
| Total | 503 | 100 |

(Source: primary data)

GENDER:

TABLE SHOWING GENDER OF THE RESPONDENTS

| GENDER | NO OF RESPONDENTS | PERCENTAGE |
|--------|-------------------|------------|
| Female | 75 | 50 |
| Male | 75 | 50 |
| Total | 150 | 100.0 |

(Source: primary data)

FAMILY MONTHLY INCOME

TABLE SHOWING DISTRIBUTION OFFAMILY MONTHLY INCOME

| INCOME LEVEL | NO OF RESPONDENTS | PERCENTAGE |
|--------------------|-------------------|------------|
| Below Rs. 20,000 | 0 | 0 |
| 20,000 - 40,000 | 7 | 4.7 |
| 40,000 - 60,000 | 51 | 34.0 |
| 60,000 -80,000 | 62 | 41.3 |
| 80,000 - 1,00,000 | 23 | 15.3 |
| Above Rs. 1,00,000 | 7 | 4.7 |
| Total | 150 | 100.0 |

(Source: primary data)

OCCUPATION

TABLE SHOWING DISTRIBUTION OFFAMILY MONTHLY INCOME

| OCCUPATION | NO OF RESPONDENTS | PERCENTAGE |
|---------------------|-------------------|------------|
| Student | 8 | 5.3 |
| Self – employed | 5 | 3.3 |
| Professional | 17 | 11.3 |
| Private employee | 81 | 54.0 |
| Government employee | 24 | 16.0 |
| Pension/retired | 10 | 6.7 |
| Homemaker | 5 | 3.3 |
| Total | 150 | 100.0 |

(Source: primary data)

The above tables show that there is an equal percentage male and female respondents out of 150. Majority of the members in the age group of 40-60 years had taken health insurance policy. Most of the respondents are employed (84.6%), and the unemployed (15.4%) fall below 1 lakh level in the family income per month group.

AWARENESS OF RESPONDENTS WITH RESPECT TO COVID HEALTH INSURANCE POLICIES:

TABLE SHOWING AWARENESS OF RESPONDENTS OF COVID HEALTH INSURANCE POLICIES:

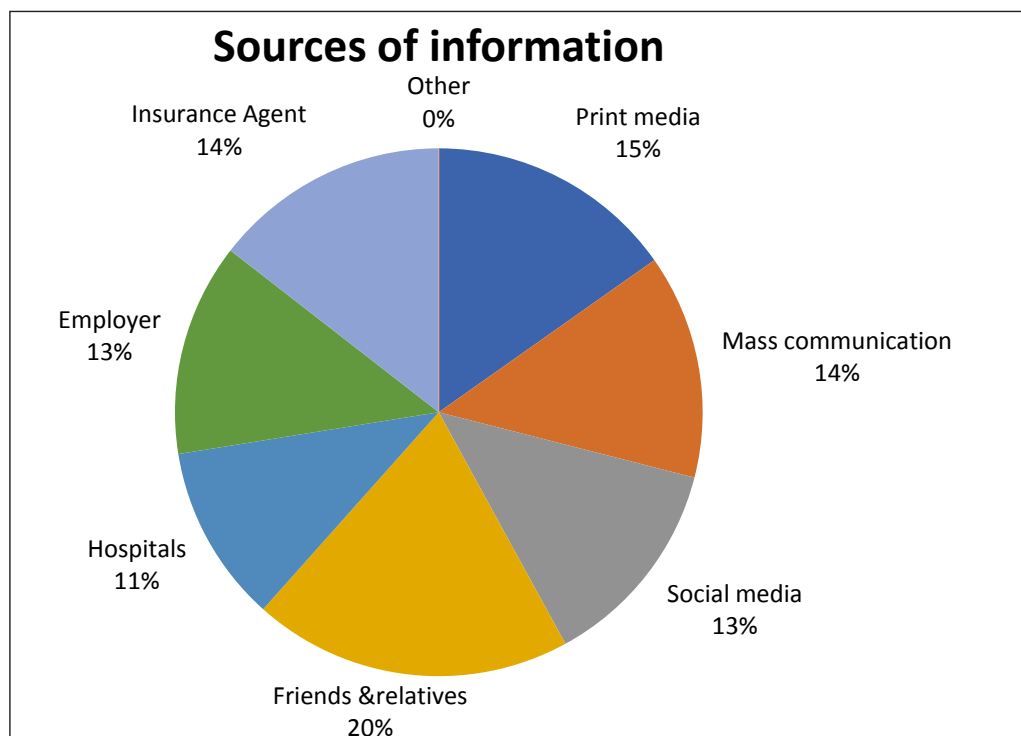
| AWARENESS | NO OF RESPONDENTS | PERCENTAGE |
|-----------|-------------------|------------|
| YES | 137 | 91.3 |
| NO | 8 | 5.3 |
| Total | 145 | 96.7 |

(Source: primary data)

INFERENCE:

From the above table it is inferred that 91.3% respondents (policyholders) are aware of Covid – 19 Health Insurance policies and 8%of respondents (policyholders) are not aware of the same. In this study it is evident that majority of respondents are aware of Covid -19 Health insurance policies.

GRAPH SHOWING SOURCES OF INFORMATION OF COVID HEALTH INSURANCE POLICY AMONG POLICYHOLDERS:



(Source: primary data)

INFERENCE

From the Pie chart, the broad conclusion is that respondents are getting information from different sources regarding Covid Health insurance policies. The majority of respondents became aware of Covid Health Insurance policies through friends and relatives, followed by print media, insurance agents and mass communication. The least percentage in sources of information is through hospitals, followed by social media and through employer (for those respondents who are employed).

HYPOTHESES I - ASSOCIATION BETWEEN DEMOGRAPHIC FACTORS AND POLICYHOLDERS PREFERENCE TO COVID HEALTH INSURANCE POLICIES:

In order to test the association between Demographic factors and preference Covid Health insurance policies, chi- square test is applied

Null Hypothesis: There is no association between Demographic factors and preference of Covid Health Insurance Policies

Table showing Chi-square test for association between Demographic factors and preference of Covid Health Insurance Policies

| | | Corona Kavach | Corona Rakshak | Corona Group health insurance | Not aware of Covid health insurance | CHI SQUARE | P-VALUE |
|---------------------------|------------------|---------------|----------------|-------------------------------|-------------------------------------|------------|---------|
| AGE | Below 20 | 2 | 0 | 0 | 2 | 24.106 | 0.02 |
| | 20-40 | 29 | 9 | 8 | 3 | | |
| | 40-60 | 37 | 17 | 5 | 2 | | |
| | 60-80 | 15 | 5 | 2 | 1 | | |
| | Above 80 | 3 | 4 | 0 | 0 | | |
| OCCUPATION | Student | 2 | 0 | 0 | 2 | 42.321 | <.001 |
| | Self - employed | 2 | 1 | 0 | 1 | | |
| | Professional | 13 | 2 | 2 | 0 | | |
| | Private employee | 50 | 17 | 10 | 3 | | |
| | Govt employee | 11 | 10 | 3 | 0 | | |
| | Pension/retired | 6 | 4 | 0 | 0 | | |
| | Homemaker | 2 | 1 | 0 | 2 | | |
| FAMILY INCOME (PER MONTH) | Below 20000 | 0 | 0 | 0 | 0 | 21.584 | 0.042 |
| | 20000 to 40000 | 10 | 6 | 1 | 2 | | |
| | 40000 to 60000 | 26 | 13 | 1 | 3 | | |
| | 60000 to 80000 | 31 | 10 | 7 | 3 | | |
| | 80000 to 100000 | 13 | 5 | 1 | 0 | | |
| | Above 100000 | 6 | 1 | 5 | 0 | | |

(Source: computed data)

OCCUPATION VS PREFERNCE OF COVID HEALTH INSURANCE POLICES:

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence concluded that there is association between occupation and preference of Covid Health Insurance policies.

AGE VS PREFERNCE OF COVID HEALTH INSURANCE POLICES:

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence concluded that there is association between age and preference of Covid Health Insurance policies.

FAMILY INCOME VS PREFERNCE OF COVID HEALTH INSURANCE POLICES:

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance. Hence concluded that there is association between family income and preference of Covid Health Insurance policies.

HYPOTHESES II – SIGNIFICANT DIFFERENCE AMONG COVID -19 HEALTH INSURANCE POLICIES WITH RESPECT TO FACTORS OF ADEQUACY OF COVID -19 HEALTH INSURANCE POLICIES

In order to test the significant difference between Covid – 19 health insurance policies with respect to factors of adequacy of Covid -19 Health insurance policies ANOVA test is applied

Null Hypothesis: There is no significant difference among Covid -19 Health Insurance Policies with respect to Factors of adequacy of Covid - 19 Health insurance Policies

Table showing ANOVA for significant difference among Covid -19 Health Insurance Policies with respect to Factors of adequacy of Covid – 19 Health insurance Policies

| | | N | Mean | Std. Deviation | F | Significance |
|----------------------------------|-------------------|----|------|----------------|--------|--------------|
| Coverage | Strongly Agree | 80 | 1.33 | 0.591 | 34.802 | <0.001 |
| | Agree | 6 | 4.33 | 0.816 | | |
| | Neutral | 50 | 1.86 | 1.212 | | |
| | Disagree | 0 | 0 | 0 | | |
| | Strongly Disagree | 0 | 0 | 0 | | |
| Homecare treatment reimbursement | Strongly Agree | 80 | 1.78 | 0.968 | 46.044 | <0.001 |
| | Agree | 6 | 3.83 | 0.753 | | |
| | Neutral | 50 | 3.12 | 0.689 | | |
| | Disagree | 0 | 0 | 0 | | |
| | Strongly Disagree | 0 | 0 | 0 | | |
| Validity & Renewal | Strongly Agree | 80 | 1.48 | 0.795 | 54.327 | <0.001 |
| | Agree | 6 | 3.17 | 0.983 | | |
| | Neutral | 50 | 3.52 | 1.488 | | |
| | Disagree | 0 | 0 | 0 | | |
| | Strongly Disagree | 0 | 0 | 0 | | |

(Source: computed data)

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence concluded that there is association among factors such as Coverage and reimbursement ratio, Homecare treatment reimbursement, Validity and Renewal and Covid Health Insurance Policies.

FINDINGS AND SUGGESTIONS

FINDINGS:

Findings have been compiled from the primary data collected from the respondents in the form of questionnaire and inferences have been drawn. The major findings of the study are as follows:

- According to the study, majority (91.3%) of the respondents are aware off Covid -19 Health Insurance Policies with Friends and relatives being the major source of information (18%).

- According to the study, majority (57.3%) of the respondents prefer Corona Kavach Policy with (18%) respondents citing Policy coverage of Consumable expenses such as PPE kits, ventilators, masks, gloves, etc as the reason for preference.
- According to the study, majority (53.35%) of the respondents feel Covid health Insurance Policies are adequate on the basis of Coverage, Home care treatment, Validity and renewal.

SUGGESTIONS:

Suggestions to make Covid – 19 policies adequate among policyholders:

(33%) of the policyholders felt Covid Insurance Policy is partially adequate and (4%) of the policyholders felt Covid Health Insurance Policy is inadequate. The reasons are because of the following criteria:

1. Policyholders feel covid insurance policy is inadequate because the severity of Covid – 19, hospitalization duration and the treatment cost are unpredictable.
2. The benefits offered under the Corona Kavach insurance policy are limited only to the Corona related treatments. This means that customer has to have at least two health insurance policies; one Corona health insurance policy and another general health insurance policy. This health insurance Policy cannot be used for the treatment of expenses of other illnesses or diseases apart from Covid – 19.
3. Home care treatment is not covered under the Corona Rakshak Insurance Policy as this Policy requires at least 72 hours of hospitalization for the claim to be admissible.
4. Hospital charges for Apron and other Consumables as a part of Covid treatment. The same is not reimbursed.

CONCLUSION

It is a good indicator that (78%) of the respondents positively feel that Covid Health Insurance Policy is a boon for Covid affected patients especially considering job loss, reduced pay and uncertainty of business continuity. Some of the suggestions by respondents regarding alternatives for Covid Health Insurance policy include Preventive medicine from alternative medical fields, a facility in near future whereby regular health insurance can cover covid expenses instead of taking separate covid health insurance, a comprehensive covid insurance scheme whereby it includes loss of salary income due to covid, so that the standard of living of the claimant doesn't degrade than his/her current level. Respondents also pointed out alternatives suggesting that Government could support with 30 percent treatment cost, for those below 60 years of age who are taking covid treatment in private hospitals and bear the entire treatment cost of Covid affected patients in private hospitals for those above 60 years, having a family income of less than Rs.40,000 per month.

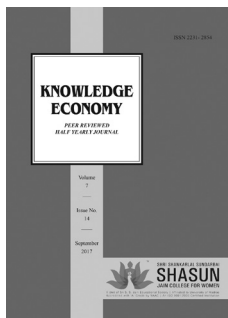
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LETTERS TO THE EDITOR

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Articles are very much knowledge oriented and enhance the research skills of the reader.

- Purnima Iyer

FORM IV

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