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1.

Love Songs in Folk Music**Ram Prasad Ghimire**

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Abstract : *This article shows how the folk songs with their appropriate musical associations are able to represent peoples' ways of life. Folk songs flow spontaneously capturing the spirit of folk life. One among many subjects that get expressed in folk music is love. Different localities have different virtues of languages and different musical structures to express their feelings associated with love. This article focuses on the folk songs of Patauti VDC of Arghakhanchi district in which we find specific music cultured in its own way to express love that, of course, immortalizes folk life.*

Introduction

Talking about folk life and its culture inevitably takes us to the context of its folk music. We cannot think of any folk life without its folk music, an essential cultural property. Human beings by nature are social or cultural beings. Human society has its own pattern of life in a particular locality. It has certain norms, values, beliefs, thoughts and cultural sensibilities that everybody shares and follows to feel a common cultural being of that society. Human society with its typical folk culture has its own folk music. Folk music of a particular human society has much to do with how that society feels and shares its cultural life there.

The term “culture” was introduced in English by Edward Taylor in 1865. According to him, it is “that complex whole which includes knowledge, belief, art, morals, law, custom and any other capabilities and habits acquired by man as a member of society” (qtd. in Islam 14). Society exists and runs with its own cultural heritage that includes what Taylor has suggested above. In this regard, Stuart Hall has his own view. For him culture refers to “practical ideology which enables a society, group or class to experience, define, interpret and make sense of its conditions of existence” (qtd. in Eagleton 34). Hall suggests that culture embraces human beings' lived practices and experiences that grow in relation to their conditions. Similarly, in Raymond Williams' words, culture is “the signifying system through which... a social order is communicated, reproduced, experienced and explored” (qtd in Hall 33). What Williams suggests is that culture does not merely reflect or represent the things of society but is constitutive of them. Likewise, T.S. Eliot sees culture as “all the characteristic activities of a people” (Mikics 77). By this view, we understand culture as the typical or distinctive activities and behavior of a particular people. Talking about folk culture, Satyamohan Joshi enables us to regard it as “a large tree of which the main branch is folk literature” (qtd. in Bandhu 38). In this regard, how Prem Khatri defines the term would help us understand it more. For him, “Culture includes the knowledge, beliefs, religions, rituals, practices, tradition, norms and values, languages, dresses, fairs, festivals, ceremonies, art, skills, code of conduct, capabilities, and so on that people have achieved by their effort through many centuries”(Khatri 6). Culture, in Khatri's

view, cannot be limited within “one monolithic system of beliefs and practices. It is rather a term to be viewed and understood in broad spectrum, as a huge umbrella of religious faiths, cultural practices and belief systems practiced by different groups of people distinct in terms of physical construct as well as cultural traditions” (Khatry 121). These definitions enable us to see culture as the way of life: the customs, beliefs, civilizations and achievements of a particular time, society or group. Understanding culture of a particular people extends to the deciphering of its folk music.

Deciphering Folk Music

In the study of folk songs, understanding of the associated folk music becomes essential. Particular folk culture or folk life has its own musical associations and organizations. Folk music, as a part of community life, represents its folk spirit in its own way. In other words, it does not represent just the feelings of an individual but the collective spirit of certain community, caste, class and locality. Folk music, in its extended sense, can hold the spirit of a nation as a whole. To understand a community, caste, class, locality and a nation needs to feel the folk music of that community, caste, class, locality and nation. This shows that it is necessary to focus on the aspects of folk music while dealing with the folk songs of a particular people. But before analyzing folk music in relation to folk songs in their textual context, it is relevant here to see what folk music is. Folk music is the music of folk life. In other words, it is the music that represents the feelings of folk life. As the history of folk life is very long and vast, its music too has a very long history and vast body. The music of folk life started with the beginning of the life itself. Folk music came into existence before human language. This is proved by the fact that in folk music we find non-verbal elements still working to enable us to feel the subtle truths of human life. Acharya's definition of folk music reinforces its ancientness, "Folk music is the first creative expression of human civilization"(Acharya 5). Though folk music is associated with the norms and values of a folk life, its freedom and spontaneity is maintained with its cultural festivals that work as ventilations to make a folk life fresh and mobile.

Folk music gives life to the words of folk songs. Without folk music, the words cannot be alive. Thapa and Subedi agree that the real beauty of folk song can be observed only with folk music. Without folk music, folksong becomes dry and lifeless (69). In fact, folk song like a fish badly needs folk music that works as water for its life.

In relation to Nepali folk music, it has its own musical tradition, maintaining its continuity and variation, which is characteristic of national communal settings. The traditional folk music of Nepal has grown up and flourished in the setting of religious, ritual ceremonies and festive occasions. It also can be regarded as to have grown in response to natural scenes and beauty of Nepal and typical landscape variety. Since Nepal is rich with multiple cultures of various communities, it is equally prosperous with large body of folk musical variety having its own musical idioms and intonations.

In this way, folk music has been the essential part of our life. As a non-verbal element of folk literature, it has the potential of inspiring us to pick up the deepest reality of human life.

Appreciating Folk Song

Study on folk songs of a particular locality means going into its life and feel its cultural sensibilities as they represent the lived experiences of life. Human beings with different cultural and social layers and

associations experience life in many ways. Though they may be limited within a geographical boundary having certain cultural traits, routines, norms, values, beliefs, codes of conduct and practices, they feel themselves as a united whole at many times of their life having common and similar human feelings and sensibilities across their boundaries of limitations. Folk songs represent both: specific as well as common human feelings and ideas. In this sense, they reflect the whole way of life. However, when we are to focus on the folk songs of a particular community, we certainly try to be more and more specific to have its knowledge in depth and detail. Of course, folk song as the most effective form of folk literature, expresses the folk spirit of a given community or locality in its fullness. Before studying it in its real context of the given areas, it is relevant here to see how different scholars of this field define the term.

Folksong is a musical representation of the lived experiences of folk life. It springs out of the people's hearts and flows spontaneously as the river flows. Folk song may have its root in the past but there is always chances and the possibility for the coming generations to enrich it with their oral musical qualities that represent the way of folk life. In this way, it has a tradition of getting transferred from old generation to new generation through the processes of listening and memorizing it. Williams' view on folk song leads us to the same point, "Folk song is neither old nor new. It is rather like a tree of the jungle with its roots sunk deep into the past in which the time brings about new branches with fresh leaves and fruits as it runs its course" (qtd. in Bandhu, 2058: 113). Folk song, for Williams, represents the elements of both past and present. Both are in deep attachment. Similarly, Hajari Prasad Dwivedi's definition of folk song points to the same linkage, "Folk songs are the Vedic aural songs of the time before the arrival of the Aryan. Just like Vedas reveal the knowledge of the Aryan civilization, folk songs suggest the knowledge of the pre-Aryan civilization" (qtd. in Upadhyay 274). By what Dwivedi argues, we came to know that the roots of our folk songs are sunk very deep into the pre-Aryan past. Similarly, Dharmaraj Thapa reinforces the point in his own way, "Folk song is the first blossom of human creation which is able to influence folk life with the virtues of its genuine tunes and crystal words" (qtd. in Rawal 44). These definitions of the folk songs have commonly emphasized a very important fact that folk song started with the beginning of human life itself upon the earth. Since folk songs have been flowing continuously through the ages, being kept in touch with the first dawn of human life by the constant flow of the lived voices of our forefathers, we can feel and know the subtle truths and feelings of the ages if we set our aural power being keenly sensitive to each and every atom of the affected musical idioms of what flows into our ears.

Folk life remains active and mobile with the effect of folk songs. Though there may come so many things in life to make people sad and serious, the act of singing folk songs relieves the stress and pain affecting their hearts and heads and then fill them with the spirit of folk life. Folk songs stop them from being lonely and isolated from folk life. In this way, folk songs have not only a therapeutic value but a life giving force (Parajuli 86). Since human life began, folk songs came into life too, not just as an extra entertainment but an essential part of human life to cleanse, refine and heal it. Since the beginning point of life, folk song has been working as a life-giving herbal plant to make our life healthy, tolerant and generous (Pant 145-146).

In this way, folk song is the people's great heritage having the oldest history among human beings' intangible properties. It enriches the inner life of human beings making it fresh with its genuine tunes and feelings. Everybody, being in touch with folk music and folk spirit, does not feel alone or isolated.

Analyzing Folk Songs

Analyzing the folk songs of a particular locality requires having the knowledge of cultural sensibilities of that area. People express their cultural sensibilities in their folk songs in two ways; one is their verbal property and the other is their non-verbal element. The verbal property is the *wording* of their folk song and the non-verbal one refers to their musical sound as well as their gesture that they use to express their ideas and lived experiences fully and spontaneously. It is the non-verbal element that connects a particular way of life to other cultures of the world. Besides this, the wording and theme of folk songs help us identify ourselves with other human beings of the world if they refer to or suggest common human sensibilities. While analyzing the folk songs of Patauti VDC of Arghakhanchi district, the hilly district of Lumbini zone, I will observe them for such universal human themes and their non-verbal properties so that we can appreciate and promote humanity as a whole.

The Love Songs of Arghakhanchi

Experiencing love is an essential part of human life. Folk song which springs and flows from the heart of folk life represents love experience lively and spontaneously. The folk songs of the hilly districts of Lumbini zone represent the feelings of love in their own way. In Arghakhanchi district of this zone, the emotion of love finds its expression in the following lines of folk songs:

Babāle pāupujekā parjāpati pannita

Unaisita sati jāna māgchhu barilai

Pap kalile chhinnaipāro sati jānapāidaina

Dharmakāri raichhau bhani sangai āula kāl

I wish to join finally on the pyre of my husband

To whom my father offered me as his wife by adoring his feet

As Kaliyug has destroyed the virtues and power of Sati system

Still the death may come upon you both by the grace of God

This song occurs in the context of Teej festival, which falls on Bhadra. At this festival women involve in fasting just as Parvati did to achieve Shiva. Today the unmarried women do it to have a good husband and the married ones do it wishing for their husband's long life. The afore-mentioned song is sung by the married women. This song shows their love and devotions to their husband.

Though most of the women sing the songs at this festival of the hardships and sufferings through which they have to pass under patriarchal society, some of them suggest pure love for their husbands. The above song is one of them. The context of their fasting for the husbands' lives condenses their mood of love and devotion. On the part of the audiences, the women are equally involved in singing the songs following the leading voices turn by turn. Women as audiences identify themselves with the leading singers. Among the male audiences, some men may show sympathy for women and help them by playing on the musical instruments but some may remain unresponsive to whatever the women mean by their singing Teej songs.

Anyway, the religious women whose husbands are kind and loyal to them are seen to be sincerely involved in singing the song like this at Teej festival.

The wording of the given song appropriately contributes to the gathering of the women's mood of love and devotion to their husbands. The words they select naturally show their respectful attitude to their husbands. The terms "*Prajapati*", referring to "Brahma" stands for the "creator" of the world "*pannita*" signifies a "learned man". Both the terms used for their husbands represent high regard for them. Moreover, the term "*Satijānamāgchhu*" reflects a very strong desire for the sacrifice for their pure love. As this desire is too ideal to be fulfilled in this sinful kaliyug, they wish for the death to come upon both the husband and wife simultaneously. Of course, the practitioners of cultural studies seem right while asserting that in all human cultures we find forms of love and family relations (Barker 128) and that "culture is about feelings, attachments and emotions as well as concepts and ideas" (Hall 2).

The musical elements of the given songs equally contribute to the production of the women-singers' love and devotion to their husbands. The tune flows through the mouths of women with the middle rate of tempo: neither so fast nor so slow. This moderate speed that holds the regular timing pattern reflects the balanced mood of the women having religious background and confidence in their love and morality. Though this tune is familiar to almost all women-singers, it gains a bit different taste when it slithers through the throats of the women having sincere religious hearts. Such taste of this tune is capable of earning the regards and dignity for women.

The strength of love that we find in the Teej song can be observed in other types of folk songs too of Arghakhanchi district. One among them is known as sunimaya that runs like this:

Sunamāyāle ekumā more shokai ra santāpa

Sunamayale dubair alaija kālaile

Listen to me, my love, it is too painful to bear the death of one

Listen to me, my love, it would be better if the death comes upon both simultaneously.

It is one of the perennial songs that can be sung any time of the year. People usually sing this love song while they are cutting grass, collecting the firewood, watching the cattle grazing, and involving in some work in the jungle, a bit far from the residential area. People also are heard singing this song on their long journey, particularly in the hilly regions. In other words, this love song has been heard as the part of everyday life. Both men and women sing sunimaya: Men and women around or above twenty are usually found singing this song. Only the adult and old people like to sing this song, as they understand, in real, the value of love in human life. The old people like to sing it to recollect their adult life and the young or adult ones like to sing this song to express their feelings of love in relation to present life. True and sincere love is deep and perennial in its effect. The above piece of love song expresses the true union of two loving souls that seem to be well-prepared to face the moment of death together and make their love immortal.

In relation to the wording of the song, the terms like "*shokairasantāp*" (grief and distress) are used to refer to the mental state of one partner that may come if one of them is dead. Similarly, the terms like "*dubai*" (both), "*laijā*" (take away), and "*kālaile*" (death) are used to suggest the wish and command of

the singer for the death to obey and fulfill for the happiness of the couple. The death here is expected to fulfill the desire of the couple to die together.

The musical aspect of this song is equally important to be noted. The tune of the song flows without the regular timing pattern. It is on the basis of this specialty that *sunimaya* has remained different from other love songs. The feeling of love finds more freedom in this kind of tune and it is enabled to ascend to the level of timelessness and immortality of love. In other words, what we find in this tune is the uninterrupted, original and natural waves of the feelings, pouring to enliven the love between the concerned people for ever. So, we can say that the music of the song has contributed a lot to holding the spirit of true love reflected in the given lines. With the effect of special musical organization, love is felt in the song as lived experiences. This reminds me of Shenker's claim that music with its materials produces a sense of living organism similar to that of human organisms (qtd. in Beard and Gloag 94-95).

We know that love is so deep and wide subject that it is expressed in different forms producing different tastes with different musical materials and organizations. The course of love is not always easy and smooth. It has to pass through the certain socio-cultural norms and values. Sometimes natural love might be entangled somewhere in the already existing socio-cultural framework. In this condition, love cannot progress but falls in dilemma. Let's see how this dilemma is expressed in the following lines of the folk songs of Arghakhanchi district:

Na timilāi sāinli laijāna hune

Na timilāi sāinli birsana sakine

Neither I can take you with me, my love

Nor can I forget you

The above lines of love song refer to the context of dilemma in which the singer is situated. In other words, the song represents the conflict or tension existing in the singer's mind. Neither he can adopt his beloved as a life partner nor can he forget her. There may be different individual as well as social factors that may produce such condition of dilemma.

The producer of the song is a man already matured with the age. The term "sainli" in the song refers to a young woman with whom he has fallen in love. On the basis of the tone that we find in the song of the singer, we can say that their love has gone so far and that its effect or memory cannot be erased in their life. However, their love is not going to be the source of pleasure. Rather it is bound to be the cause of their tension. The song does not disclose any reasons behind their unfulfilled love. However, we can have a guess that they are from different social or cultural backgrounds. It is also possible that one or both of the beloved couple have already been married to others and then perhaps this love has been growing beyond marital boundary. Anyway, their present love is not believed to be accepted by society.

The word structure like "*natimilai*" (neither . . . nor) suggests the unsettled mood of the singer. Similarly, the phrases like "*na . . . laijanahune*" (nor it is acceptable to take you) signifies the singer's mental condition of being aware of morality. This consciousness of morality at present seems to have prevented him from going ahead in this love. The another phrase like "*na . . . birsanasakine*" (nor can I forget) refers to what his heart speaks. In a word, we can say that what the singer's heart desires is not

approved by the faculty of his reason that represents society. In this way, the song with its appropriate word arrangement represents the lived experience of love which remains unsanctified in society. Here, I agree with Barker that emotions are a 'way of being' and they are lived, experienced and articulated (135).

The mood produced by the love in dilemma is well-echoed in musical life of the song. As the music of this song comes directly from the heart of the singer, it feels to be representing the tenderness of his feeling of love projected for his beloved. While listening to the voice of the singer, we can easily feel that the sound starts its journey from his heart but on the way, as it is slightly pressed somewhere in the month, it makes its contact with the nasal cavity and comes out of his mouth as a peculiar sound that is able to reflect the tenderness of his sad and serious feeling. Of course, the tune is all saturated with sad feeling. The moderate speed of the tempo of the tune reflects the patience and tolerance that exist in the singer's mind.

Conclusion

Human feelings, including the unspoken and taken-for-granted elements, find the best expression in folk songs. The sensibility of love is one of the universal elements of human life. This common seed of human life grows in different localities having its various specific cultural and musical virtues and tastes. We have seen that the love songs of Patauti VDC of Argnakhanchi district have their own way of life to express with specific musical pattern. The special way of expressing human love sensibility of this VDC has helped us understand this feeling in depth and at the same time, we are enabled to connect ourselves with all other human beings in relation to their sincere love feelings. In short, the folk immortalizes its life by saturating it with its spontaneous music and sincere human feelings.

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2.

Family Resilience in the Time of Covid-19 Pandemic**Dr. Seemen Mahmood**Associate Professor
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ABSTRACT: *The coronavirus disease (COVID-19) pandemic of year 2019 is presenting families around the world with unique challenges. Many families must make significant changes to the daily patterns, arrangements, and rhythms of their individual and family lives. Family resilience, the capacity for a family to weather and even thrive during adversity, depends on a family's ability to balance stability and flexibility in changing circumstances. The COVID-19 pandemic poses an acute threat to the well-being of children and families due to challenges related to social disruption such as financial insecurity, caregiving burden, and confinement-related stress (e.g., crowding, changes to structure, and routine). The consequences of these difficulties are likely to be longstanding, in part because of the ways in which contextual risk permeates the structures and processes of family systems. The purpose of writing this article is to get better understanding about family resilience in the time of COVID-19 Pandemic. This article is based on a review of literature and journals obtained from various sources.*

Keywords: Coronavirus, COVID-19, pandemic, family resilience

INTRODUCTION:

The worldwide outbreak of the coronavirus disease (COVID-19) is a source of unexpected stress and adversity for many people. Resilience can help us get through and overcome hardship. But resilience is not something we're born with—it's built over time as the experiences we have interact with our unique, individual genetic makeup. That's why we all respond to stress and adversity—like that from the COVID-19 pandemic—differently. Think of resilience as a seesaw or balance scale, where negative experiences tip the scale toward bad outcomes, and positive experiences tip it toward good outcomes. The point where the scale balances is called the “fulcrum,” and if it is more to one side or the other, it can make it harder or easier to tip the resilience scale to the positive. Everyone's fulcrum is in a different spot—which explains why each person is different in how easily we can counterbalance hardships in life. The good news is that the fulcrum can be moved by developing a toolkit of skills you can use to adapt and find solutions.

RESILIENCE:

At a time of challenging change, several elements of everyday life are not available in the mode we are used to. Families' weekly routines are connected to both work and school schedules, and in the case of school closure, both parents and children have to find new ways of organizing everyday life, work duties, and learning, as well as meals and free time. To maintain routines, an individual must determine how to

adapt and find new solutions in the new situation. The concept of resilience is used to describe complex adaptation systems for conceptualizing the management of change in both individuals and institutions.

The concept of human resilience is defined in various ways. It is defined as the mental and material resources of a person and as the ability to “bounce back” after a challenging experience. It is also seen as a dynamic process and—more philosophically—as a way of being in the world. In addition, resilience is seen as a process involving people’s capacity to find resources to sustain their wellbeing, including the capacity of the environment to provide support. It is understood as a personal quality, and it consists of the process of overcoming adversities and threats. The role and quality of adversity vary in different definitions. Masten sees resilience as implying the proper functioning of human adaptation and connects the phenomenon more to everyday living. Sarkar and Fletcher connect resilience, in addition to daily challenges, to more crucial situations in one’s lifespan, whereas Lutar, Cicchetti, and Becker emphasize positive adaptation to challenges considered significant.

The concept of human resilience has mainly been analyzed in psychology, but it has also been researched in more social contexts, such as economics, as a capability of organizations and environment. However, most definitions of resilience combine two shared aspects: encountering adversity or risk and tending to adapt positively to the situation, and in general, resilience is seen as a process by which one adopts an affirmative position in a difficult situation. For a psychological understanding of the concept of resilience, it is necessary in research to be sensitive and consider contextualization and sociocultural factors. Both adversities and risks exist in individuals’ relations to family, neighborhoods, institutions, and the larger sociohistorical context, which is at the same time the arena of wellbeing work focusing on children. Resilience is described as a healthy social, community-based, and ecological system, and resilience in local communities requires the successful mobilization of resources and new orientations. Resilience and the ability to enhance resilience on a regional level can be found in organizations, and the focus of research can be economical as well as sociological. Community resilience can be addressed according to four capacities: economic development, information and communication, social capital, and community competence. In that sense, resilience is the capability of a system to overcome stress, and it is about transformation in a situation of change. It can be understood as a method of governance to empower individuals, institutions, and other social and ecological systems to transform themselves. Schools, as a part of communities, carry the meaning of continuity, and in times of crisis, there is the challenge of how to secure educational activities to support learning and continuity in children’s lives. In the context of schools, resilience is also understood as a goal of teaching. All these dimensions correspond to descriptions and contexts used in the GEM.

On a practical level, some adaptive capacities to promote collective resilience are rather simple to implement at school. School-level practices like receiving and perceiving social support, enhancing a sense of community, and using flexibility and creativity in problem-solving are easy to connect to inclusive practices and a socially sustainable environment. These capacities also have some points in common with coping strategies.

Furthermore, resilience research recognizes the concept of family resilience. We can extend the focus on the family as a functional unit, where relationships and key family processes may have an impact on the members of the family as well as on the family as a unit. When thinking of sudden changes in the closing of the schools, a family—parents and children—needs to find a new way of coping with educational issues as well as economic and other challenges caused by lockdown in a society. Family resilience processes

may be seen in how parents and children are able to “rally the system” under a crisis, buffer stress, and adapt to new routines that sustain security and continuity in everyday life.

A family resilience perspective can also be used to understand the interaction between school and families during the pandemic when the roles of school and family were challenged in supporting children’s learning. According to Amatea, Smith-Adcock, and Villares, there are two basic premises to focus on with regard to family resilience in the context of school. The first premise emphasizes the key processes in a family that can mediate the impact of stressful crises and sustain their capacity to take care of and rear their children. The second premise is related to a family’s capacity and processes for preparing their children to participate in school and how the school reciprocally responds to and strengthens these family processes. During the COVID-19 pandemic, the task of education was partly transferred to homes, and the crucial task of schools was to collaborate with children and parents and support their learning at home. Families had to take more responsibility, for example, for family learning opportunities, such as monitoring homework and children’s school performance as well for family organizational patterns, which are key areas of family processes in supporting children’s academic success.

FAMILY RESILIENCE: THE HEALING POWER OF BELIEFS AND RELATIONSHIPS DURING ADVERSITY

The COVID-19 pandemic may, unfortunately, result in population-level increases in unfavorable outcomes for family relationships and child adjustment. This is keeping with decades of theory and research, in addition to natural experiments of social stressors (such as the 2008 recession) that nowhere near approximate the size and scope of the present situation. However, the extent to which this severe adversity will impact individual families and children will largely depend on other related factors in their lives (Doom & Cicchetti, 2018; Masten & Narayan, 2012). Consistent with systemic frameworks around families’ tendencies to adapt in the face of challenge, all families will be doing their best to mitigate the amount and type of disruption taking place (Walsh, 2015). At least two general processes in family resilience will support this phenomenon: (a) the building and maintenance of family relationships that offset the fallout of the otherwise distressing situation, and (b) the optimization of family belief systems in providing a framework of understanding events related to COVID-19. Just as family relationships may serve as a pathway through which distal risk impacts psychosocial adjustment, they can also serve as a buffer against a multitude of sociocontextual risk, supporting child adjustment in the face of adversity (Conger & Conger, 2002). For instance, in a systematic review on the potential negative consequences of armed conflict in the Middle East, supportive relationships and positive interactions with family members were shown to protect children’s mental health (Dimitry, 2012). The importance of positive family relationships to child and adolescent depressive and posttraumatic stress disorder symptoms has also been demonstrated in the context of Hurricane Katrina (Kronenberg et al., 2010) and tsunami exposure in Sri Lanka (Wickrama & Kaspar, 2007). Close relationships within the family can also help to weather unfavorable circumstances within the family system (or subsystems; e.g., caregiver psychological distress and/or marital conflict) that may arise amid the social disruptions of COVID-19. For instance, children whose mothers show chronic depression are less likely to have psychiatric symptoms themselves if their fathers engage in sensitive parenting behaviors (Vakrat, Apter-Levy, & Feldman, 2018). Furthermore, children exposed to parental psychological distress and marital conflict are better adjusted if they have positive relationships with their siblings (Davies, Parry, Bascoe, Martin, & Cummings, 2019; Keeton, Teetsel, Dull, & Ginsburg, 2015). This is a reminder that not all relationships within the family need to be unaffected for children to adjust to stressful conditions; a single supportive relationship, even against a

backdrop of heightened risk, may be sufficient to offset the effects of stress on children's functioning. It is important to note that the protective effect of close relationships extends beyond the immediate family. For instance, children from disharmonious homes show fewer emotional and behavior symptoms when they have close relationships with adults outside the home (e.g., relatives, teachers, neighbors; Jenkins & Smith, 1990). Moreover, children exposed to harsh parenting are less likely to demonstrate behavioral difficulties when their grandmothers are highly involved in caregiving duties (Barnett, Scaramella, Neppl, Ontai, & Conger, 2010). Social support from family and friends has been shown to support caregiver distress and its impact on parenting behaviors as well (McConnell, Breitreuz, & Savage, 2011). Unfortunately, social distancing guidelines mean that many families are cut off, at least physically, from such extrafamilial supports. Although some relations can be maintained through virtual connection (e.g., by phone, video, and/or writing), others will not. This represents a significant loss of social supports outside the home. Turning to the second process in family resilience, families coconstruct a characteristic system of family beliefs that guides how they view the world, ascribe meaning to life experiences, and respond to hardship (Walsh, 2015). In response to the COVID-19 pandemic, the belief systems of families around the globe are activated, and unprecedented world events and corresponding hardships require families to integrate new experiences into their existing belief systems. There will be remarkable variation in the nature and consequences of these belief systems regarding child adaptation, in line with previous research linking caregiver beliefs and child socioemotional functioning (Bögels & Brechman-Toussaint, 2006). In what follows, it is critical to

consider the cultural, religious, and other sociological sources of variation in family beliefs (e.g., immigration and refugee history; Weine et al., 2006), given their undeniable role in processes of family resilience (Saltzman, Pynoos, Lester, Layne, & Beardslee, 2013). Walsh's (1998, 2015) seminal work on family belief systems in fostering resilience highlights three critical areas in which family beliefs will be implicated in the response to COVID-19: (a) meaning-making of adversity, (b) fostering a positive outlook, and (c) transcendence and spirituality. In recent weeks, families have encountered social disruption; family illness; and, for many, death and grief. They will experience the highest levels of adaptation when they are able to "make sense" of the disaster by incorporating the events into their existing worldview, or by modifying their views, in a way that promotes health, togetherness, and a sense of coherence (Eriksson & Lindström, 2005). This will be greatest when families (a) view themselves as being "in it together"; (b) consider their current plight as specific, not the personal fault of anyone, time-limited, and manageable; (c) resist repeatedly forecasting the worst-case scenario; and (d) minimize catastrophic thinking (e.g., dwelling on the awful or terrible nature of events; Beck, 2008; Don & Mickelson, 2012; Ellis, 2004). This coping style, which has also been identified in children, further highlights the role of parental socialization in family beliefs (Walsh, 2015). Part of establishing a coherent narrative about COVID-19 involves parents' using transparent communication, taking developmental considerations of children into account (Dalton, Rapa, & Stein, 2020). This may include, for instance, emotion-focused discussions about ongoing changes within the family and society that allow for sharing and normalization of difficult feelings, as well as reassurance. Collectively, these orientations can help families to embrace hope during this difficult time, with corresponding optimism and a shared sense of family agency. Furthermore, it is also possible that shared family experiences of struggling and coping with this major life challenge may lead to positive family transformations, as in posttraumatic growth (Calhoun & Tedeschi, 2014; see Masten, 2016). Last, as illustrated by Walsh (1998, 2015), transcendent experiences and beliefs, which can include values, morals, and spirituality, have a significant role in facilitating child and family resilience. By providing a direct avenue through which adversities are recast into meaningful narratives, reaching beyond oneself and one's immediate plight, they have the opportunity to promote

hope and optimism for the future. For example, a recent longitudinal study of 5,000 African Americans and Black Caribbeans living in the United States demonstrated that religious involvement protected against the deleterious consequences of childhood adversity in terms of self-esteem and mastery (Henderson, 2016). Similar compensatory processes involving spirituality have been demonstrated in buffering the effects of adversity in indigenous persons (Fleming & Ledogar, 2008), Latina/o/x persons living in the United States (Dunn & O'Brien, 2009), and other ethnic and cultural groups (Bhui, King, Dein, & O'Connor, 2008). Notably, spirituality is an overarching construct encompassing both religious and nonreligious experiences, such as prayer or meditation, communion with nature, expressive arts, and other forms of transcendent inspiration (Walsh, 2015). This literature suggests that the capacity to coherently view the COVID-19 pandemic in a shared family metaphysical framework will likely result in more positive outcomes for families.

Taken together, it is clear that family relationships (and the emotional security arising therein) and family beliefs are implicated during stress and major life events. Families with preexisting strengths in relationships, those who can maintain closeness despite heightened family stress, and those who build closeness through the help of professionals or other social supports will likely evidence better coping and resilience during this unprecedented time. Preserving and/or building supportive family relationships and systems of belief will give children the opportunity to confide in close others, engage in positive shared family activities, and benefit from emotion regulation support from their parents such as emotion coaching and cognitive reappraisals and restructuring. These opportunities will provide children with connection and growth during these emotionally difficult times, helping them to not only cope but thrive alongside their family members.

RESEARCH AND CLINICAL IMPLICATIONS:

The social, economic, and mental health consequences of COVID-19 have been compared to that of ecological disasters, political coups, revolutions, and terrorist attacks (Baker, Bloom, Davis, & Terry, 2020; Morganstein & Ursano, 2020), yet the precise extent to which COVID-19 is shaping child and family functioning is largely unknown. Moreover, there are distinct differences between COVID-19 and the comparative adversities outlined in this review. For instance, ecological disasters are typically localized to a specific time and place. Furthermore, COVID-19 is distinct from economic upheaval during past recessions because it comes with considerable acute risk to public and personal medical health. Thus, in many ways the COVID pandemic represents an acute case of cumulative risk that will have a widespread impact.

Despite these differences, the evidence reviewed herein provides sufficient justification to intervene with families immediately. There are recommendations for telepsychology services to address the loss in child mental health services due to school closures (Golberstein et al., 2020). There is support for the efficacy of family-based interventions via telehealth to support caregiver well-being, parenting behavior, and child mental health, including in high-risk populations (Harris, Andrews, Gonzalez, Prime, & Atkinson, in press; MacDonell & Prinz, 2017). Furthermore, online parenting resources for use during COVID-19 have been provided (Cluver et al., 2020). As a caveat, there is emerging evidence that technology-assisted interventions are not effective in socially disadvantaged populations without a direct contact component (e.g., in-person, video, or phone calls). Thus, tailoring telehealth services to families who are socially disadvantaged, including addressing issues of access to technology, is essential to ensure that preexisting inequities in access to care are not exacerbated (Golberstein et al., 2020).

To address questions about specific family processes involved in COVID-19, longitudinal research that examines the ripple effects of the unfolding events (e.g., diagnosis of COVID-19, job loss, marital conflict and dissolution, and death) is recommended. Such an endeavor will identify patterns of adaptive coping and, in turn, help to generate actionable guidelines to support a rapid response to the mental health needs of children and families during this public health crisis.

CONCLUSION:

A family is a primary institution in the society which has dynamic system, and it frequently proceeds especially when its members face a crisis situation. The family's efforts and success to rise from crisis situations are known as family resilience. There is ample cause for concern regarding the acute impact of COVID-19 on the well-being of the general population. The pandemic represents a global crisis not only of public health and economic stability but also of family well-being. As the leaders in the family, caregivers are put to task to generate hope; nourish relationships and emotional security; and negotiate family rules, rituals, and routines. At the same time, they are walking in uncharted territory—facing extraordinary levels of uncertainty, family upheaval, and fear. One goal of this article was to illuminate “how macrosocial changes may affect the smallest members of society, the children” (Solantaus et al., 2004, p. 425). Challenges facing families from multiple layers of influence are highlighted, drawing on relevant literature to understand the reality of families' lived experiences. It is important to keep in mind that families will be differentially impacted by the health, social, and economic consequences of the COVID-19 pandemic. This has been made evident in the disproportionate burden of illness and death among racial and ethnic minority groups in the United States (Centers for Disease Control and Prevention, 2020). Furthermore, emerging survey data in Canada indicate that recent immigrants, low-income families, and families with children are being disproportionately impacted by income loss (Vanier Institute of the Family, 2020). Accompanying policies to support families during this time will thus need to reflect the vulnerability of some groups and, as such, the resultant effects on family processes and child adjustment. Although there are inherent risks of the pandemic, pathways to resilience are also critically important. The negative cascade that flows from social disruption due to the pandemic may be interrupted at multiple junctures through research, policy, advocacy, and lobbying, with a significant role for professional organizations in the areas of child and family wellbeing and mental health. The focus of the current article is on the opportunity that families have, within subsystems and across the family, to buffer children against the risks of social disruption due to COVID-19, as well as limiting its reach when threats to the family occur.

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3.

Final Solutions to Riots: Mahesh Dattani's *Final Solutions***Dr. Niranjana Gangwal**

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The meaning of resilient is someone or something that bounces back into shape or recovers quickly. There are many people who are able to cope with adverse problems and they eventually succeed in their efforts. They always try their best to help and cultivate positive feeling and attitude towards any opposite person or situation. Mahesh Dattani (b. 1958) is the most influential and successful dramatic voice in the modern Indian English theatrical world that highlights the causes of disputes among opposite religions in his *Final Solutions* (1993).

S.S. Gill comments on the theme of *Final Solutions* in the following way, “Mahesh Dattani won the Sahitya Akademi award for *Final Solutions* in 1998. The theme of the play is to highlight human weaknesses, selfishness, avarice and opportunism. Woven into the plays are the issues of class and communities and the clashes between traditional and modern life style and value systems” (Gill 2008: 147).

Again he has given the gist of the play very beautifully, “The play, *Final Solutions*, is also the story of a young baffled boy Javed, who becomes a victim and a terrorist and is exploited by politicians in the name of ‘Jehad’. He is trained for the terrorist activities and sabotaging. He is sent to a Hindu ‘Mohalla’ where a ‘Rath Yatra’ is taking place. Javed is so overwhelmed with the fervour of ‘Jehad’ that he throws the first stone at the ‘Rath’ causing chaos, ending up in the killing of the ‘Pujari’ and crashing down of the ‘Rath’. Bobby a close friend of Javed, saves him from the violent mob and gets him shelter in Ramnik Gandhi’s house, where causes of Hindu-Muslim hatred are being discussed and strange secrets of terror, greed, avarice and communal hatred are being revealed” (Gill 2008: 149).

Alyque Padamsee, director of Mahesh Dattani’s *Tara* and *Final Solutions*, rightly opines in the first line of ‘A Note on the Play’ on *Final Solutions*—“The demons of communal hatred are not out on the street . . . they are lurking inside ourselves” (Padamsee 2000: 161).

Morally strong persons like Ramnik, Smita and Bobby can solve the acute problems of hatred among different communities. On the other hand, immorality destroys mutual understanding between opposite communities. Santwana Halder points out, “Dattani’s search for the root causes behind Hindu-Muslim riot is best revealed through Javed and Bobby who are introduced as two Muslim young men trying in vain to suppress their identity while they are chased by some Hindu fanatics. It is made clear that failure of understanding between man and man creates communal tension” (Halder 2008: 72).

Today’s youth has the capability of solving all the burning problems of present day society. But some grown-up people sometimes become adamant and stick to their wrong opinions. In the play, Smita is very much anxious about her friend Tasneem as her Hostel is bombed in the riots. On the other hand,

Hardika expresses common-man's conception about Muslims, "All those memories came back when I saw the pride in their eyes! I know their wretched pride! It had destroyed me before and I was afraid it would destroy my family again! (*Pause.*) They don't want equality. They want to be superior." (172)

Ramnik gets angry with his mother when she calls Muslims as demons because he knows that both communities are equally responsible for the riots. Ramnik tells Aruna angrily, "I don't want her telling my daughter that those people are all demons!" (173) When the crazy mob asks Ramnik Gandhi to hand-over Javed and Bobby, he replies, "There is nothing you can take from here without killing me first!" (182). Morally strong persons, like Ramnik, are not perturbed by any provocative abuses. Here Ramnik represents a civilized modern man and makes his wife agree with him.

Ramnik's conscience compels him to mend the mistake of his fore-fathers who had burnt the shop of some Muslims. He tries to console his soul by giving job to Javed. Ramnik and his elders are responsible for burning the shop of Muslims. Ramnik tries to mend his mistake by offering a job to Javed in his saree shop. He requests him, "I would be . . . happy if you say yes. I will be . . . it will be my pleasure to give you that job. That shop, it used to be . . . (*Pause.*) Take the job, please." (194) According to him everyone should be given at least one chance to mend his ways. Ramnik tells Bobby, "I have to give him all chances that I can possibly give. Isn't that what any liberal-minded person should do? . . . No. That's not the real reason." (199)

Javed realizes his mistake after committing the crime and participating in the riots. He is disillusioned by the meetings and provocative teachings about religion. Javed expresses his condition after joining 'Jehadis', "I hate myself. It was different when I used to attend the meetings. I was swayed by what now appears to me as cheap sentiment. They always talked about motherland and fighting to save our faith and how we should get four of theirs for every one of ours." (205)

Morally strong youths like Smita and Bobby are broad-minded and can solve the age-old problem of animosity between Hindus and Muslims. Smita allows Bobby and Javed to fill the water for her gods. She raises hopes of brotherhood in opposite communities. Smita wants to prove that God never makes any difference between human-beings. She tells Javed, "That is why I wanted you to fill it. To prove that it is not going to fly off into the heavens with your touch, putting an eternal curse on our family." (218) Bobby further says that God laughs at our trivial pride and beliefs. He tells everyone, "Look how He rests in my hands! He knows I cannot harm Him. He knows His strength! I don't believe in Him but He believes in me. He smiles! He smiles at our trivial pride and our trivial shame." (224)

After touching the image of Krishna, Bobby says that God can never be contaminated and destroyed by any one. He tells Aruna that if we believe in each other, nothing can be destroyed. He further says that if Hindus are willing to forget, the Muslims are willing to tolerate. In this mutual understanding we may live peacefully like the true human-beings with true moral vision. Bobby says, "But if we understand and believe in one another, nothing can be destroyed." (225)

By raising the burning topic of Hindu-Muslim hostilities, Dattani suggests some hints to solve the problem through his characters like Ramnik, Smita and Bobby. Bijay Kumar Das points out, "Dattani depicts communal distrust and disharmony in his well-known play, *Final Solutions*. The title is highly suggestive, for it makes us think whether the evil of communal violence can be rooted out, lock, stock and

barrel. There are hints and guesses in the play which whisper results, provided we pay heed to it” (Das, B.K. 2008: 162).

According to Beena Agarwal, “Dattani through Smita establishes that no religion can serve without the acknowledgement of faith of others. The solution lies in the recognition of similarities and not in identification of differences and discrimination” (Agarwal 2008: 64).

The issues raised in the play are not limited to Hindus and Muslims but they are universal. Such issues grow up only if the people are not morally and spiritually strong. Amar Nath Prasad writes about the issues in *Final Solutions*, “The issue which Dattani has raised in this play is not confined to only our land, but it has assumed a universal character. It is a confrontation between Arabs and Jews, whites and blacks, Hindus and Muslims, traditional and modern, and above all, between the innocent general people and crafty politicians” (Prasad, A.N. 2005: 164).

Satish Barbuddhe points out, “The playwright, at the end of the play, wishes to stop this game of hatred and communal tension through the character of Ramnik. Ramnik accepts that his father has done the black deed. We should forgive the offenders and forget the past. This can be the final solution” (Barbuddhe 2005: 103).

Final Solutions clearly demonstrates that narrow-mindedness in religion is the greatest hurdle in the progress of a country. If we give more importance to religion than to human-beings, it becomes the greatest cause of tension in the society. Morally strong persons like Ramnik, Smita and Bobby can solve the acute problems of hatred among different communities.

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4.

Resilience in the literary works of R. K. Narayan**Dr P N Sanesar,**

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Abstract: *Resilience is a creative response to adversity and as an innate human characteristic that enables individuals to overcome negative situations in their lives. Many human cultures have come and gone; others have survived; the longer surviving cultures can be said to be resilient. Cultural resilience refers to a culture's capacity to maintain and develop cultural identity and critical cultural knowledge and practices. Despite challenges and difficulties, a resilient culture is capable of maintaining and developing itself. A resilient culture engages with other challenges such as natural disasters and encounters with other cultures, and manages to continue. It is said that the world is a chaos and one has to find out his/her way. As human beings we have to be born, up brought and cultured in a particular society. Definitely, when a child is born, it is untainted and tabular-rasa. But as child begins growing, his/her growth is shaped and monitored by society from different angles and the child is totally unknown to this fact.*

Keywords: *Faith, Ethics and Value, Perception, Upbringing, Life force.*

R.K.Narayan's literary world governs Simplicity, honesty, fidelity, loyalty, piety, sanctity, self-realization and self-actualization. It haunts the writer's mind and peeps out of his creative world. It jostles in the city, Malgudi which is fresh, innocent teamed up with human values, ethical and social-fervour. In an Essay by Shashi Tharoor published in *The Hindu* after Narayan's death in 2001, he said, "At his best, Narayan was consummate teller of Hindu Tales. A meticulous recorder of the ironies of human life, and acute observer of the possibilities of the ordinary." Michelle Pousse published an essay in literary criteria in 1990 called R. K. Narayan as a Gandhian Novelist which surveys quite a number of Narayan's novels. Pousse interprets the spiritual, artistic, materialist sensibility in the books like *The wonder of sweet and Mr. Sampath* as evidence of Narayan's essential Gandhianism (Robert Macoram -544, 8th July, 2001) .

Narayan writes John Updike, an American writer and critic, in the introduction to a new edition of the great Indian writers memoir, *My Days*, (Picador \$6.99) was one of the vanishing breeds – the writer as citizen. He admits Faulkner and Narayan have to teach us in other ways, two, Narayan lived and finally died among the people of Mysore. It was Faulkner who once observed that real writing was to do with *The Human Heart in Conflict with itself*.

John Updike affirms, "All people are complex, surprising and deserving of a break: this seems to me Narayan's Moral."

The story of how Raju went from being a tourist guide to becoming guide of people, a Mahatma (never explicitly wanting to do so, but doing it anyway, is simple yet incredibly compelling read) "The people are misers and thieves and there are beggars and urchins. But that alone is not all that they are more than

just thieves and beggars and misers and urchins: they are human beings. The tenderness with which Narayan brings out their human side neatly wrapped in his beautifully constructed world for them”, says Michael Gora in his introduction at the beginning of the Penguin Classic version of, *“The Guide”*.

The sketch of India and her people, culture and response to life is dexterously, beautifully and categorically drawn by R. K. Narayan in his corpus of Novel and Short stories. Each character whether it is Sampath or Raju represents to their kind in Indian society observed and depicted by R. K. Narayan. The place whether it is old Malgudi or make over of Malgudi, draws our attention to its setting from cultural, social and humanitarian point of views. The world of Narayan is a world of pure human beings. The habitants of Narayan’s world are sentimental, shrewd, cunning, greedy, candor, supercilious, ingenious, rebellion, but all are human beings, aware of values and ethics of life. Though the compelling circumstances force them to adopt some unlawful and illegal ways to succeed but the core humanitarian force overcomes their ill-instinct to defeat inhuman inclination.

Once Narayan said in an interview to William Walsh, “My main concern is human character – a central character from whose point of view the world is seen and who tries to get over a difficult situation or succumbs to it or fights it in its own setting.”

“Private life families, the ambitions, success and frustration of Indians usually of the lower middle-class. These have provided Narayan with a Plethora of Subject Matter” observes M. Williams.

The imaginary world of Malgudi is fit to be termed as the God’s plenty, because Narayan’s characters represent varied facets of human nature which are neither good nor bad. Human nature is presented veraciously and interestingly and memorably, there is no overt condemnation or praise. Narayan does not portray photographic reality. He differs from the French realist and nationalist who are interested in the dark and naked realism of life. He grabs the Indian mind perfectly with all its superstition and comprehension of life. The reality of world depends upon the perceiver’s perception. The upbringing of the perceiver decides how and what has to be perceived to constitute an image of the world in mind of perceiver. The experiences the perceiver undergoes leave indelible impact upon perceiver’s process of understanding, particularly in tender age and its irresistible influence is exhibited in lesser or more amount in every walk of life.

In the world of R. K. Narayan, The Gods plenty sometimes rebels and sometimes surrenders to their lot but never go off their path of salvations. Though they seem to be following Hardian Philosophy, They themselves are blessed with the foresight how to go through the challenges posed by life. It is because the culture they are born, raised and got their upbringing in. While explaining the importance of culture Narayan writes:

“All things pass and changed: man and women try to like and given as they are hiring called upon to die. Names change, but the old landmarks – the strange, the jungles, the Grave “The one and the many changes and Pass”

Narayan’s characters staunchly follow the cultural norms they received in heritage. In the novel Bachelor of Arts” at first, the hero is seen frustrated with rigid caste prohibitions and difficult astrological hurdles in getting married to his self-chosen girl, even pushed in the verge of renouncing the world but eventually finds his destination in arranged marriage with head to toe

involvement in discharging domestic and matrimonial responsibilities. The English Teacher, is spiritual song of conjugal love. ‘**The Dark Room**’ underscores the intrinsic propensity of motherhood that tames the mutiny of a wife, Savitri. The return of Savitri underlines the fighting spirit of a mother with unflinching patience. Even the father Ramani leaves no stone unturned while discharging responsibilities as a father though he finds the work cumbersome annoying and embarrassing.

The English Teacher even searches the transmigrational ways to establish contact with his dead wife. The marriage of true minds“ prevails here. It happens because in Indian sphere of culture marriages are placed on the holy-pedestal. It is the bond that remains intact forever after death too. Marriage is a sanctified responsibility performed with rituals that has to be carried out at any cost. ‘**In Financial Experts**’ Margayya exploits illegal and unlawful ways for material prosperity but eventually at the pricks of consciousness, Margayya gives up the ways for spiritual peace and equilibrium of mind. Rosie and Raju guide, for some span time get stranded off their preordained path but at the eleventh-hour listens to their culturally well-bred inner personalities to walk on the righteous path to observe the holiness of life. Narayan’s canvas is crowded with middle class people and their all attributes with distinct peculiarities. The town Malgudi itself poses a character. It is the town which is being developed into modern city while observing its core values. Narayan sheds light on the life of middle-class milieu. We have there Clarks, Printers, Policeman, Venders, teachers fulfilling their daily chores, with all their different moods, whims, cultural bindings and rituals. Therefore, the India of Narayan has become the *mélange* of social, traditional values and ideals. India is the blend of self-discipline, renunciation, incarnation, rebirth, nonviolence and love of karma and Malgudi becomes her replica. When Malgudians became the representative of India. Every character faces their life with their own conviction, belief and cultural values. People move in their society under the impression of cast and religion and their influence.

Thus, Cultural resilience consists of everlasting hope that being empowers human beings to float on, faith in goodness that enriches human value. Faith in *Karmayoga* that energizes spirit, faith in almighty that protects and assures faith in life and death theory that compels to do good karmas. And last but not least, the faith in one’s life that keep enthusiasm intact and proceeds with life-force. Literature is the store house of different cultures, their decay and resistance and their impact upon the life who live in them. With this special reference to R. K. Narayan and his world Malgudi wherein Indian culture breaths, a microcosm of Indian culture, one may state the cultural resilience is the backbone of Narayan’s world.

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**A Comparative Analysis of the Financial Performance of Primary Teachers
Cooperative Credit Society (PTCCS) and
Secondary Teachers Cooperative Credit Society (STCCS) of Ratnagiri District**

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Abstract:

As it is evident that cooperative societies not only play a major role in development of nation but also assure fair distribution of the benefits to the society. As such it is more reliable form of business organization in which democracy is followed to the fullest and benefits distributed equally. Maharashtra is founder of cooperative movement may it is reasons it has made a lot economic progress along with increase in cooperative societies

But cooperative credit societies face some problems in their working which is matter of concern also low working capital, liquidity problems rising overdue loans and loss etc. Most of the population in Ratnagiri district leaves in villages and farming is their main source of business. Due to unbound distributions of loans to committee and their relatives in Urban Cooperative Credit Societies (UCCS), large number of UCCS in Maharashtra, have been trapped in trouble. Hence the researcher has undertaken this topic for presenting the detail opinion on the financial performance of Cooperative Credit societies in the Ratnagiri District.

The present study will give reliable data on the working and financial performance of selected cooperative credit societies in Ratnagiri district. It will provide information of Capital Adequacy, Liquidity ratio, Reserves, Borrowings and Liabilities of selected Co-operative credit societies in Ratnagiri District. Light will be thrown on their collection of deposits distribution of loans and advances, their interest rates and also financial stability of societies.

Proper measures will be suggested on the basis of findings for smooth working of these societies. The study will be helpful for government to take further actions for good performance of cooperative societies and their use in the economy development.

Keywords: CCS, PTCCS, STCCS, ratio analysis, liquidity, profitability, solvency, efficiency

INTRODUCTION

Co-operation is a noble ideology and it aims at establishing a just civilized society. It lays the road to peace and abundance of wealth, both material and moral for all the citizens. In India, the co-operative sector has been assigned an important role in the development of many sectors. The co-operative sector covers a number of vital areas like agriculture, rural small scale industry, retail distribution, housing and so on. Since independence, the co-operative sector has made progress especially in the fields of agricultural credit, marketing and processing of agricultural produce, supply of farm inputs and distribution of consumer goods

Cooperative Society

The term co-operation is derived from the Latin word co-operari, where the word co means 'with' and operari means 'to work'. Thus, co-operation means working together. So those who want to work together with some common economic objective can form a society which is termed as "co-operative society". A co-operative society is a voluntary association started with the aim of service of its members. It is a form of business where individuals belonging to the same class join their hands for the promotion of their common goals. These are generally formed by the poor people or weaker section people in the society. It reflects the desire of the poor people to stand on their own legs or own merit. The philosophy of the formation of co-operative society is "all for each and each for all"

Maharashtra has always been in the forefront in the field of co-operation. Be it simple agricultural credit societies, urban banks, housing or large industrial undertakings like sugar factories or spinning mills, Maharashtra has always led the way. The first co-operative society in the country was started in a small village in the erstwhile Mumbai state nearly century ago. From then onward, it has been a success story and the time has now come when co-operators have establishing their own fertilizer complex, Oil Complex and dairy complex

Cooperative Credit society

In Indian credit co-op. sector developed to help the people of low income group whom banks generally do not give loans because of risk, they are taking loans from the financiers at high interest rates. So society is better option to help them. Society generally gives a wide range of banking and financial services like loans, F.D., R.D., savings Insurance etc. Generally Co-operative Credit Society is formed by members who are the same time the owners and the customers of their society

Credit Co-op. Society in India has a big role to play in economical development of Low class and middle class peoples. Generally these societies are registered under District registrar office of state with Registrar of co-op society. **Types of cooperative credit societies**

1) Primary Agriculture credit societies(PACS)

Primary Agricultural Credit Societies occupy a predominant position in the co-operative credit structure and form its base. A PACS is organized at the grass roots level of a village or a group of small villages.

2) Non Agriculture Credit Societies (NACS)

These are other cooperative credit societies that deal in collecting deposits and granting loans especially to it members. It includes urban cooperative credit societies, rural cooperative credit societies and Salary Earners Societies

PROBLEM ANALYSIS

Credit Co-operative Societies prove themselves as alternatives for money lenders. Direct contact with management, Limited area of operation and easy accessibility are the key features of any credit co-operative society. The Speed of deposit mobilization in any Credit co-operatives depends on the confidence of people in the management committee. But this basic concept has started to decline from the minds of public. Credit co-operatives are expected to deal with their members only. But the past record shows that many of these institutions have been caught in trouble because of their large scale dealings with non-members. The capital adequacy is the back bone of any financial institution. Rule 35 of The Maharashtra State Cooperative Rules 1961, restricts the liability of any co-operative institution up to 10 times of total amount of its paid up share capital, accumulated reserve fund and building fund minus accumulated losses without previous sanction of Registrar. There are many examples in which the unwanted elements have lured the public through credit cooperatives for deposit collection and

subsequently fled away leaving the depositors in wilderness. When the co-operative department made the study, it was found that around ten thousand of the twenty five thousand credit societies in the state are either bogus or have closed their activities. Many of them were registered by the political leaders to gain votes in elections of D.C.C. Banks etc.

As it is evident from the information that the no of Cooperative credit societies (CCS) has been grown in the state during last few decades but also no of societies in loss, amount of loss and loans overdue also increases rapidly So it is the matter of concern to study the financial position of CCS in the Ratnagiri district on which no separate study has been made. In Ratnagiri district there are 376 primary agricultural credit societies and 327 non agricultural credit societies in the year 2012-13(General information on Ratnagiri district)

OBJECTIVES OF THE STUDY

1. To review working PTCCS and STCCS
2. To assess the Capital Adequacy, Liquidity ratio, Reserves, Borrowings and Liabilities of PTCCS and STCCS
3. To evaluate the efficiency and effectiveness of selected Co-operative credit societies in mobilizing the deposits, lending advances and investments.
4. To analyze the interest rates of various types of deposits taken & loans granted by selected Co-operative credit societies

REVIEW OF LITERATURE

There are many journals dealing in various aspects of agricultural finance some of them are - The Co-operator, Co operative perspectives, Co-operative Maharashtra, Indian Co-operative Review, Prajnan, Yojana, Kurukshetra, IndianJournal of Agricultural Economics, Agricultural Banker, Journal of various stateco-operation unions etc. There are quite a large number of journals publishing various types of research articles, papers etc. too large for coverage. So a few important ones having relevance to the topic are reviewed here

1. S. Ravi Varma & R. Rajendra Naidu (2009) in his articles titled, "Analysis of borrowers & defaulters in cooperative credit: A case study." explains the defaulters in cooperatives & the position of cooperatives credit in India
2. P. Sorubarni (2009) in his articles titled, "The role of cooperatives in empowering women." explains the role of cooperative credits for empowering rural women & women farmers
3. M. A. Lokhande (2009) in his articles titled, "Micro financing through selfhelp groups – A study of Jalana District." states the need of self help groups to rural India & for the marginal farmers.

There are also some research Thesis on this subject few of them are reported as under

- 1] Tambe N.B. in his thesis 'AN APPRAISAL OF THE PERFORMANCE OF URBAN CO-OPERATIVE CREDIT SOCIETIES IN AHMEDNAGR DISTRICT (UCCS)'(2006)he analyzed the working and financial performance of UCCS in Ahmednagar district.
- 2] Shinde Dhananjay Raosaheb in his thesis 'A STUDY OF URBAN CO-OPERATIVE CREDIT SOCIETIES IN JALNA CITY'(2014) conduct study on financial performance of UCCS of Jalana City.
- 3] D. Suryanarayana, in his thesis 'FINANCING OF AGRICULTURE THROUGH PRIMARY AGRICULTURAL CREDIT SOCIETIES IN ANANTAPUR DISTRICT'(1989) has researched on various aspects of PACS in Anantapur District.

Research Gap:

As this is major topic for research and many researches has been conducted research on it but it is evident that no research has been made on financial performance cooperative credit societies in Ratnagiri District. Hence this research fills the gap through “**A Comparative Analysis of the Financial Performance of Primary Teachers Coopertive Credit Society (PTCCS) and Secondary Teachers Coopertive Credit Society (STCCS) in Ratnagiri District**” for those two societies throug their comparative analysis of Financial Performance

SIGNIFICANCE OF THE STUDY

But cooperative credit societies face some problems in their working which is matter of concern also low working capital, liquidity problems rising overdue loans and loss etc.PTCCS and STCCS are two major CCS in Ratnagiri District Operting at District level with many branches and Thousands of Members. Hence the researcher has undertaken this topic for presenting the detail opinion on the financial performance of Selected Cooperative Credit societies in the Ratnagiri District and make their comparision for futher analysis of performance.

RESEARCH METHODOLOGY

The present research study is based on the analysis and interpretation of secondary data:

Secondary data

In secondary sources, existing records published and unpublished will be used. It will include following records.

1. Published data by various authors, committees appointed by government and various publications of government departments.
2. Annual reports of credit co-operative societies.
3. Standard reference books and international, national and state level journals on co-operation, communication, banking, insurance, rural development.
4. Research papers and conference papers in co-operation, communication information technology, commerce & management.
5. Various article published in daily newspapers on co-operation, Communication, rural development, trade, commerce, industry and management.
6. Published materials such as government periodicals, RBI bulletin, professional journals, magazines, official and statistic published by the bureau of statistics will have been used for the study.
7. Various articles on internet will also review.

USE OF RESEARCH TOOLS AND TECHNIQUES

Analytical Tools Used the data collected has been analyzed by the researcher_using the following analytical tools:

- Tabulation of the Data
- Percentage Tool
- Ratio Analysis
- Trend analysis

SCOPE OF THE STUDY**i) GEOGRAPHICAL:**

The geographical scope of the study is to cover PTCCS and STCCS in Ratnagiri district only.

ii) TEMPORAL:

The time span for the study is the period between 2014-15 to 2018-19.

iii) OPERATIONAL:

The study is made to cover working, growth & financial performance and position of PTCCS and STCCS in Ratnagiri district, Maharashtra.

1. Secondary School teacher cooperative credit society (STCCS)

In Ratnagiri City or district there are many Secondary Schools or High Schools such as Patwardhan High School, Shirke High School, Pathak high school and so on. The union of Secondary And Higher Secondary School teachers formed or established Madhyamik Shala Sewak Patpedhi, Ratnagiri in 1964. The Founder chairman was Mr. Kashelkar sir. In 1986, Sindudurga separated as new district from Ratnagiri district and society also separated for these 2 districts. In 1986 society got registration number BNK/ 0 / 106 / 1986-87 and Society was finally registered. At present till 31st March 2019 society has 3823 members who are teachers in different High Schools. In Ratnagiri branch of society highest members are recorded that is 761 members. In 2018-19 Mr. Nilesh S. Kumbhar was the chairman of the society & Mr. Anant G. Jadhav was the vice chairman of the society. For the past few years, society is in the "A" audit category. Society completed 33 years of its working.

In 2018-19 society has a capital of rupees 540914660 it is decreased by Rs.20887200 because of retirement of members. Society has 9 branches in all tehsils of Ratnagiri district. Society provides 5 types of loans that is CC, education loan, security mortgage, etc. & maximum limit of loan amount is 18lakhs.

Year by year societies profit is increasing. In 2018-19 society earns net profit of rupees 771.94 crore after all provisions. For 2018-19 society announced 11.50% of dividend and average dividend was 11 to 14% in recent years. Distribution of dividend is done on annual basis.

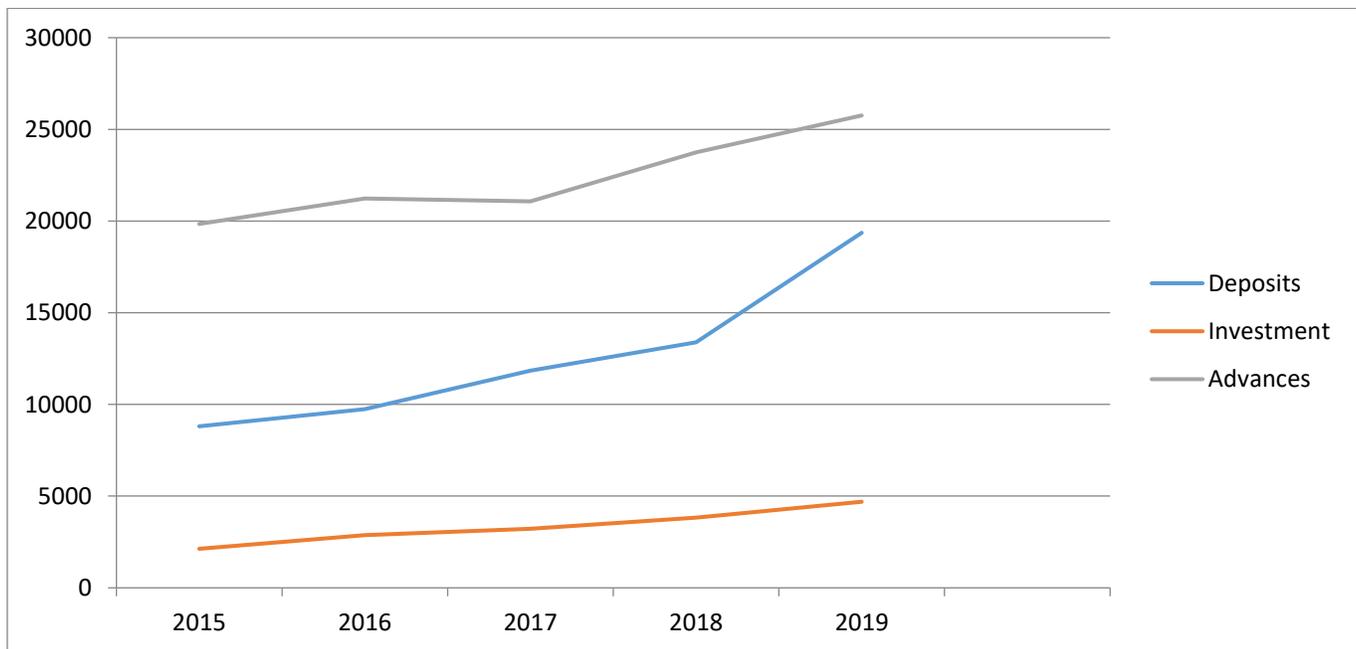
In society there are 33 employees. In aug.2017 the society introduced/ purchased Sahakar software which is very useful in daily operations and accounting operations. The training program for learning the new software was arranged by the society on 2nd October 2017 and now shifting of work on this software is in progress. Because of this software society will be able to provide fund transfer system within branches in near future. Society is a planning for mobile application and Internet banking facility also. Currently society provides message alerts facility to its members without any additional cost.

Society it also provides accidental insurance cover to its employees and members in very low cost of premium, that is one time premium Rs. 20,000 and it gives cover of 9lakhs if member of a employee died in an accident. Interest on loan is 11% to 12%. Different interest rates are charged for different types of loan. Fixed deposit interest rate for 46 days is 5% to 6%, for 3 to 11 months it is 6% to 8%, for 1 year 10% to 11.75%.

Progress made by the credit bureau after the division of Ratnagiri district on November 1, 1986

(All numbers except number of members in lakhs of rupees)

Secondary School teacher cooperative credit society					
(All numbers except number of members in lakhs of rupees)					
Year	2015	2016	2017	2018	2019
Member	4173	4088	3990	3937	3823
Share capital	3766.07	4096.3	4229.19	4904.35	5409.14
Funds	1804.79	1970.73	2117.26	2311.72	3234.36
Deposits	8808.26	9750.2	11835.75	13392.84	19361.52
Investment	2130.16	2869.62	3223.34	3833.83	4694
Advances	19843.28	21235.2	21066.17	23743.03	25757.23
Profit	610.79	685.54	679.58	777.6	771.94
Total Assets	22362.9	24521.12	24756.38	28194.63	31282.68



From the above table we can say that from the year 2015 to 2019 every item has increased except members and debts. Members got decreased from 2016 to 2019. Debt increased in 2016 decreased in 2017 and finally increased from 2018.

2. Primary School Teachers Cooperative Credit Society Limited Ratnagiri (PTCCS)

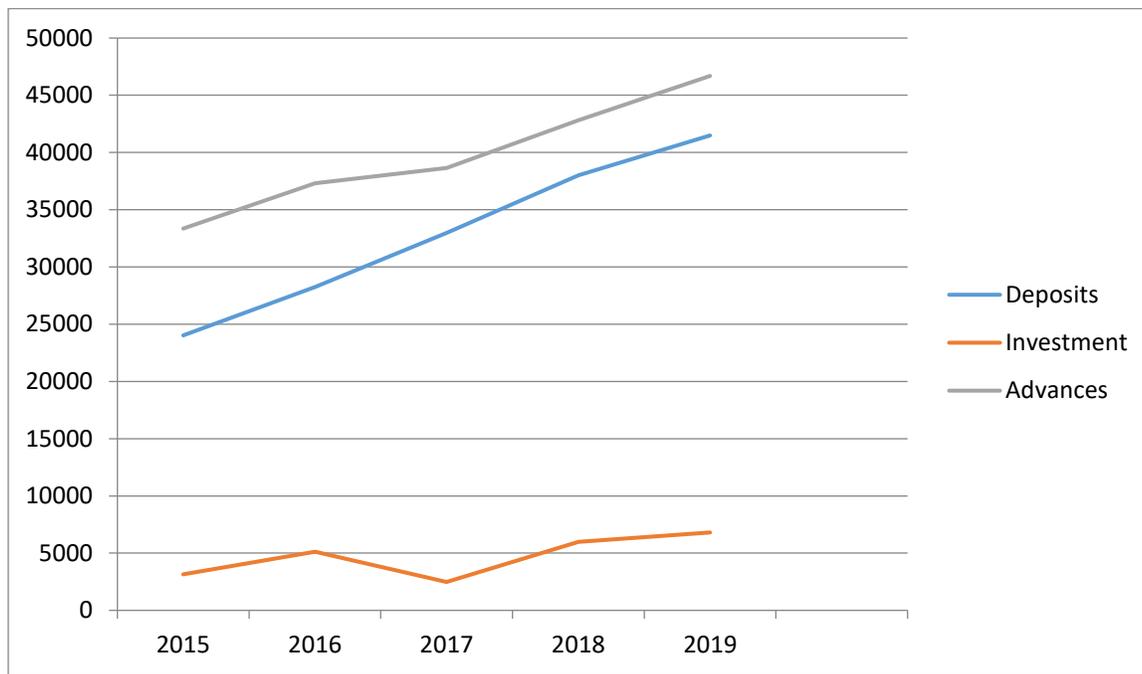
Ratnagiri district primary school teacher’s Cooperative credit Society Limited Ratnagiri is employee Co-operative credit society in Ratnagiri district working for primary school teachers of Government schools located in Ratnagiri district. This society works very well for its members. Society is working with the

slogan “विना सहकार नाही उद्धार” it means if there is no coordination or no cooperativeness there is no growth and development, so Cooperative effort is a key to development.

Ratnagiri district primary school teachers’ Cooperative credit Society Limited Ratnagiri was established in August 1928 with registration number RTG/ bnk / 0101. Mr. Samant and Mr. Kher are the Founder presidents. In May 1985, Sindhudurg district was separated from Ratnagiri district, so this society was also separated for Ratnagiri and Sindhudurg district. For current period Mr. R. R. Shivagan is the president of society and Society has 6413 members till 31st March 2019. Society is in ‘A’ audit class or category. Society has a working capital of about 542 crore. Society mainly works in loan and deposit fields. There are main types of loans that society gives to it’s customers like as education loan, home loan, security mortgage, etc. Society also deals with the biggest amount of deposits. Society have capital of 43 crores, society distributes dividend on yearly basis maximum rate of dividend is 17 % till date and 13% is the lowest rate issued by the society. But the secretary says that, society provides an average dividend at 14% to 16% per annum.

Society has its own property for offices or branches of the society. For the previous year the board of directors had 19 meetings for discussion and decision making and taking other decisions. Currently there are 42 employees working for the society. Working of the society is well organized and there is a use of computers, Internet, software, Technology in daily working. From last few years society is using a computer software for its operation namely ‘ V- Bank’ of ‘ VijayiSwapna InfoTech Limited, Chiplun’ because of using this software society is able to give fund transfer system in each branch to another branch. Society is also planning for transaction message alerts to their customers and mobile of application for small transactions. Society is also performing in social activities. Society donates some funds for charity, which is much more than Prescribed limits. Society also runs a library for its members which are free of cost. They also provide accommodation service with very low cost. Society motivates members and their children for education and higher education by giving some awards and rewards. Society also motivates teachers for better performance

Primary School teacher cooperative credit society					
(All numbers except number of members in lakhs of rupees)					
Year	2015	2016	2017	2018	2019
Member	7034	7160	7024	6765	6413
Share capital	3017	3389	3679	4010	4370
Funds	2562	2898	3351	3755	3238
Deposits	24024	28243	32989	38018	41490
Investment	3161	5111	2479	5981	6805
Advances	33355	37325	38637	42811	46689
Profit	3442	3903	4151	4282	4773
Total Assets	36742	42613	41417	49417	54291



From the above table & graph we can say that from the year 2015 to 2019 every item has increased except members Funds and Investments. Members got decreased from 2017 to 2018. Investment increased in 2016 decreased in 2017 and finally increased from 2018

Analysis and Interpretations of Ratios:

1] Liquidity Ratios:

Liquidity refers to the ability to pay in cash the obligations that are due. If the sufficient liquidity is not maintained by the ECCS, then it is considered technically insolvent and faces the financial discomfiture of re-negotiating its obligations to creditors. A higher financial liquidity would generally mean a lower risk of technical insolvency showing capability of ECCS to pay the current debts as and when they become due. As Credit societies are not required to deposite amount with RBI separate measures are taken by Government. To measure the liquidity performance of the ECCS, the following ratio may be calculated.

Liquidity Ratio = $\frac{\text{Investment in DCCB or Government sactioned Banks or societies} \times 100}{\text{Total Deposites}}$

Ideal ratio range between **25 to 35 %**

Year	PTCCS	STCCS
2014-15	13.16	24.18
2015-16	18.10	29.43
2016-17	7.51	27.23
2017-18	15.73	28.63
2018-19	16.40	24.24
Average	14.18	26.74

As shown The PTCCS are not maintaining the Ideal Liquidity Ratio in any year which is a serious problem shown by them while STCCS are on an average maintaining the Ideal Liquidity Ratio except in the year 2014-15 and 2018-19. So on an average Proper investments are not maintained by these societies.

2] Net Worth to Total asset Ratio:

It is the essential and the most recurrent measure to examine the solvency of the ECCS. It specifies the percentage of Own Funds to Total asset. It is determined to find out the soundness of the long term financial policies of the ECCS. It is also recognized as external to internal equity ratio. The ratio specifies the proportion of owner's stake in ECCS. Extreme liabilities tend to cause insolvency. This ratio indicates the proportion between shareholders' funds and Total asset. The greater the ratio higher is soundness.

$$\text{Net Worth (Own Funds) to Total asset Ratio} = \frac{\text{Own Funds} \times 100}{\text{Total asset}}$$

Ideal ratio is greater than equal to 10 %

Year	PTCCS	STCCS
2014-15	15.18	24.91
2015-16	14.75	24.74
2016-17	16.97	25.64
2017-18	15.71	25.59
2018-19	14.01	27.63
Average	15.33	25.70

Both the CCS are maintaining the required Ideal Ratio in fact they have almost 1.5 and 2 times the ideal ratio both CCS are having good Solvency positions in event of problems

3] Net Profit to Total assets Ratio:

This ratio indicates the profit earning capacity of the society. it depicts the proportion in which profits are earned in relation to total assets. The greater the ratio, the more beneficial it is as it indicates higher profits. Thus,

$$\text{Net Profit to Total assets Ratio} = \frac{\text{Net Profit} \times 100}{\text{Total assets}}$$

Ideal ratio is greater than 1 %

Year	PTCCS	STCCS
2014-15	9.37	2.73
2015-16	9.16	2.8
2016-17	10.02	2.75
2017-18	8.67	2.76
2018-19	8.79	2.47
Average	9.2	2.7

Both the CCS are maintaining the required Ideal Ratio in fact they have almost 9 and 2.7 times the ideal ratio both CCS are having good earning capacity and earning more than enough profits for sustainability.

Conclusion

As shown both CCS are showing progressive trend in terms of Profitability and Stability Tough members number is decreased over the years. There is positive progressive trend in Deposits Investments and Advances which shows that both societites are working quite good. Deposites collection of STCCS shown

better performance percentage wise than PTCCS. Even though the Investments of PTCCS shows decreased in 2016-17 the percentage trend shows that at the last year their total progress don't fall behind STCCS

The Liquidity Ratio shows that PTCCS are not maintaining the required funds invested this is major diversion from the standards while STCCS are maintaining the ratio on average basis. But in terms of solvency Net Worth to Total asset Ratio shows that both are doing more than enough to secure the deposits of the members and have quite good financial standing

In terms of profit earning capacity PTCCS have far more better result than STCCS as shown above STCCS are also earning better than the industry standard but PTCCS quite excel by earning almost 9 times the ideal ratio

This shows that both firms are have good financial performance but PTCCS shows better result on an average over STCCS it may be due to the fact that they have more fund at their disposal for advances which also shows their better financial standings

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