
A Study on Financial Literacy among the College Students with Special Reference to Puttur Taluk

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Abstract: *Financial literacy is increasingly important as it has become essential that individuals acquire the skills to be able to survive in the modern society and cope with the increasing diversity and complexity of financial product and services. Financial literacy is the education and understanding of various financial areas including topics related to managing personal finance, money and investing. Financial literacy helps individuals become self-sufficient so that they can achieve financial stability. Financial institutions, the student loan community, financial professionals and educators, and others have identified personal financial management education as a priority. This study examines the need for financial literacy programmes on college campus, and current students' desires for these programs. The education and experience can have significant impact on the financial literacy of both men and women. This paper seeks to examine the level of financial literacy among the students and analyze the saving habits influencing on their investment decisions.*

Both primary and secondary data has been used in this study. Convenient sampling method is used in collecting the data and this study surveys 30 college students belonging to Puttur area to examine their personal financial literacy. An attempt has also been made through this paper to understand the importance of financial literacy program and its importance in the curriculum.

Key Words: *Financial Literacy, Financial Product, Financial Services, Financial Literacy Program.*

Introduction

Financial Literacy refers to knowledge required for managing personal finance, which encompasses an understanding of how to use credit responsibly, manage money and savings, minimize financial risk and derive long-term benefits. Financial literacy (or financial knowledge) is typically an input to model the need for financial education and explain variation in financial outcomes. Financial literacy is essential to understand educational impact as well as

barriers to effective financial choice (Huston, Sandra J., 2009). Financial illiteracy affects all ages and all socioeconomic levels. Financial literacy is an essential life skill that has important impact on individual, family well-being and on the broader economy. Over the past two decades, both developed and developing countries have become increasingly concerned about the level of financial literacy of their citizens, particularly among young people. Indeed, the acquisition and development of financial literacy skills among young people is increasingly perceived by policy makers as essential for several reasons. First, the current and future financial choices faced by today's youth are likely to be more challenging than those of past generations, given the greater complexity in the financial products, services and systems now available. Second, young people will probably bear more financial risks in adulthood due to increased life expectancy, a decrease in welfare and occupational benefits, and uncertain economic and job prospects. Third, providing young people with proper financial education may also help bridge financial literacy disparities due to differences in their socio-economic status. The issue of financial literacy and financial well-being among college students has received increasing research attention. In fact, financial literacy has been shown to affect a wide range of financial behavior among the youth, especially college or undergraduate students (Agyapong Gyekye, Emmanuel Oseifuah, 2018).

Objectives of the Study

1. To study the financial literacy among college students.
2. To identify factors that determine the level of competency possessed by college students.
3. To assess students access over financial decision.
4. To give recommendations to improve financial literacy based on the findings of the study.

Statement of Problem: A number of studies have been conducted in India and abroad regarding financial literacy and its importance in the day today life of every individual, lack of financial literacy is not a problem only in emerging or developing economies. Consumers in developed or advanced economies also fail to demonstrate a strong grasp of financial principles in order to understand and negotiate the financial landscape, manage financial risks effectively and avoid financial pitfalls. A research survey is needed to evaluate the level of understanding about the financial literacy.

Review of Literature

Muhammad Albeerdy and Behrooz Gharleghi (2015)

In their research paper titled “A study on Determinants of the Financial Literacy among College Students in Malaysia” they tried to investigate the factors influencing the financial literacy among university students in Malaysia. Empirical results show that there is a significant relationship between independent variables of education, and money attitude towards the dependent variable of financial literacy, while there found no relationship between financial socialization agents and financial literacy. Conclusions: This study is important so as to understand how these independent variables affect the literacy rate of young adults. Efforts may be put to strengthen those variables in order increase the literacy rates of those university students.

Mani Goswami (2017)

In her research Paper ‘A Study on Financial Literacy among College Students in Delhi’, the main objective of the study is to analyze the level of financial literacy among the college students by evaluating the influence of various demographic factors like gender, age group, discipline of study, level of study, annual household income, parents’ occupation and source of income to the students. The study also suggested that Courses in managing personal finances can be offered to students in campus. These should be made mandatory to all disciplines. These courses should provide practical experience, promoting involvement as well as transfer of knowledge and financial management skills to students.

Mahammad Rizwan, Mahammad Sathik, Kishan Kumar K S (2015)

In their research study titled “A Study on Financial Literacy among the College Students”, this paper seeks to examine the role of Jnana Jyothi Financial Literacy Trust and their literacy programmes in developing the financial knowledge among the college students. The main objective of the study is to analyse the level of financial literacy among the college students and to determine the need for financial literacy programmes on college campus, and current students’ desire for these programmes. It is found out that all the respondents are having the opinion that there is a high need for financial education in schools and colleges. This is because, the students are unaware about any financial products and services provided by Banks. Thus

there is a need of financial education. It is also found from their study that there is positive change in saving as well as deposit of the saving in the bank of the respondents. It shows the influence of the trust in promoting savings habit among the college students

Scope of the Study: The scope of the study is restricted to Puttur Taluk only. In this study the researcher has evaluated the awareness level about the financial literacy among college students with special reference to Puttur area. The findings of the study and conclusion drawn are based on the analysis of the information collected through questionnaire and communication.

Research Methodology: The present study is based on primary data and secondary data.

- 1. Primary data:** Primary data was collected from administering structured questionnaire to selected respondents. The respondents were selected on convenient random sampling.
- 2. Secondary Data:** Secondary data was collected from published and unpublished sources. Further, websites were also depended upon for few secondary data.

Limitations: Following are the limitations of the study.

1. Only questionnaire method was used to measure the financial literacy of students.
2. The present study period is too short and also inherent limitation of the study.

Data Analysis and Interpretation

Table 1: Gender of the Respondents

Particulars	No of Respondents	Percentage of Respondents
Male	22	73.3
Female	8	26.7
Others	0	0
Total	30	100

(Source: Primary Data)

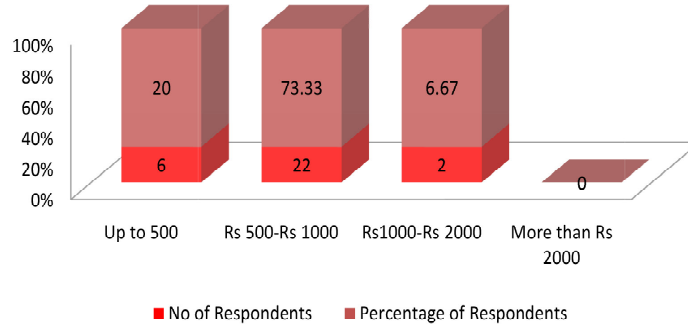
The above table shows that male respondents are more i.e. 73.3% when compared to the female respondents i.e. 26.7%.

Table 2: Monthly Savings of the Respondents.

SL No	Particulars	No of Respondents	Percentage of Respondents
1	Up to 500	6	20
2	Rs 500-Rs 1000	22	73.33
3	Rs 1000-Rs 2000	2	6.67
4	More than Rs 2000	0	0
Total		30	100

(Source: Primary Data)

Figure 1: Monthly Savings of the Respondents.



The above chart and table provides information about the saving habits of respondents, Majority of respondents i.e. 73.33% of the respondents are saving Rs 500 - Rs 1000 per month. And 20% of them are saving up to Rs 500 per month. 6.67% of them are having the monthly savings between 1000 to 2000. No respondents have the monthly saving of more than 2000.

Table 3: Bank A/c Details of the Respondents.

SL No	Particulars	No. of respondents	Percentage
1	Yes	30	100
2	No	0	0
Total		30	100

(Source: Primary Data)

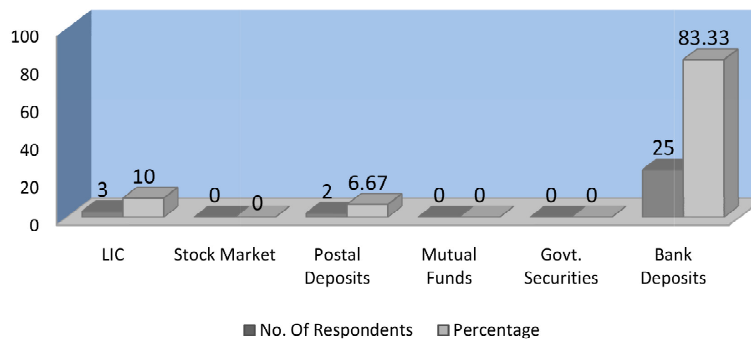
From the above table we can identify that all the respondents have their own Bank A/c's.

Table 4: Savings and Investment Decisions of the Respondents.

SL No	Particulars	No. of respondents	Percentage
1	LIC	3	10
2	Stock Market	0	0
3	Postal Deposits	2	6.67
4	Mutual Funds	0	0
5	Govt. Securities	0	0
6	Bank Deposits	25	83.33
Total		30	100

(Source: Primary Data)

Figure 2: Savings and Investment Decisions of the Respondents.



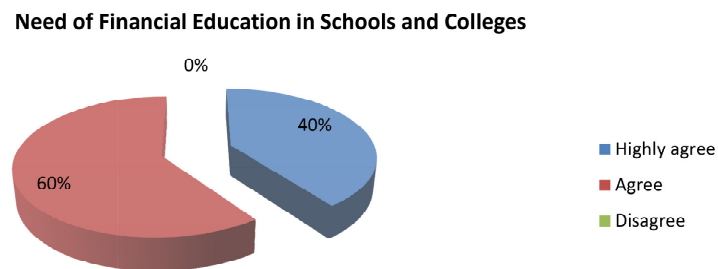
The above table and chart depicts the savings and investment decisions of the respondents. 83.33% of the respondents have their savings in Bank deposits, 10% of the respondents have deposited their savings in LIC. 6.66% of the respondents have deposited their savings in postal deposits and there are no respondents who have invested in mutual funds or in stock market.

Table 5: Need of Financial Education in Schools and Colleges

SL No	Particulars	No. of respondents	Percentage
1	Highly agree	12	40
2	Agree	18	60
3	Disagree	0	0
Total		30	100

(Source: Primary Data)

Figure 3: Need of Financial Education in Schools and Colleges.



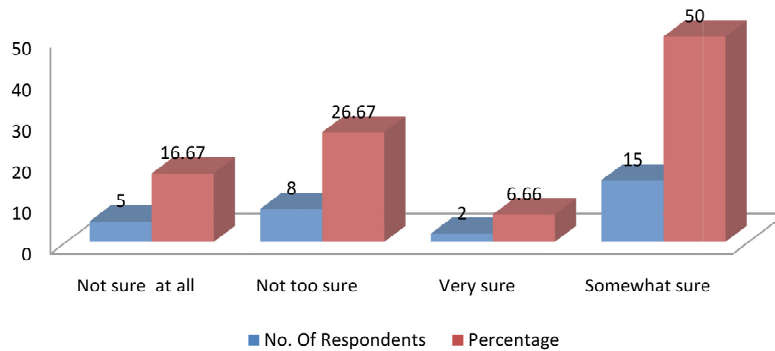
From the above table and pie chart we can understand that, 40% of the respondents strongly agree that there should be Financial Education in Schools and Colleges, 60% of the respondents want financial education to be brought in schools and colleges, there are no respondents who disagree with the need of financial literacy programs in the college campuses.

Table 6: Ability of the Respondents to Manage their Own Finance

SL No	Particulars	No. of respondents	Percentage
1	Not sure at all	5	16.67
2	Not too sure	8	26.67
3	Very sure	2	6.66
4	Somewhat sure	15	50
Total		30	100

(Source: Primary Data)

Figure 4: Ability of the Respondents to Manage their Own Finance



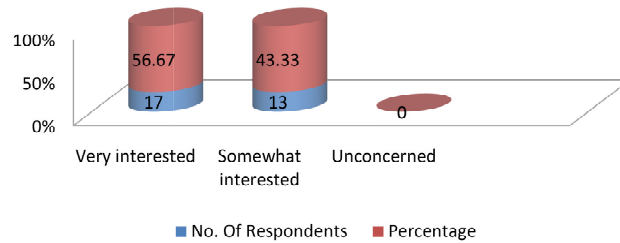
The above table and chart reveals that majority of the respondents are somewhat sure about their ability to manage their own finance. Only 6.66% of them are very sure about their ability to manage own finance.

Table 7: Interest to Increase Finance Knowledge

SL No	Particulars	No. of respondents	Percentage
1	Very interested	17	56.67
2	Somewhat interested	13	43.33
3	Unconcerned	0	0
Total		30	100

(Source: Primary Data)

Figure 5: Interest to Increase Finance Knowledge



The above table and chart shows that 56.67% of the respondents are very much interested to increase their finance knowledge. And remaining 43.33% are somewhat interested. But no respondents are unconcerned.

Table 8: Preference of Respondent to Take Personal Finance Course as an Elective if Offered

SL No	Particulars	No. of respondents	Percentage
1	Yes	19	63.33
2	No	11	36.67
Total		30	100

(Source: Primary Data)

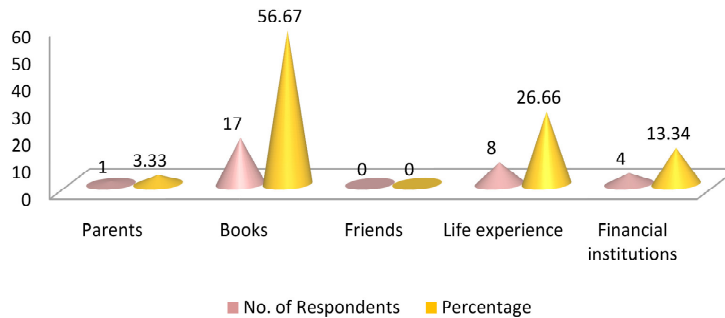
From the above table we can identify that majority of the respondents are preferred to take personal finance course as an elective if offered.

Table 9: Preference of Respondents to Increase or Learn Finance Knowledge

SL No	Particulars	No. of respondents	Percentage
1	Parents	1	3.33
2	Books	17	56.67
3	Friends	0	0
4	Life experience	8	26.66
5	Financial institutions	4	13.34
Total		30	100

(Source: Primary Data)

Figure 6: Preference of Respondents to Increase or Learn Finance Knowledge



From the above table we can understand that majority of the respondents i.e. 56.67% preferred books to increase or learn financial knowledge. 26.66% of them are through life experience. 13.33% of them are through financial institutions.

Findings, Suggestions and Conclusion

Findings

1. It is observed that there are more male respondents than female respondents.
2. It is clear from the study that Majority of the respondents i.e. 73.33% of them save Rs 500 to Rs 1000 per month.
3. From the study it is clear that majority of the respondents lack ability and confidence to manage their own finance.
4. Majority of the respondents are interested to enhance their financial knowledge.
5. The study reveals that majority of the respondents prefer to take Personal Finance course as an elective if offered.
6. All the respondents have their own bank A/c's
7. The above study reveals that majority of the respondents lack knowledge regarding Financial and Banking information and are in need of proper guidance and advice.
8. Majority of the respondents agreed that the Financial Literacy programmes should be conducted in colleges.

Suggestions

1. Proper guidance and awareness programme should be conducted to encourage the Students' saving habit.
2. Financial literacy programmes should be conducted in schools and colleges to show the importance of finance and its effective management in the day-to-day life.
3. The financial Institutions like Banks/LIC Company/Postal Service should create awareness among their customers about the new technologies and should sponsor Financial Literacy programmes in schools and colleges.

Conclusion

Financial Literacy has become one of the top priorities today as it is directly related to the economic growth of a country. Financial literacy is an integral part of the financial inclusion. It is not just about imparting the financial knowledge and information. It is also about changing the behavior in the financial pattern and activities of individuals. We find that more is needed to guide, educate and support educators in this area with clearer policy objectives, improved professional development and program evaluation required. However the ultimate goal is empowerment of people to take action by themselves in their self-interest. When the people know about the financial products available and when they are able to evaluate the merits and demerits of each product and suitability of the product for their specific needs, they are in a better position to decide what they want and feel empowered in a meaningful way. Thus sound education should be provided in the schools and colleges along with the financial knowledge, and more awareness programs should be conducted among the college students.

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A Study on Job Stress among Nurses in a Selected Medical College Hospital

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Abstract: *In the present scenario there are many fields and professions which are expanding day by day. Among the professions some are considered very relaxed and some are stressful. Nursing is a profession which needs lots of personal commitment and time, due to the nature of the profession. Their main task is to take care and provide services to the sick, hence it is important that they should be free from stress. In the present work a cross sectional descriptive study design was adopted for the study to assess the job stress among nurses in the Yenepoya Medical College Hospital, Mangalore. A total of 90 nursing staff were covered as samples from Yenepoya Medical College Hospital selected through purposive sampling technique. Questionnaire method was used to collect the data. The study revealed that the majority, 80% of them have moderate level of stress. The level of stress is significantly associated with age, children and working department. Effective occupational stress management techniques may be imparted to control the job stress and improving coping at work.*

Key Words: *Occupational Stress, Nurses, Stress Management Techniques, Coping at Work.*

Introduction

Stress is an internal state which can be caused by physical demand on the body or by environmental and social situation which is evaluated as potentially harmful, uncontrollable or exceeding our resource for coping. These physical, environmental and social causes are referred to as stressors (Pantula N.K., 1996). World Health Organization has viewed stress as a worldwide epidemic because stress has recently been observed to be associated with 90% of visits to physicians (Akinboye J., 2002). Stress can be self imposed like, setting too high standard or having unrealistic expectations regarding one's abilities; situational like, time constraints, lack of resources, threats to emotional or physical wellbeing, challenges beyond one's ability to respond, conflicts between one's personal values and the values of others (Nancy Shields, 2016).

Occupation is one of the most important sources of stress in people's lives. For each person, occupation is a source of social identity, needs, and an opportunity for social contact; therefore, it is considered as a major source of stress (Leka S., 2012). Based on Cooper's definition, occupational stress is the result of the interaction between the individual and the work environment (A. Clegg, 2001).

Job stress among healthcare staff is becoming a common occurrence in most public health services (Sue Winstanley, 2002). In their jobs, employees are confronted with various kinds of demands, which may become 'stressors' when they tax or exceed the employee's adaptive capabilities. Examples of common job stressors include work overload, role problems, poor job control, and lack of support from supervisors and co-workers, and interpersonal conflicts. These stressors may lead to negative psychological conditions like depression, irritability, burnout; physical conditions like headaches, heart palpitations, hyperventilation and behavioural conditions such as absenteeism, turnover, violence symptoms or 'strains (International Encyclopaedia, 2001).

Nurses are one of the most diverse and largest workforces in the health care system. The nurses are one of the strongest pillars of the health care delivery system in providing safe, affordable and quality services to the people. Mortality, morbidity and disability reduction, health promotion through healthy life styles are positive health outcomes in which nurses have a pivotal role (66th World Health Assembly).

This field is both mentally and physically demanding and nurses are often exposed to health risks from infectious diseases. As such this profession demands long hours of work and duties which incorporate both skill and understanding of patient's needs. Those who come forward to take up this as a career has to be patient, courageous, have a service mentality and at the same time be ready to work for extra hours even night shifts (M. Eswari, 2011).

Stress in the nursing profession is an ongoing worldwide problem. Of all health care professionals, nurses have been found to have especially high levels of stress (Tony Butterworth, 1999; Renee Bourbonnais, 1998). Stress is acknowledged to be one of the main causes of absence from work (Roger Mead, 2000). Anxiety, frustration, anger and feelings of inadequacy, helplessness or powerlessness are emotions often associated with stress

(Smeltzer S., 2008). If these are exhibited by a nurse, then the customary activities of daily living are distorted. A nurse who is angry will find it difficult to give holistic care to patients, this makes her negligent in her duties. Occupational stress in nurses affects their health and increases absenteeism, attrition rate, injury claims, infection rates and errors in treating a patient (Shirey M.R., 2006). Nurses' emotions are contagious, and stress has an impact on the quality of their interactions and relationship with others. The more nurses are able to manage their own stress, the better they would positively affect those around them and the less others stress will negatively affect them. Without much stress, nurses spend quality time together that is constructive. This increases organizational effectiveness especially in the case of team or group work. The issue is not whether nurses go through stress, but how it is managed (Lazarus R.S., 1984).

Need for the Study

Nursing has been identified as an occupation that has high levels of stress (S.H. Zeighami Mohammadi, 2011). For nurses and their organization, job stress is very expensive and its side effects become clear in the form of tiredness, harsh behaviour, anxiety, increase of blood pressure, lack of self-confidence, lack of job satisfaction and decrease in efficiency (Golshiri P., 2012; McGrath, 1989)

Nurses are playing a major role in health care settings. As their duty is to take care of the ill ones, it is important that they should be free from stress. So the current study is important to understand how work associated stress affects nurses, what factors in their working environment causes the greatest stress and also the association between the level of stress with the demographic variables.

Aim of the Study

To assess the job stress among nurses in a selected Medical College Hospital.

Objectives of the Study

1. To assess the level of work-related stress among staff nurses.
2. To find out various determinants, which have an impact on work stress.
3. To know the association between the level of stress with certain demographic variables.

Materials and Methods

The study approval was taken from institutional ethics committee and written consent was obtained from the participants. Cross sectional descriptive research design with non-probability purposive sampling method was adopted as a technique to collect the data. 90 Staff nurses of Yenepoya Medical College Hospital who have completed minimum one year of service were selected as samples in this study. Self-administered questionnaire with standard stress test was used as a tool. The study instrument has two sections.

Part I: Demographic and socio-economic variables: Information related to age, religion, sex, education, marital status, working position, personal income is included in this section.

Part II: Including Professional Life Stress test by David Fontana, The British Psychological Society and Routledge Ltd, Leicester, England, 1989. It consists of 24 questions.

The data collected was computerized and analysed using SPSS software. Chi square test was used as the test for significance. P value less than 0.05 was considered to be statistically significant.

Results

Socio Demographic Information

Table 1: Distribution of Nurses According to Socio-Demographic Profile

Socio-demographic factors	Number (%)
Age (n=90)	
22-25 years	67.80%
26-29 years	25.60%
30-33 years	3.30%
34 years and above	3.30%

Gender (n=90)	
Female	95.60%
Male	4.40%
Religion (n=90)	
Hindu	51.10%
Christian	42.20%
Muslim	6.70%
Marital status (n=90)	
Single	74.40%
Married	25.60%
Children (n=90)	
Having children	6.70%
No children	93.30%
Residence	
Hostel	61%
With family	21%
Rented room	18%

The mean age of the respondents is 25.06 years and the standard deviation is 3.106

The age wise distribution shows that 67.80% were in the age ranging from 22-25 years, 25.60% were of 26-29 years. A majority 95.60% of female nurses participated in this study. 51% of them were Hindus, 42.20% Christians and 6.70% of Muslims participated. 74.40% were single and 25.60% were married. 93.30% have no children and only 6.70% have children. 61% were staying in hostel, 21% of stay with family and 18% were in rented rooms.

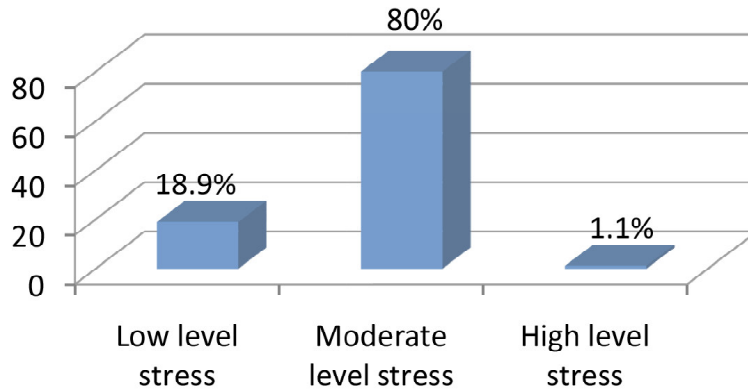
Job Profile of Nurses

Table 2: Information regarding Job Profile of Nurses

Information on Job	Number (%)
Position (n=90)	
Supervisor	2%
Counter In charge	12%
Staff nurses	86%
Work experience(n=90)	
Below 2 years	52%
2-5 Years	40%
6-8 Years	3%
Above 8 years	5%
Working department (N=90)	
Medicine, Psychiatry and Endoscopy	16.70%
OBG and Orthopedics	8.90%
General Surgery	12.20%
Urology and Nephrology	8.90%
Dermatology and Pulmonary Medicine	7.80%
Special and Private ward	7.70%
ENT and Ophthalmology	10%
ICU and POR	15.6%
ICU and POR	12.20%

A majority 85.6% staff nurses, 12.2% counter in charge and 2.2% supervisors have participated in the study. 52% have below 2 years of working experience, 40% of them have 3-5 years of work experience. 16.7% of them were working in Medicine, Psychiatry, Endoscopy departments, 15.6% were in Post-Operative Recovery and Intensive Care Unit, 12.2% were in Surgery and Oncology, 10% in ENT and Ophthalmology, 8.9% from Urology and Nephrology. Other representations were from dermatology, pulmonary medicine, orthopaedics, OBG and special wards.

Figure 1: Nurses Level of Stress



Legend:

Score 15 = Stress isn't a problem in life.

Score 16-30 = moderate range of stress for a busy professional person.

Score 31-45 = Stress is clearly a problem

The mean level of stress is 20.60 and the standard deviation is ± 5.398 .

The data reveals that majority that is 80% have moderate level of stress, 18.9% have low level of stress and only 1.1% have high level of stress.

Table 3: Statistical Scores of Comparison of Level of Stress to Demographic Variable

Sl.No	Demographicvariable	Chisquarevalue	Interpretation	Pvalue
1	Age in Years	4.165	Significant	0.008
2	Marital Status	1.334	Not Significant	1.253
3	Children	0.097	Significant	0.005
4	Residence	4.522	Not significant	0.523
5	Position	2.097	Not Significant	1.938
6	Working Department	18.659	Significant	0.05

The dependent variable that is respondent's level of stress is significantly associated with demographic variables age 0.008, children .005 and working department 0.05. The other demographic variables marital status, residence and position are not significantly associated and the P value is above 0.05.

Discussion

Demographic, Social and Job Profile of Nurses

In the present study 90 nurses have participated and their mean age is 25.06 years and standard deviation is ± 3.10 , 67.8% of the respondents were in the age ranging from 22-25 years, 25.6% are of 26-29 years. Majority 95.6% females, 51% were Hindus, 42.2% were Christians and the rest 6.7% were Muslims. 79.8% of them were single. 52% have below 2 years of work experience, 40% have 3-5 years of experience represented the study. Similar results found in the study done by Ali Sahraian et. al., 2013 in which 113 (62.8%) women and 67 (37.2%) men participated. 62.8% were single and 37.2% were married. A study carried out by Rani Subha P., Bipin B., 2014; showed that 50 (83.33%) were female, 32 (53.34%) were unmarried. Regarding religion 38 (63.33%) were Hindu and 18 (30.00%) were Christian. Out of 60 samples 33 (55.00%) had one to two years of experience.

Assessing the Stress among the Nurses

The present study reveals that the mean level of stress is 20.60 and the standard deviation is ± 5.398 . Majority 80% have moderate level of stress, 18.9% have low level of stress and 1.1% had high level of stress. Among all the age groups moderate level of stress was found. Level of stress is lower in married nurses. Those who are not married 82.1% of them had moderate level of stress and 73.9% who were married had moderate level of stress. Those who had children shows 83.3% of moderate level of stress and those who were not having children shows 79.8% of moderate level of stress indicates that the nurses who had children face high level of stress. Those who stay in hostel face more stress compare to those who stay in family or in rented room. In comparison with the position of nurses, staff nurses were facing more stress than supervisor and counter in charges. The nurses who work in urology and nephrology wards show less stress compared to the nurses work in other departments.

The dependent variable, level of stress is significantly associated with demographic variables age 0.008, children .005 and working department 0.05. The other demographic variables are not significantly associated and the P value is above 0.05.

Similar results found in the study conducted by Parul Sharma et. al., 2014 on occupational stress among staff nurses the result was moderate stress 51%, 46% low level of stress, severe 3% levels of job-related stress. A study (Tessy Tressa Jose and Sripathy M. Bhat 2013) result shows 60.38% experienced low stress and 38.46% experienced moderate stress and stress was high among 1.15% of the subjects.

Different results are also found in a study done by Ali Sahraian et. al., 2013 shows significantly higher level of occupational stress in most scales of occupational stress, except relationship, compared with nurses working in psychiatric wards. There was no significant correlation among scales of occupational stress and age, marital status, work shifts and experience. However, they found a significant correlation with some scales of occupational stress and sex and education level. A study done by Subha Rani P., Bipin B. 2014 shows that 39 (65.00%) had mild level of stress, 21 (35.00%) had moderate level of stress. The overall level of stress mean score was 48.10 with the standard deviation of 3.28 shows that there was a significant association between age, education, habits and previous exposure to health education with the level of stress among staff nurses working in multispeciality hospitals.

Conclusion

Nursing is known to be a stressful profession. Nursing staff working at the bottom of the hierarchy and in medical college hospitals are the ones who are more stressed out. There is a paucity of data on prevalence of stress amongst nurses in the Indian setting. It has observed in the present study that the mean level of stress is 20.60 and the standard deviation is ± 5.398 . Majority 80% have moderate level of stress, 18.9% have low level of stress and 1.1% having high level of stress. This study has provided an insight into the problem of occupational stress amongst nurses working at Yenepoya Medical College Hospital and deciphered the associated factors responsible for the same. Implementation of welfare policies and creating better work environment may boost the nurses psychologically to feel more secure and to successfully perform their jobs.

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Assessment of Excess Lifetime Cancer Risk in an Endosulfan Spread Area, Kasaragod

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Abstract: *Present study is an attempt to assess the radioactivity level and thereby obtaining the radiological parameters in and around the Rajapuram cashew plantation, an endosulfan spread area, Kasaragod in order to understand the associated health risk to the residents of the area. The external gamma radiation survey has been carried out using a sensitive portable plastic scintillometer (UR-705). The radiological parameters viz. absorbed dose rate (D), annual effective dose rate (indoor & outdoor), and excess lifetime cancer risk (ELCR) were calculated, compared with the reported values elsewhere and possible conclusions are drawn. The values of radiological parameters are well within the permissible limits except the annual effective dose rate (indoor). The study clearly indicates that, the potential carcinogenic effects and the probability of occurrence of cancer to the inhabitation due to gamma radiation exposure is insignificant. The results of these systematic investigations are presented and discussed in detail in the manuscript.*

Key Words: *Endosulfan, Cancer, Gamma Radiation, Kerala, Cashew Plantation.*

Introduction

The issue of naturally occurring radiation becomes relevant during the 1970s as an integral part of radiology. It was soon realized that the radioactive elements are not distributed uniformly in the earth's crust. In terms of dose, the principle radionuclides are ²³²Th, ²³⁸U, and ⁴⁰K. Both ²³²Th and ²³⁸U head series of radionuclides in the soil produce a gamma-beta radiation field in soil that also crosses the soil-air interface to produce exposure to humans. Naturally occurring radionuclides of terrestrial origin are present in various degrees in all media in the environment including the human body. The discovery of cosmic rays and artificial radioactivity has added a new dimension to the studies of radioactivity and ionizing radiation on earth. The challenge has been to identify the effects that naturally occurring radioactive material

may have on daily life and the consequences of the use and the modification in the industrial process.

Between 1976 and 2000, the plantation corporation of Kerala aerielly sprayed Endosulfan on cashew plantations covering 11 Gramapanchayaths of Kasaragod district, Kerala. Many health problems were observed in the residents of the area after this aerial spraying. Some of the chronic disorders like neurobehavioral disorders, congenital disorders, cancers, and gynecological abnormalities were more significant only after the cashew plantations started their operations. Various studies have been carried out in this region by different agencies from both government and private, however these studies do not have a common conclusion. The major controversy arose regarding health issues raised in this region is due to endosulfan or not.

A more detailed and systematic investigation is needed to generate data and draw a possible conclusion on the basic dynamics of radioactivity in endosulfan affected areas. Hence, the present study is an attempt to probe the region of Rajapuram, an endosulfan spread area in Kasaragod district. The data collected were carefully analyzed and the results are discussed in the light of literature values reported for other environments.

Materials and Methods

Rajapuram plantation is situated in Panathadi panchayath, Kasaragod District. The location map of the study area is given in the figure.

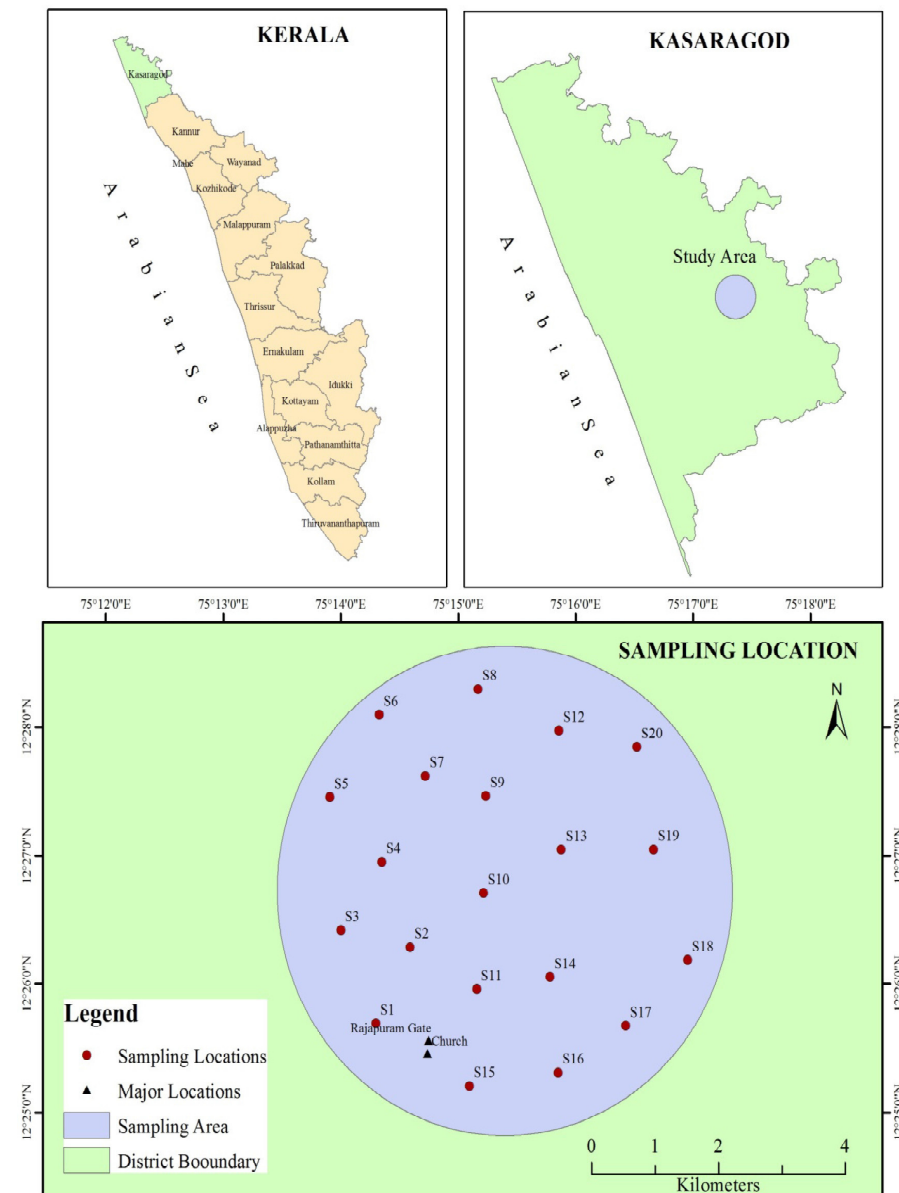
The Micro-R-Survey meter (Type UR-705) manufactured by Nucleonix systemis primarily designed to measure low-level gamma and x-ray radiation. This portable survey meter has a built-in 1inch x 1inch NaI (TI) scintillator with a 1.5 inch PMT to offer optimum performance in counting low-level gamma radiation. The present unit can measure and display the dose rate in the range of 0-1000 $\mu\text{R hr}^{-1}$ on a dot matrix LCD display.

The ArcGIS is the mapping and analytical platform. Which is the heart of the Esri Geospatial cloud. Cloud platforms and Geographic Information Systems (GIS) software together give the ability to analyze massive amounts of information. Arc GIS offers unique capabilities and flexible licensing for applying location-based analysis to there search works and other educational practices. In the present investigation, Arc GIS software 10.0 version is used for mapping the sampling location.

Absorbed dose rate (D) due to the external terrestrial gamma radiation in the air at 1meter above ground level for the uniform distribution of naturally occurring nuclide was calculated using the conversion factor given below. The exposure rate estimated in μRh^{-1} was converted into absorbed dose rate nGyh^{-1} using the conversion factor.

$$1 \mu\text{R h}^{-1} = 8.7 \text{ nGyh}^{-1}$$

LOCATION MAP



The annual effective dose rate is determined by considering the conversion coefficient from absorbed dose in the air to effective dose and the indoor occupancy factor. The estimated average effective dose received by a member is calculated using the conversion factor as 0.7 Sv Gy^{-1} with indoor and outdoor occupancy of 80% and 20% respectively (UNSCEAR, 2000). The annual effective dose rate (indoor and outdoor) is calculated using the following formula (UNSCEAR, 1988).

$$\text{AEDE} = D \times 8760\text{h} \times 0.8 \times 0.7 \text{ Sv Gy}^{-1} \times 10^{-6} \text{ (indoor)}$$

$$\text{AEDE} = D \times 8760\text{h} \times 0.2 \times 0.7 \text{ Sv Gy}^{-1} \times 10^{-6} \text{ (outdoor)}$$

Where, AEDE is the annual effective dose rate in mSv y^{-1} and D is absorbed dose rate in nGyh^{-1} .

The excess lifetime cancer risk is the potential carcinogenic effects that are being estimated from the probability of cancer occurrence in a population of individuals for a specific lifetime from projected intakes (Ramasamy et al., 2013). It is an additional risk of rising cancer due to the exposure to radionuclides incurred over the lifetime of a person. ELCR is calculated following the equation (Prakash et. al., 2017).

$$\text{ELCR} = \text{AEDE} \times \text{DL} \times \text{RF}$$

Where, AEDE is the annual effective dose equivalent or whole-body dose ($\mu\text{Sv y}^{-1}$), DL is the duration of life (70 years) and RF is the risk factor (0.05 Sv^{-1}).

Results and Discussion

The absorbed dose rate obtained from the present investigation ranges from 26.1 to 73.95 nGyh^{-1} with a mean value of 48.618 nGyh^{-1} and is very less when compared with the world average value of 57 nGyh^{-1} (UNSCEAR, 2000). The indoor annual effective dose varies in the range 0.128 to 0.363 mSv with a mean value of 0.2385 mSv , and the outdoor annual effective dose varies from 0.032 to 0.097 with a mean value of 0.0596 mSv . The mean value of the annual effective dose (indoor and outdoor) is less than the world average value of 0.07 mSv (USCEAR, 2000). The excess lifetime cancer risk varies in the range from 0.112×10^{-3} to 0.317×10^{-3} with a mean value of 0.208×10^{-3} and which is very less than the world average value of 0.290×10^{-3} . It indicates that cancer-causing effects are not significant in the study area. The comparison study clearly indicates that, the absorbed dose rate obtained from the present investigation is comparable with the values reported for other environs.

Table 1. Comparison of Absorbed Dose Rate with Other Regions

Dose Rate (nGy h ⁻¹)	Region	Reference
26.1-73.95	Rajapuram	Present study
89	All India average	Nambi et al., (1987)
1644 (43-17400)	Kerala Coast	Shetty et al., (2006)
103 (24-556)	Kalpakkam	Kannan et al., (2002)
2100	Ullal, Karnataka	Radhakrishna et al., (1993)
74	Gudalor	Selvasekharapandian et al., (2000)
87-174	Kudamkulam, India	Lakshmi et al., (1989)
140	Shimoga, India	Anandaram et al., (1998)
200-3000	Neendakara, Kerala	Sunta et al., (1993)
57 (18-93)	World Average	UNSCEAR (2000)
56 (20-100)	Indian Average	UNSCEAR (2000)

Conclusion

The observed high activity concentration of radionuclides might be related to increase in cancerous injuries and birth defects recently reported. The radiological parameter values obtained were well within the permissible limits except for the indoor annual effective dose, which was found to be slightly higher. The results of excess life time cancer risk indicates that, carcinogen levels are not significant in the Rajapuram region and hence the risk of developing cancer and birth issues by the radionuclide exposure will be low.

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Human Rights of Sex Workers with Special Reference to Amnesty International Policy

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Abstract: *Human rights are rights inherent to all human beings, whatever our nationality, place of residence, sex, national or ethnic origin, colour, religion, language, or any other status. We are all equally entitled to our human rights without discrimination. These rights are all interrelated, interdependent and indivisible. (United Nations Human Rights, 2020). Sex workers' rights encompass a variety of aims being pursued globally by individuals and organizations that specifically involve the human health, and labour of sex workers and their clients. This study draws upon the experience of sex workers in the field of "sex work as a job" and their understanding about Human Rights with reference to Amnesty International Policy. This case study tries to understand multiple and interjecting forms of discrimination and exclusion faced by sex workers, their views about "sex work" as job, their understanding of their rights to leave the job when they choose to, their perception on the need of decriminalizing sex work and the accessibility of sex workers with respect to judicial system and health care. The study was conducted in Trivandrum District, Kerala. The study reveals that sex workers are extremely harassed in the society and policies relating to human rights of sex workers exist but the implementation and knowledge about it is low.*

Key Words: *Amnesty International, Human Rights, Sex Work, Discrimination, Decriminalization.*

1. Introduction

It is difficult to get exact number of commercial sex workers, as sex work is mostly hidden and the population is transient, with people moving in and out of sex work constantly. It was estimated that there were between 40 and 42 million prostitutes in the world. (Lubin, 2012). A comprehensive study on 'Girls and Women in Prostitution', conducted in 2004, had estimated that there were 2.8 million prostitutes in India, of which 36% are children. (Press Information Bureau, 2014). Nearly 7,000 sex workers are working

in various parts of Kerala, and now most of them are part of the Kerala Network of Sex Workers Union. (Vellaram, 2020). National Aids Control Organisation (NACO) estimated that there are 6,96,484 sex workers in India. (National AIDS Control Organization, 2014-15). The goals of sex work movements are diverse, but generally aim to decriminalize and destigmatize sex work, and ensure fair treatment before legal and cultural forces on a local and international level for all persons in the sex industry.

2. Amnesty International Policy

Amnesty International (Working to Protect Human Rights) is a non-governmental organisation focused on human rights with over 7 million members and supporters around the world. The objective of the organisation is ‘to conduct research and generate action to prevent and end grave abuses of human rights, and to demand justice for those whose rights have been violated.’ Amnesty draws attention to human rights’ abuses and campaigns for compliance with international laws and standards. It works to mobilise public opinion to put pressure on governments that let abuse take place. (Amnesty International, 2020). The policy implemented by Amnesty International has been developed in recognition of the high rates of human rights’ abuses experienced globally by individuals who engage in sex work. (Amnesty, 2016)

2.1 Discrimination and Exclusion Faced by Sex Workers

Several studies prove that prostitutes are at a heightened risk of violence, escalating to lethal violence. Joint United Nations Programme on HIV and AIDS (2016) reveals that people involved in sex work face discrimination and violence owing to their criminalised status and the continued conflation of sex work with trafficking. Sex workers experience debilitating stigma and discrimination that erodes their ability to protect their health and well-being. They prefer not to reveal their occupation when seeking care at government or private hospitals due to their experience of being stigmatised and discriminated against. (Universal Periodic Review, 2016).

United Nations Programme on HIV and AIDS Guidance Note (2012) reveals that sex work is highly stigmatized in many societies; most sex workers face some degree of stigma and discrimination. People engaged in sex work face rejection from their own communities, mistreatment by clients and service providers, sex workers often risk rejection at home. Upon returning to their

communities, former sex workers may be banished, victimized by sexual or physical violence. Those who leave their communities at a young age to engage in sex work experience difficulty reintegrating in their families and former friendship networks. (Joint United Nations Programme on HIV and AIDS, 2012)

In the study conducted by Network of Sex Work Projects (2015) sex workers living with HIV are constantly exposed to negative stereotypes about themselves. They may come to believe that these stereotypes are true, or that they ‘deserve’ to be HIV positive. This can have a negative effect on their mental health and wellbeing. Finally, stigma operates within society, resulting in discrimination from individuals and within institutions, policy and law. Social exclusion increases the vulnerability of sex workers living with HIV to violence, drug use, negative health outcomes, poverty and mental health issues. (NSWP, 2015). World Health Organisation (WHO) states various forms of violence faced by sex workers. Physical violence, being subjected to physical force which can potentially cause death, injury or harm that includes having an object thrown at one, being slapped, pushed, shoved, and dragged and more (WHO, 2013).

2.2 Job Satisfaction

Job satisfaction and its correlates among 247 female sex workers working as private service providers, in licensed brothels, and in illegal sectors of the industry (mainly street-based workers) in Australia reported that most sex workers have positive job satisfaction. Satisfaction was higher in women working legally and was comparable with women from the general population. Multivariate analyses revealed that job satisfaction was significantly linked to women’s reasons for initially entering the industry. (JE Bilardi, 2016). Steve Bosch (2014) identified most sex workers in Canada are comfortable in their work (Bosch, 2014).

According to International Labour Organization (ILO) Sex work is first and foremost an income-generating activity. The ILO estimates that sex workers support between five and eight other people with their earnings. Sex workers also contribute to the economy. With surveys in four countries, ILO found that the sex industry provides between 2 and 14 percent of gross domestic product. In Thailand, for example, the sex industry generated about US\$6.4 billion in 2015, a figure which accounted for 10 percent of Thailand’s GDP. Thai sex workers send an annual average of US\$300 million to family

members who reside in more rural areas of Thailand. Additionally, while 65 percent of sex industry workers are sex workers, the industry also generates employment for auxiliary cleaning, security and driving services. (Lim, 1998)

2.3 Rights of Sex Workers to Leave the Job

In a study conducted by New Zealand Prostitutes' Collective (2004) sex work should be treated as work, with the same protections offered to other employees. They should be entitled to the same protection by the authorities like police, judiciary etc. The only exception should be a law that prevents discrimination based on occupation (A Guide to Occupational Health and Safety in the New Zealand Sex Industry, 2004)

2.4 Decriminalization of Sex Work

Lutnick A, Cohan D (2009) expressed support for certain tenets of a decriminalized model. Most of them agree courts should get rid of laws that make sex work illegal. A large portion felt that they should be allowed to trade sex in strip clubs and massage parlours (68%), on the streets (77%), and in escort agencies and brothels (87%). The majority of the women, 82%, preferred street-based sex work to happen in commercial areas and red light districts. Ninety-one percent wanted laws that protected the rights of sex workers. (Lutnick Alexandra, Cohan Deborah, 2009). Legal recognition of sex workers and their occupation maximizes their protection, dignity, and equality. Human Rights Watch supports full decriminalization because research shows that full decriminalization is a more effective approach to protect sex workers' rights. Sex workers themselves also usually want full decriminalization. (Human Rights Watch, 2019)

Open Society Foundation (2015) provides ten reasons why decriminalization of sex works is the best policy for promoting the health and human rights of sex workers, their families, and communities. The ten reasons are: decriminalization respects human rights and dignity; helps in guarding against violence and abuses; challenges police abuse and violence; improves access to justice; challenges the consequences of having a criminal record; improves access to health services; reduces risk of HIV and sexually transmitted infections; promotes safe working conditions; allows for effective responses to trafficking and challenges state control over bodies and sexuality. (Open Society Foundation, 2015).

2.5 Accessibility to Judicial System and Health Care

United Nations Office on Drugs and Crime (2003), offered sex workers direct legal assistance, education about their legal rights, and training along with peer groups. It also facilitated collaboration between sex workers and police and other members of the criminal justice system to understand and give awareness about legal system. In the first year of its operation, the project took on 76 legal cases involving sex workers, the women voiced the abuses faced by them by registering cases against the violence they faced. (UNODC, 2003). The laws that criminalize sex work cause sex workers to feel unsafe reporting crimes including violent crimes and other abuses because they fear prosecution, police surveillance, stigma, and discrimination. Decriminalization removes these kinds of barriers. After New Zealand reformed its laws in 2003, many sex workers reported that they could turn to the police and courts for help without fear of prosecution for the first time in their lives. (Open Society Foundation, 2015). According to Immoral Traffic Prevention Act (ITPA) of the constitution of India, under article 23, prohibits trafficking in every form including commercial sexual exploitation of women and girls. The main statute dealing with sex work in India, does not criminalize prostitution or prostitutes, but mostly punishes acts by third parties facilitating prostitution like brothel keeping, living off earnings and procuring, even where sex work is not coerced. (Sonwani, 2013). There are fundamental legal implications to recognise sex work as work. If sex work is work, then it is not a crime, making criminalisation an inappropriate legal model. If sex work is work, criminal law is not the appropriate tool to regulate the sector. Sex workers are protected by the same labour laws that protect the rights of all workers in the country, and other laws that protect the rights of all citizens. (NSWP, 2017)

Sex workers experience debilitating stigma and discrimination that erodes their ability to protect their health and well-being. They prefer not to reveal their occupation when seeking care at government or private hospitals due to their experience of being stigmatised and discriminated against. Female sex workers are humiliated and criticised, made to wait for inordinately long periods of time, not examined properly, forced to undergo HIV tests, overcharged for services at private hospitals, denied medical services delivery care; and their confidentiality violated. The vulnerable position of sex workers is further exacerbated in medical facilities. (Universal Periodic Review, 2016)

3. Methodology

The qualitative study included aspects like multiple and intersecting forms of discrimination, sex workers view about the job, and view on decriminalizing sex work, access to judicial and healthcare system. Case study method was used with the help of semi structured interview guide as tool. The research was carried out in Medical College area of Thiruvananthapuram District, Kerala, an area where sex workers are seen prominently working. Data were collected from 3 cases that were selected with the help of a Voluntary Organisation working with sex workers. Thematic analysis was used to analyse the data. The researcher had obtained essential permission from the voluntary organisation and informed consent from the participant.

3.1 Case Presentation

Summary of Profile and other Details of the Cases

Particulars	Case 1	Case 2	Case 3
Age	53	26	38
Family Background	Son and daughter (recently married)	Father and mother	Father, mother, younger sister
Duration	Almost 2 years	5 years	14 years
Earnings per day in Rs.	1,000	2,000-3,000	1,500
Reason to start sex work	5 lakh debt after daughter's marriage	Abused by father and relatives because of which she found pleasure in having sex.	Abused by massage parlour owner and trapped into sex work.
Opinion about the Sex workers work	Made her feel bad to be a sex worker and she always wanted to leave the job once she settles her debts.	Made her feel good. Became independent and makes enough money.	Made her feel good because it gives her money.
Discrimination inside or outside sex work	Old customer abused by calling names because she neglected having sex with him	Discrimination has been faced from her cousin who was the only support at home after realising her current status as sex worker.	Outside the work she hasn't faced discrimination but inside work from customers she has faced lot of abuses.

Detained or excluded from doing a task due to job status	No, as only few know her work	Not yet	Have not thought of it- have faced exclusion from police and shop keepers.
Any personal stigma	Internalised stigma was always felt guilty	Not felt stigma because sex work is for her is pleasure of having sex.	She has felt stigma about her body and her fate.
Discrimination in finding another job	Not tried for another job.	Not tried for another job.	Was working in massage parlour and it ended up being sex worker
Reason for considering sex work as job/not job	Cannot consider as job- can find better jobs with good status if educated. Sex work is just a means of making better money.	Considers it as a job as it is equally important and difficult job.	Considers it as a job.
Can any other job satisfy you?	Yes definitely	No other job can satisfy her because of her abuse history.	She does not have confidence to do any other job.
Do you get benefits from this job? (if yes, what)	Yes, can make good money within few years. But it has risk of Sexually Transmitted diseases and family getting to know.	Yes there are benefits she gets- good pay by doing this job which makes her happy and satisfied.	Yes, can get enough money.
Limitations in leaving the job	Debts, education of her dropout son should be revived, rent for house.	No direct limitations she mentioned.	Self consciousness was her barrier to leave sex work.
Space to decide when to leave the job	She thinks that anytime she can leave the job, but also mentioned about women who are trapped and can't decide.	Never thought of leaving the job.	She thinks that enough space will be there as it her own choice.

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While leaving the job will your human rights be violated	Have not thought of it but she thinks she might face some amount of human rights violation	Don't know	She thinks that always she would have the space to decide on her rights to leave the job
By decriminalization of sex work would you get respect from society	May gain respect and dignity but peoples attitude should change.	Decriminalizing sex work will help in giving respect to sex workers and gaining equal rights.	Decriminalizing would help sex workers freely solicit but things won't change so fast.
Decriminalization can reduce police abuse or not	Cannot reduce police abuse even if it is decriminalized because police mindset should change.	Police abuse can also be reduced.	Police abuse won't reduce by decriminalization
Decriminalization can promote safe working or not	Safe working condition is a dream for Indian sex workers. As the harassment faced by them are very high. Grass root level changes should happen.	Safe working can be guaranteed.	Safe working conditions will be guaranteed.
Awareness about laws pertaining to sex work	Not aware of the laws but knows it is legal and soliciting is punishable	Aware about the law pertaining to sex work.	Not aware
Have you approached judicial system for any help	Not yet approached judicial system.	Not yet approached judicial system.	Not approached
Approach of police	They do help but there are times when they don't help.	Mixed reaction- sometime they act well other times they are not.	Bad experience from police officers always.
Access to health care and regular check-ups	Has proper access to health care and get health check-ups done with help of NGO	Has proper access to health care. Regular check-ups she doesnot give importance.	Has proper access to health care. Health check-ups done with help of NGO
Discrimination in health care	No	No	No

4. Discussion and Findings

The history of each case had different familial roles and job related traps which drew them into sex work. Factors like economic conditions, abuse history, upbringing etc. played major role.

4.1 Discrimination and Exclusion Faced by Sex Workers

The family background of the sex workers was one key element for most of them to choose sex work as job. Many sex workers have faced discrimination in the families and also have faced childhood abuse like physical, psychological, verbal etc. which becomes a major cause for entering into sex work. Some sex workers face economic debts which in turn make them feel sex work is a way to make money and get good pay.

Social exclusion would increase the vulnerability of sex workers to violence, drug use, negative health outcomes, poverty and mental health issues. All the 3 cases had somehow faced discrimination outside the work from police, shop keepers and inside the work from customers. In their own words... *I have only faced such a situation once when I refused an old customer who wanted to have sex with me... I didn't accept him because usually I avoid very old men...he was angry with the way I refused him and in front of some other sex workers he called me a "veshayi" which was a big mental stress for few days....* The second person (case 2)... *Faced discrimination from her close cousin who has started avoiding her because of the work." I don't know why she started avoiding me (sobbing) she was the only pillar of support I had. Now she also doesn't talk much to me.... I haven't met her also after leaving home if I meet and talk to her probably she would understand me."* For the third case,..., *Being in the job definitely there are customers who see me just as a sex toy. It's not just my experience but it's the story of majority of us.... So I would say in one way or the other way we face discrimination inside the job. There are women I know who get excluded outside the job just because they are sex workers..."*

Internalised stigma and agony was revealed in their words. Internalized stigma refers to a form of self-stigmatization whereby individuals accept negative judgments or attitudes applied to them

“There were times I thought I didn’t want to live but I survive thinking of the debts that I have.... I usually now find it difficult to talk to my son normally as I am guilty about what I am doing without his knowledge....”

“There were times when I drank liquor which my close customers would buy for me I used to booze but then now I have reduced it and concentrating more or being attractive to my customers and abide by their demands...”

“I have always felt this was my fate for which I was born....sometimes I go back to my room and look at myself, my body has been used so many times by so many people and there are scars all over which is not visible to anyone....to be honest I hate myself being this way...”

Earlier studies show that the Personalised stigma, the major one affecting sex workers along with a number of forms of stigma that have been identified, including internalized, perceived, experienced, layered, as secondary stigmas. (Alanna Fitzgerald-Husek, 2017)

The Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW) Committee recommended the need for measures to prevent discrimination against sex workers and ensure that legislation of their right to safe working conditions is guaranteed. (Universal Periodic Review, 2016).

4.2 View of Sex Workers about “Sex Work” as Job

Almost all sex workers consider sex work as job, it gives most of them socio-economic stability, pleasure and more. Therefore to many it is a job which is equally important like any other jobs. There are both Pull and Push factors which make sex workers opt for the job. The “pull factors” are affluent lifestyle, availability of better employment and payment opportunities. Sex work offered all the 3 cases with good amount of money which was the “pull factor” into the job. The “push factors” are demand for sex, previous abuse history of the sex workers, negligence, illiteracy and more.

4.3 Rights of Sex Workers to Leave the Job

Leaving sex work may be particularly challenging for women, for a number of reasons; they may have limited access to another employment opportunities, stigma faced from the society etc. The limitations that stopped the women

from not leaving the job were debts, self-consciousness etc. The challenges they think faced while leaving the job are lack of proper skills to work in another job sector as they are not well educated, stigma they may face from the people who know their sex work history, another major problem they face is the self-consciousness which stops them work in another place. As one of the sex worker quoted “Once into sex work we remain always a sex worker.”

The Supreme Court of India has observed that sex workers are entitled to the right to life and must be accorded the protection guaranteed to every citizen. It instructed the State to provide recommendations on the “rehabilitation of sex workers who wish to leave sex work of their own volition and to provide conducive conditions for sex workers who wish to continue working as sex workers” in accordance with Article 21 of the Constitution. (Universal Periodic Review, 2016). This research supports in sex workers rights to leave the job, recognising sex work as work would support sex workers in a person centred way which respects individual choices. If they no longer want to do sex work, they could choose to leave their jobs, and the skills they develop and use in sex work could be more likely to be recognised and valued by other employment industries. (NSWP, 2017). There is no legislative guarantee of equal working conditions for sex workers in India which in turn has brought into low social security for sex workers, no equal treatment of equal value provisions and no government funded child care for sex workers’ children. (Jaya Sagade, 2018)

4.4. Need for Decriminalizing Sex Work

Decriminalization may help in reducing the harassment faced by sex workers but changes wouldn’t happen so fast and also the mindset of people also wouldn’t change rapidly just through decriminalizing.

Case M

“Whatever changes that come in the law it wouldn’t change the perspective of people or their mindset....”

Case N

“The problem lies in how people look at us... decriminalizing to an extent can reduce the notorious looks etc of people around us but changes should be taught from a child to any elder that we

are also normal...we live in this normal world and has the same rights like any other person working and also we would get to freely solicit or move around as part of our job....”

Case P

“People like me have faced so much abuse from the customers, their attitude is the same and through decriminalizing sex work such things won’t change.... yes it would help us to gain acceptance but the plight of us won’t end.”

Two cases strongly said police abuse won’t reduce just through decriminalizing and the other case said police abuse can be reduced by decriminalizing sex work. Safe working condition is an area which has dilemma in it where sex workers are not safe with customers and by decriminalizing sex work this would still remain the same but on the other hand decriminalization can also give safe environment and help sex workers to solicit without fear.

4.5 Accessibility of Sex Workers to Judicial System and Health Care

The International Labour Organisation (ILO) and the UNDP have emphasised the need for sex workers to have access to legally enforceable rights to occupational health and safety and also the right to participate in the process of developing workplace health and safety standards. Police officials treated sex workers not in kind manner and it was the same with all the 3 cases but there are times when some police officials help sex workers to escape from raid.

Case M

“I have friends who say police are rude to them in the police station but as a customer they are good to them....there are some benefits if we have police officers as customers. Some of them are helpful and they tell us when there is checking in the area so that we can be safe....

Case N

“I have had sex with many police officers and only few have actually helped me back when there was checking near Medical College area. Some of them inform... but most of the time they

arrest us... I am known to almost everyone near Medical College. Once there was an incident when I was soliciting near the bus stand a group of police officers came and asked me to get into the jeep, I had to listen and get in...they were abusing me and also made me pay the fine and then only they left me from the station...there was a police officer who knew me but he didn't even take the effort to inform me...."

Case P

"I have never had any good police officers who supported me.... the only thing they do is get hold of me if they see...they don't usually listen to our story or even show patience...."

People in positions of authority routinely demand sexual favours from sex workers and they regularly abuse sex workers verbally using specific sexual language. A safe working environment through standard labour protection measures continue to be denied to sex workers. This includes access to benefits, legal redress for workplace grievances, adequate health and safety regulations. Detention of sex workers in rehabilitation centres without access to legal counsel or right to appeal are human rights infringements that need protection under adequate labour clauses.

Health access and regular check-ups were given importance by two cases but another did not have regular check-ups. They were all happy about the non-judgemental attitude of health setups as they have not faced any discrimination in that health sector. Sex workers and people living with HIV frequently experience stigma and discrimination when accessing health care but in Kerala, sex workers have not mentioned any kind of discrimination from accessing health services. This is because of the knowledge of health service staffs on considering sex workers in gaining standardized health services like testing and treatment of sexually transmitted infections (STIs) and HIV.

5. Suggestions

Legal recognition of sex work as a "job" should be assured. Decriminalization of sex work increases women's self-determination. Better access to health care services and judicial system will empower them to report violent incidents to judicial system. They deserve equal rights and justice — and the availability and access of appropriate legal assistance to obtain it.

All members of the police and other law-enforcement entities should receive regular training on issues related to HIV, drug use, and the legal and human rights of sex workers. Ensure participation of sex work organisations in drafting/amending laws, policies and programs relevant to them and in its eventual implementation process. Ensure delivery of legal services and/or referrals to existing legal services to ensure that sex workers have support to seek redress including appeal to higher courts. Building supportive environments and developing and strengthening strategic partnerships will help reduce the stigma and discrimination sex workers face. Social workers can perform advocacy in favour of the sex workers with different government and non-government agencies for their effective rehabilitations.

6. Conclusion

The study tries to understand the human rights of sex workers with special reference to Amnesty International Policy. The study focuses on different themes relating to the problems faced by sex worker in the society such as discrimination faced by them, their view on sex work as job, rights on leaving the job when they choose to, decriminalizing sex work, access to judicial help and basic health care services. Sex workers still faced various kinds of human rights violation. Sex workers are frequently subjected to punishment, blame and social exclusion for being seen to transgress social, sexual and gender norms or stereotypes. Decriminalisation of sex work is a pre-requisite to ensure the physical and emotional inviolability of sex workers, their right to life, right to freedom of labour, health and reproductive and sexual rights. As a job sex work should be considered as any other monetary employment to gain acceptance from the society. People in positions of authority routinely demand sexual favours from sex workers and they regularly abuse sex workers verbally using specific sexual language. Amnesty International considers that there is greater scope for sex workers to benefit from labour-based protections from exploitation where sex work is not treated as a criminal activity. Policies relating to human rights of sex workers exist but the implementation and knowledge about it is low. Sex workers should be more empowered to claim their rights and seek protection from exploitation under the law when they do not have to risk criminalization and/or penalization as a consequence of engaging with law enforcement.

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Rural Credit to Farmers in Kasaragod District and its Effectiveness

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Abstract: *Credit is essential for rural development, especially for farming sector. Financial requirements of the farming sector have increased tremendously over the last few decades due to the extended use of fertilizers, improved seeds and mechanization. Credit flows for rural economic development initially made through cooperative societies have contributed much to the improvement of the financial condition of agriculture and rural economy. Institutional credit has been viewed as an important instrument for serving rural development especially in the agricultural sector. The role of banking institution in rural development in India has undergone vast changes since the nationalization of major commercial banks. The study evaluated the economic effectiveness of rural credit among farmers in Kasaragod district. The analysis on agricultural production, income, standard of living, saving and investment of farmers before and after credit revealed the effectiveness of rural credit. The result shows that rural credit influenced agricultural production level, income, standard of living and saving of farmers effectively.*

Key Words: *Rural Credit, Farmers, Effectiveness, Kasaragod.*

1. Introduction

Growth of rural economy primarily depends on infusion of capital from time to time, to realize high productivity in agricultural and non-agricultural sector mainly for the purpose of agriculture and small scale business. Along with other inputs, credit is essential for establishing sustainable and profitable farming system in the rural sector. Most of the farmers are small producers engaged in agricultural activities in area of widely varying potential. Easy access to financial service at affordable cost increases productivity, asset formation, income and food security of rural poor (Prakash P and Pramod Kumar, 2016).

Government has made many initiatives for strengthening farm credit at lower rate of interest to support the resource requirements of agricultural sector. The emphasis of these policies has been on providing timely and adequate credit support to farmers with particular focus on small and marginal farmers and weaker sections of society (Subramanian R and Sunil Shivananjappa, 2017)). Agricultural credit flow in India has increased during the last five years. In the 12th Five Year Plan, it has risen and constituted 5.68 percent of total agricultural credit in the country. Commercial banks, RRBs and cooperative banks play predominant role in the advanced credit to agriculture (Govt. of Kerala, 2019). Like other parts of Kerala, agriculture plays a vital role in the economy of Kasaragod district. Majority of the population directly or indirectly are in farming sector for their livelihood. Therefore the economic effectiveness of rural credit among farmers in the district in terms of agricultural production level, income, investment, saving and standard of living of farmers is quite relevant. The main focus of the study is: (i) to analyze the main changes brought out by rural credit in the standard of living of farmers in terms of income, housing, education and health; and (ii) to examine how rural credit influenced the saving and investment capacity of farmers in the district.

2. Review of Literature

Anjalikumar, et. al (2017) and Mainakumari, et.al (2014) studied the institutional credit to agricultural sector in India. Prakash and Pramod (2016) and Diwas, et. al (2013) conducted a study on the performance of Kisan Credit Card Scheme. Krishna Kishore K T (2012) studied the rural credit and agricultural development in India. Valentina Hartairska, et.al (2015) and Sudha Narayanan (2015) conducted a study on agricultural credit and economic growth in rural area. Vijay (2017) and Manoj P K (2014) conducted a study on credit for rural development. Devaraja T S (2011) and Dushyant Kumar (2010) conduct a study on productivity of agricultural credit in India.

3. Methodology and Materials

The study used both primary and secondary data. Effectiveness of rural credit among farmers in Kasaragod was analysed by studying a sample of 60 farmers from the Madikkai and Kinanoor Karindalam Panchayaths of Kasaragod district. In primary data collection, information was collected

through structured questionnaire. Secondary data were collected from economic review of government of India and Kerala and annual reports of RBI.

4. Results, Analysis and Discussion

There are several agencies providing rural credit, which are classified under two categories, institutional and non institutional. Institutional credit includes commercial banks, Regional rural banks, and cooperatives. Non institution source include money lenders, indigenous bankers, traders and commission agents.

In the study area, 75 percent of farmers are cultivating commercial crops, 2 percent farmers both commercial and vegetables and 10 percent farmers both commercial and food crops; only 13 percent of farmers cultivating all crops (Table 1).

Table 1: Type of Crops Cultivated in the Study Area

Type of Crop	Percentage of Farmers
Commercial crops	75.0
Commercial crops and vegetables	1.7
Commercial crops and food crops	10.0
All crops	13.3
Total	100.0

Source: Primary data

Table 2 shows the sources of rural credit in the study area. It reveals that 62 percent farmers take credit from cooperative bank and 15 percent of farmers from both cooperative bank and commercial bank simultaneously. 8.3 percent of farmers depend on commercial bank and both cooperative bank and RRBs respectively. Only 2 percent of them depend on both commercial and RRBs bank simultaneously.

Table 2: Sources of Credit in the Study Area

Source	Percentage of Farmers
Cooperative Banks	61.7
RBBs	5.0
Commercial bank	8.3
Co-operative bank and RRBs	8.3
Co-operative bank and commercial bank	15
Commercial bank and RRBs	1.7
Others	13.5
Total	100.0

Source: Primary data

Among the total farmers, 65 percent indicates that rural credit is fully sufficient and remaining 15 percent response is that, it is not sufficient for their purpose (Table 3).

Analysis on the effectiveness of rural credit on agricultural production, changes brought about by rural credit in the standard of living of farmers and changes in saving and investment brought about by rural credit are presented in table 4. It indicates that 86 percent of farmers' agricultural production increased due to credit for agricultural activity.

Table 3: Farmers Response about Loan Sufficiency

Response	Percentage of Farmers
Not Sufficient	15.0
Partially Sufficient	20.0
Fully Sufficient	65.0
Total	100.0

Source: Primary data

Figure 1 show the repayment of loan by farmers and it is seen that 88 percent of farmers repay the loan before the due date and the rest 12 percent after the due date.

Figure 1: Repayment of Loan by Farmers in the Study Area

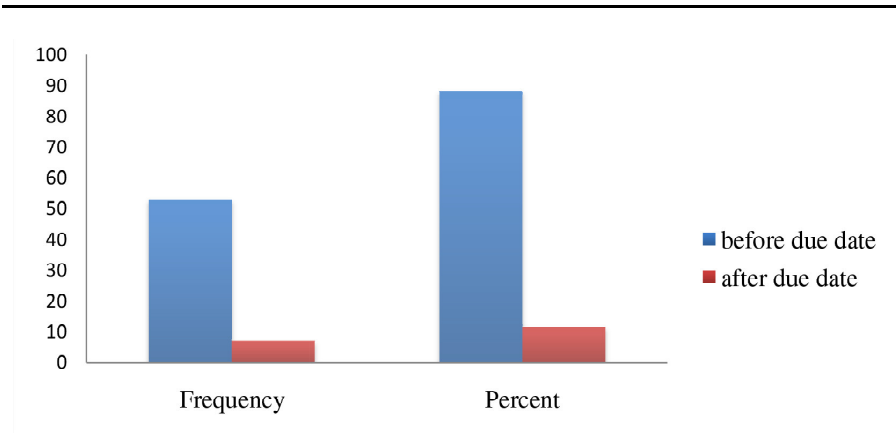


Table: 4. Changes Brought out by Rural Credit to Farmers in the Study Area

Sl. No.	Components	Changes Brought out by Rural Credit to Farmers (in percentage)
1	Agricultural Production	86
2	Income	17
3	Housing	50
4	Health	50
5	Education	27
6	Profits	92
7	Saving	68
8	Investment	90

Source: Primary data

Table 4 also reveals that comparison of aggregate income level of farmers in the study area shows that there is 17 percent increase in income. It is seen that after taking credit 50 percent farmer's housing status raised from semi pakka to pakka. 92 percent are of the opinion that they have a profit by selling agricultural output raised through credit. It also reveals that there is 68 percent increase in the saving of farmers. Figure 2 and 3 show the different kinds of savings and investment of farmers. It is also seen that 90 percent of farmer's investment capacity increased.

Figure 2: Different Kinds of Savings of Farmers

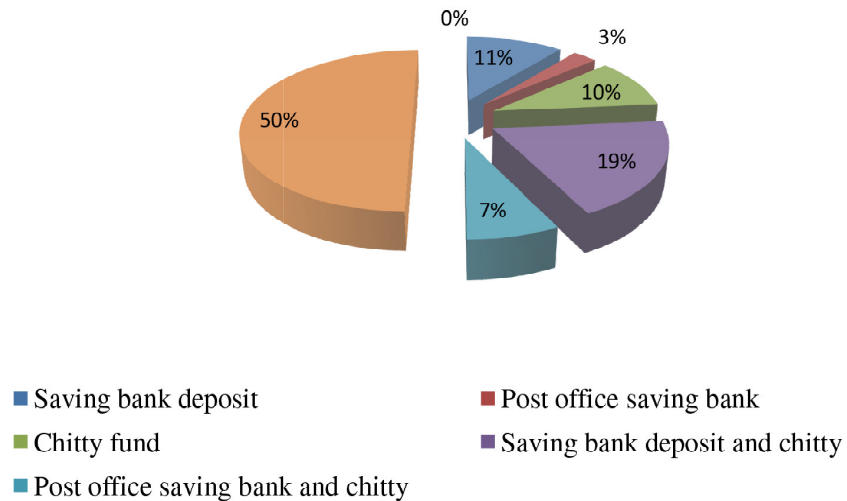
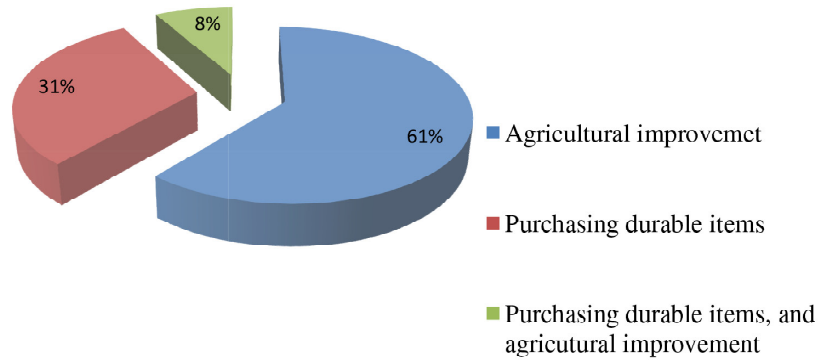
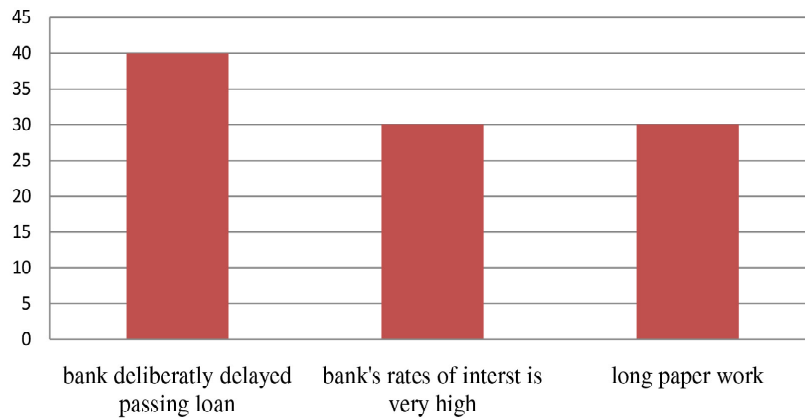


Figure 3: Different Kinds of Investment of Farmers



Various difficulties faced by farmers are presented in figure 4. 40 percent farmers faced the problem of delay in getting loan, 30 percent farmers say that interest rate is very high and 30 percent mentioned about high paper work process for getting credit.

Figure 4: Various Difficulties Faced by Farmers in Getting Credit



5. Conclusion

A large proportion of the population in India is rural based and depends on agriculture for a living. Three main factors that contribute to agricultural growth are increased use of agricultural input, technological change and technical efficiency. Since saving being negligible among the farmers, agricultural credit appears to be an essential input along with modern technology for higher productivity. An important aspect that has emerged in last three decades is that the credit is not only obtained by the small and marginal farmer for survival, but also by the large farmer for enhancing their income. Agricultural credit flow in India has increased tremendously. In Kerala too, advances to agricultural sector has increased significantly in the last ten years. The study clearly revealed that the agricultural credit influenced the production level and increased the income level of farmers. Credit also helps in increasing housing status, health, saving and investment capacity of farmers.

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The Need and Importance of Parenting Education

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Abstract: *Parents are the most responsible persons in the upbringing of the children. Positive parenting supports a child to become good person and citizen. We always think seriously about the value-based education, formation and training given to the children to be effective citizens of the society. However, we think less of the formation and education given to the parents who have to mould the behaviour and character of the children. In the modern society where the challenges to family life are more, where the parents struggle to meet the expectations of the children, a parent should be equipped to handle the responsibility of parenting with proper knowledge, attitude, aptitude and skills. If so, parents need proper training and education. Mixed methodology is used for the study. The result of this study shows that majority of the parents do not have any orientation or training in preparation to their marital life or parental responsibility. Hence, the study comes out with the most important suggestion of need and importance of parenting education in the modern society.*

Key Words: *Parenting, Parenting Education, Upbringing of the Children, Developmental Stages of the Children, Challenges Faced by the Parents.*

1. Introduction

Parenting definitely is an art of upbringing the children. Responsible parenthood has to be learned by any parent. Training and formation is inevitable to be a successful father or mother. Reynolds (2003) explores in her article about Mindful Parenting, that training and education in parenting can make positive changes in both the parent and the children. Couples and young adults rely on their inherent capacity to be a parent from the experiences of being a child, or observing their parents or others involved in parenting-related activities. It is perplexing that one of the most stressful and yet relevant roles a human beings have less formal training or programs to enhance their capacities of parenting. These beliefs in one's own abilities only get questioned if either the child or parents are affected due to the reciprocal impact of this role.

In common with many other cultures, Indian parents get blamed when children misbehave or when things go wrong. Then and only sometimes, parents are held responsible for the effectiveness of parental investments. Often parents try to search for answers within themselves, with their families or kinship, social media, internet or as a last resort with professionals who may or may not be trained in specific issues of parenting. Recent changes in the family – such as high rates of divorce, maternal employment – can have positive as well as negative effects on children (Joseph and John, 2008). In this context, it has become necessary to promote the idea of responsible and resourceful parenting. Capacitating the youth to become a mother or father, to lead a genuine family life, sensitizing them about the challenges of parenting, nurturing of the children, understanding them the roles and responsibilities of the parents, and to assume the responsible parenthood are the big challenges of today.

The normal question that anyone may ask is that, is parenting a profession to educate the parents? The answer is evident that parenting is a relationship and it is not a profession. Markham (2012) says it is basically a relationship. She says “Parenting is fundamentally about a relationship, much like marriage. The commitment and love involved in that relationship are not a “profession” in the way we normally understand the term. Vocational, yes; hard work, certainly. But professional? No”. The question here is that whether the parents, the new couples or the youth who are aspiring for marital life get a proper education regarding parenting, its various components, the responsible parenthood, the best parenting styles, the best child practices and the challenges and solutions to parenting in this modern era. It is for sure that parenting is not a mere traditional instinct to go ahead without any education and training. The training empower the parents to understand the problems faced by their children and helps to provide better support for overcoming the issues confronted by their children.

2. Review of Literature

Churchill and Clarke (2015) write about the importance of investing in parenting education as a best solution to tackle social exclusion and social problems in England. Pinquart and Teubert (2010) speak of promoting effective parenting education during the transition to parenthood. Parenthood is life’s most interesting and challenging opportunity. Parent is the child’s first and

most influential teacher. The delight of the parents' experience in fostering the children's development and the satisfaction, derived from the interaction with them, are some of the positive aspects of parenthood. Parenthood also involves loss of sleep, restricted social life, increased expenses, noise and new routines (Knox, 1995). Parenthood is the most important responsibility of the human being as a social animal. Parenting is a central icon in cultures and religions from time immemorial. We have to doubt whether the joy and fulfilment of parenting has been lost nowadays and if it has become a matter of concern and fear. Parenting is from the inside out; only a deeper self-understanding can help you to raise children (Siegel and Hartzell, 2013).

The study of Carson, Chowdhury, Perry and Pati (1998) denotes that families that are less expressive, experience more conflict, and are more enmeshed are associated with antisocial adolescents. The families that children grow up in and the social environment in which they live can have major effects on their well-being (Barker, 2010). Many parents do not fully grasp their role as a teacher nor do they realize the influence they exert as parents on their children. When these vital lessons are not taught by the family, a child may collapse under the pressures of the outside world, with juvenile delinquency being an almost certain fate. "The relationship is so strong that if ways could be found to do it, a strengthening and preserving of family life, among the groups which need it most, could probably accomplish more in the amelioration and prevention of delinquency and other problems than any other single program yet devised" (Monahan, 1957).

As the World Summit Plan of Action (1990) states, "For the full and harmonious development of their personality, children should grow up in a family environment, in an atmosphere of happiness, love and understanding. Accordingly, all institutions of society should respect and support the efforts of parents and other care-givers to nurture and care for children in a family environment" (Annan, 2001). Under the traditional view, children originally were considered the virtual property of their parents, the position eventually evolved into a presumption that parents are the natural protectors of their children and act in their interests (Hegar, 1989). During the early childhood period, the child is completely cared for by the parents. The child cannot develop automatically into a full blown human being. She/he is to be provided planned care and adequate socialization opportunities in order to attain human status. Effective role of parents during childhood provides a child the best

possible inputs for maximum development of its potential as a human being (Bowlby, 2008). The various functions of the family include reproduction, socialization, nurturance and emotional support. Among these functions, reproduction is an important function. Procreation is the core process on which the survival of the species depends. Child rearing is the critical medium for the growth of infant into effective citizens.

Effective parenting is more important than ever before, to shape the coming generations affecting the world around them (Baumrind, 1991). Raising children serves many purposes like producing healthy and well-adapted children, ensuring support for parents as they grow older, providing protective social environment, transmission of values and skills to find meaning for their own existence through bringing up the children. The parents have to learn the ways and means of responsible parenthood to have a stable family and responsible children. The commitment towards children was enshrined in our constitutional provisions. Our policy ensures that every child in this country should have the environment that gives it opportunity to realize its inherent physical and cognitive potentials (NCERT, 2005).

The conceptual model of parenting prototypes of Baumrind (1991) deals with four main styles of parenting i.e. Authoritarian, Authoritative, Permissive and Neglecting. Maccoby and Martin (1983) indicate that these parenting styles capture two important dimensions of parenting: (a) parental acceptance (also known as parental warmth or supportiveness) and (b) parental control (also known as parental demandingness or behavioural control). The parents should have an awareness about these basics of parenting to be responsible parents. Though there are concerns in engaging parents in training programs and may need a clear recruitment process; good communication and liaison with stakeholders; incentives for recruitment and retention; active and creative outreach work; investment in building relationships with parents; making programs easily accessible and the like are inevitable (Axford, Lehtonen, Kaoukji, Tobin and Berry, 2012).

A study done by Axford et al., (2012) indicated that Engaging Parents in Parenting programmes examines why it is difficult to engage parents in parenting programmes which is indispensable to enhance child outcomes. Build relationships, make programmes accessible, address concerns of the parents, address particular needs of some parents are some of the solutions discussed in the study. Every parenting programmes can have a look into

those points dealt with for the better implementation and fruitful propagation of the programmes and trainings.

To conclude, the parents are to be trained in varied realms. Training parents as behaviour modifiers (O'Dell, 1974 ; Karolly and Rosenthal, 1977). Training parents as behaviour therapists (Berkowitz and Graziano, 1972), Training parents in child management like that of the hyperactive children (Dubey, O'Leary and Kaufman, 1983), Training parents in skills of child management (Kelley, Embry and Baer, 1979), training parents in behavioural self-management (Sanders and Glynn, 1981), are some of the areas of the training.

3. Objectives

The following are the objectives set for the purpose of this study:

- i. To know the extent of participation of the parents in awareness programmes on responsible parenting
- ii. To understand the knowledge of the parents on the early developmental stages of the children
- iii. To examine the challenges faced by the parents in up bringing the children

4. Methodology

The present study focuses on the awareness of parenting among the parents in Kannur and Kasaragod districts in Kerala. The researcher followed descriptive research design using simple random sampling method to collect the data from the selected parents from the above said districts who have a child in conflict with law. One of the parents from 160 different families who have two or more children of at least 13 years of age is being selected. After the data collection, it was verified and analysed with suitable statistical methods.

5. Results and Discussion

Parenting education is essentially an important element in the current society due to several factors, like upcoming parenting challenges, the complexity in child management strategies, increasing child crimes and behavioural aberrations, loosening of joint family system and presence of nuclear families and changing social, cultural, educational scenario. This study examines some of the important aspects of parenting through a structured questionnaire and survey.

Table 1: Distribution of Respondents by their Socio-demographic Characteristics

Characteristics		Frequency(n)	Percentage (%)
		(TotalParticipants-160)	
Gender	Father	55	34.4
	Mother	105	65.6
Age	<30	11	6.9
	30-40	47	29.4
	40-50	86	53.8
	>50	16	10
Religion	Hindu	57	35.6
	Muslim	79	49.4
	Christian	24	15
Education	LP	18	11.3
	UP	43	26.9
	HS	44	27.5
	HSS	24	15
	Graduation	31	19.4
Occupation	Govt.	15	9.4
	Private	26	16.3
	Business	23	14.4
	Coolie	42	26.3
	Self-Employment	22	13.8
	Other	32	20

Family Income	<5000	5	3.1
	5000-15000	21	13.1
	15000-25000	35	21.9
	25000-35000	27	16.9
	35000-55000	38	23.8
	55000-75000	13	8.1
	75000-1 Lakh	13	8.1
	>1 Lakh	8	5
Type of	Joint	20	12.5
Family	Nuclear	140	87.5
Marital Status	With Partner	124	77.5
	Widower	4	2.5
	Divorcee	6	3.8
	Widow	6	3.8
	Separated	10	6.3
	Remarried	10	6.3
Locale	Rural	110	68.75
	Urban	50	31.25

The Table reveals the fact that, female parents constitute 65.6% and male parents comprises of 34.4%. The age of the participants shows that most of the parents (53.8%) belong to the age group of 40 to 50 and 10% of the participants are above the age of 50.

The Religious factor reveals that from 160 samples, 35.6% are from Hindu religion. The majority from the sample are Muslim, that is, 49.4% and the lower participation in the sample in terms of Christian religion, i.e. 15%. The Table also is giving a clear picture of participant's education. 11.3% of participants have only lower primary education. 26.9% of the participants have upper primary education, 27.5% have high school education and 15% of them completed higher secondary education, while 19.4% of the participants completed their graduation. Hence, education level is varied from lower primary to graduation.

Analysing the occupational status of the respondents, 9.4% are employed in government services, 16.3% are in private sector, 14.4% of them engage in business and 26.3% are coolie workers, while, 13.8% are self-employed and 20% of them belong to other occupation category.

The Table 1 also explains the different family income levels of the respondents in the study area. 3.1% of the respondents fall in the category of below Rs. 5000. 13.1% of the sample are in Rs. 5000 to 15,000 income segment. 21.9% are between 15-25 thousand and 16.9% having an income of 25 to 35 thousand. 23.8% of people coming under 35 to 55 thousand. 55 thousand to 75 and 75 thousand to one lakhs are 8.1% each. Only 5% of respondents are in the income group of above one lakh. The Table also examine the occupational structure of the respondents from the sample. 9.4% of the respondents are employed in government services. 16.3% are in different private business concerns. 14.4% of them are doing business and 26.3% are coolie workers. 13.8% are self-employed and 20% of them are engaged in other occupation category.

Finally, the Table shows that majority of the parents from the sample are living with the partner (77.5%). The lower percentage carries for widower 2.5 and divorcee, widows are 3.8% each. Separated and remarried category also brings 6.3% each. About the locale, the majority of the parents are from rural area (68.7%) and 31.25% are from urban area.

Table 2: Participation of the Parents in any Sensitisation or Awareness Programmes on Parenting.

Category	Yes	No	Total
Father	19 (34.5%)	36 (65.5%)	55 (100%)
Mother	11 (10.5%)	94 (89.5%)	105 (100%)
Total	30 (18.8%)	130 (81.2%)	160 (100%)

Table No. 2 explains the participation of the parents in any sensitisation or awareness programmes in preparation for the marriage or parenting. A majority of the respondents, i.e. male parents (65.5%) and female parents (89.5%) have not attended any of the sensitisation or awareness programmes in preparation to the marriage or parenting. It is evident that, 34.5% of the male parents respondents and 10.5% of the female parents have attended such programmes. Considering both, only 18.8% of the parents have attended any such programme and 81.2% have not attended the same.

It is important to note that participation in training programmes in preparation to marriage and introduction to parenting are very minimal. It could be due to the absence of such planned programmes from the part of the society, less number of institutions offering such trainings, young people are not motivated to attend such trainings and lack of accessibility and affordability to such programmes.

Even in this modern society, the participation in any awareness programme by the parents are very less. The child rearing being the most important factor of parenting and this finding is of great relevance.

Table 3: Awareness of the Developmental Stages of the Child.

Category	Yes	No	Total
Father	39 (70.9%)	16 (29.1%)	55 (100%)
Mother	81 (77.1%)	24 (22.9%)	105 (100%)
Total	120 (75%)	40 (25%)	160 (100%)

Table 3 exposes the awareness of the parents on the developmental stages of the child. It is evident that 70.9% of the male parents and 77.1% of the female parents are aware of the stages of development of their children. 29.1% of the male parents and 22.9% of the female parents are still unaware of the developmental stages of their children. It is a good sign that majority of the parents are aware of the developmental stages of the children. However, a little more in-depth examination is needed to know what these parents know about the developmental stages of their children.

Figure 1: The Challenges Faced by the Parents in Upbringing the Children

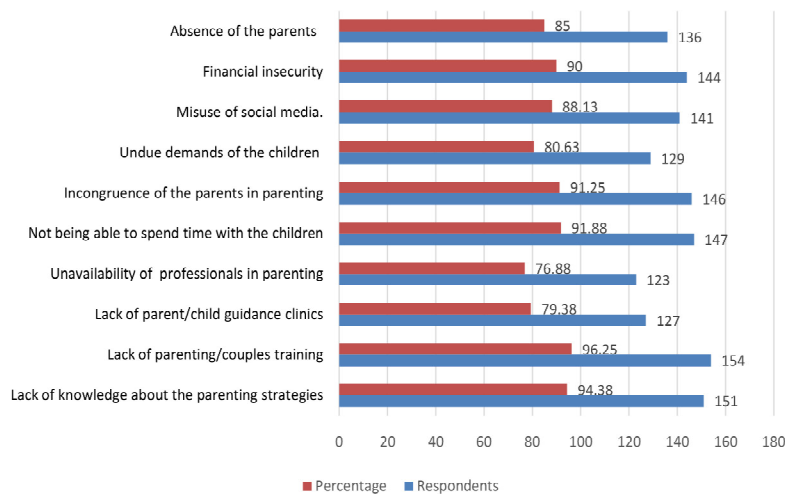


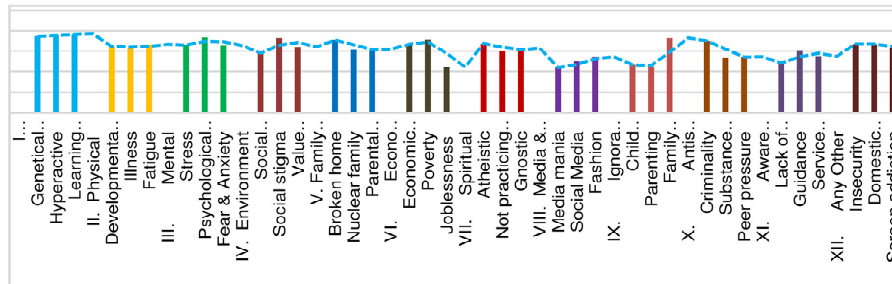
Figure 1 concludes that there are many challenges faced by the parents in the process of upbringing the children. A majority of the parents, i.e. 136 respondents out of 160 agree that, absence of the parents at home is one of the challenges they experienced. While 90% of them agree with financial insecurity, 88.13% of them opine that the misuse of social mediaby the children is the challenge. The figure shows that 80.63% of the parents say that the case of undue demands of the children raising unnecessary needs as the challenge. It is also evident in the figure that 91.25% thinking about incongruence of the parents in parenting as the challenge, while 91.88% agree with not being able to spend time with the children as the challenge. Majority of the respondents, 76.88%, emphasized the unavailability of the services in the area by the professionals in parenting as the challenge. 79.38% of the respondents pointed out the need of parent/child guidance clinics as the challenge in parenting. The vast majority (96.25%) admitted the absence of parenting/couples training is the challenge. Finally, 94.38% of the parents agreed upon the lack knowledge about the parenting strategies as the challenge.

The analysis of the data clearly shows that majority of the parents faced varied challenges in up bringing the children. All the challenges raised by the parents need critical identification strategies and creative solution plans. The challenges really are the hurdles in up bringing the children or in parenting process as a whole, the speedy solutions will definitely lead to effective parenting strategies.

6. Reflections on Educating the Parents

The importance of parenting education is quite evident from the analysis of the data collected from the sample population. Three broad ways can be used to reflect the significance of educating or training the parents viz. 1. The awareness of parents on parenting, 2. The availability of parenting education in the current society, 3. The challenges faced by parents in the process of parenting. Firstly, from the awareness part of parenting, participation in any sensitisation or awareness programmes, participation in programme on upbringing the children, awareness of the developmental stages of the child are the variables treated and the results show that 38.1%, 81.2%, 82.5%, 25% respectively are not aware of the important ingredients of parenting. This shows that, majority of the parents from our study are

Figure 2: The Challenges Faced by the Parents in the Process of Parenting



unaware of the tools and techniques as well as methods of parenting. Secondly, regarding the availability of parenting education in the current society, 76.88%, emphasized the unavailability of the services in the area of the professionals in parenting. 79.38% of the respondents pointed out the felt need of parent/child guidance clinics, 96.25% admitted the absence of parenting/couples training, 94.38% of the parents agreed upon the lack of knowledge about the parenting strategies. The data clearly communicate that, our current society imparts a very low priority to parenting education. Most of the parenting issues are the byproduct of ignorance. Therefore, it is essential to provide necessary training or awareness on parenting through various institutional channels of the society. Finally, the challenges faced by the parents in the process of parenting is clearly mentioned in Figure 2. For a powerful society, parenting is the most significant factor which requires special attention and care, so that, society can positively and productively grow towards its desired goals and objectives. In this endeavor, parenting education or training is an inevitable input. If parents are trained enough, having sufficient awareness about their role in parenting, most of the social issues in connection with children are curable.

7. Suggestions

1. The Local Self-Government and the Civil Society Organizations (CSO) like Kudumbashree, and NGOs have to come up with regular community awareness programmes on parenting, as the knowledge, attitude and practices associated with positive parenting, child interactions and child development are most essential to the society.

2. In every district, the Health Department-National Health Mission (NHM) and District Medical Officer-can take up the responsibility of training the youth on pre-marital training, couples and parents on parenting through the personnel of CHC, PHC, Family welfare Centre (FWC) JPHN, JHI and ASHA Workers.
3. Media based and online sensitization programmes are to be developed for parenting education.
4. Reality Shows on best parenting strategies and tips could be designed and broadcasted by Television Channels.
4. Online and off-line short term and long term courses on parenting and child rearingpractices could also be developed and disseminated for the aspirants of marital life, young couples and parents.
5. Government and NGOs can come with Parent/Child clinics to guide the parents and the children.
6. A Public, Private and Community Partnership is to be initiated to work up on the various issues of parenting and family wellness. This partnership can establish Parental Guidance Clinics and Child Clinics and Common Guidance Centres where the experts from these three sectors can render their voluntary service for the same.
7. Social workers can organize various parent training programmes and responsible parenting through marriage preparation programs and couple trainings.

8. Conclusion

Responsible parenthood is a holistic concept; not only on parenting but also related to various themes like child rearing, family life, child guidance and integrated planning of the family matters. It is the basis of any family for its stable existence and smooth functioning. The study shows that the training need of the parents and the possibility of accessing proper guidance and awareness not properly met in the society. Moreover, proper preparation for a marital life, which is the most important responsibility of the human beings as a social being is very less thought of in our culture. It is a fact that while the nuclear family took up the social scene and the joint family system has been disappeared, the responsibility of the new generation couples and parents

became more complicated. The youth, young couples and parents are to be empowered with proper training and proper guidance. Children need care that promotes their overall mental health, including a positive sense of self, as well as the ability to cope with stressful situations, temper emotional arousal, overcome fears, and accept disappointments and frustrations. Parents are essential resources to develop an emotional, social and cognitive competence of the children. In this context only trained and empowered parents in positive and responsible parenthood, can manage the whole show of family life and child rearing, to mould the future responsible citizens of the society.

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