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# NEW HORIZONS

A Multidisciplinary Research Journal

Double-blind Peer Reviewed

UGC CARE Listed (Group I, Multidisciplinary)



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**DAV College for Women**  
Sector 36-A, Chandigarh

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**Mehr Chand Mahajan**  
**DAV College for Women**  
**Chandigarh**

Mehr Chand Mahajan DAV College for Women, Chandigarh, established in 1968, is a premier institution for women's education in North India. *New Horizons*, ISSN: 2277-5218, is a double-blind peer reviewed multidisciplinary research journal. It is published annually by the college and has been in circulation since 2005. The objective of the journal is to provide a critical forum/interface for diverse fields of thought and facilitate academic discussions.

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# **Environmental Responsiveness of Indian and Australian Conglomerates**

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The paper aims to measure and compare the environmental disclosure and explore the relationship with demographics of the top Indian and Australian Companies. This research study covers the environmental disclosure for 10 years i.e. from 2009-10 to 2018-19, by applying content analysis using 8-point scale, Kolmogorov-Smirnov and Shapiro-Wilk tests, Levene test, Variance Inflation Factor, Durbin Watson test, t-test, Multi-Linear Regression for analysis and interpretation. The study explores insignificant difference of environmental disclosure between Indian and Australian companies. In both countries the environmental disclosure is positively influenced by firm size and leverage. Among Indian companies, board independence and profitability negatively affects the environmental disclosures and in case of Australian companies age has unfavourable influence on environmental disclosure. In this paper the Environmental Disclosure of only top 30 Indian and Australian companies has been studied for 10 years. Though the annual/sustainability reports of the respective companies have been studied twice and updated rating scale is used to give more authentic rating score, still the subjectively inherent in the rating scale remains a limitation. Though statistically significant differences do not prevail but still Australian companies need to improve the environmental disclosure to match their Indian counterparts. As age negatively influences the environmental disclosure of Australian companies, the Government of Australia/ appropriate authority should amend its laws to enforce/ induce aged companies to ameliorate contribution to environment. The Government of India should also direct the Indian companies with higher profitability to be sensitive to environmental issues. The paper is an attempt to evaluate the environmental performance of giant companies of environmental sensitive economies (i.e. Australia and India) on the basis of Global Benchmark (i.e. GRI).

*Keywords:* environmental disclosure, Global Reporting Initiative (GRI), Indian companies, Australian companies, firm size, profitability, leverage, age, board independence

## Cumulative Environmental Risk and Intelligence in Indian Children

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The present study is aimed at examining the impact of multiple environmental adversities on the IQ of 6 to 8 year old school going children. Eight risk factors were studied in 149 children. A cumulative risk score was computed which was the sum of the number of risks the child had experienced. Based on the number of risks the child faced the risk scores were categorized into 3 groups: low risk (0 to 1 risk), moderate risk (2 to 3 risks) and high risk (4 and above risks). The main outcome measure was the intelligence of the child as assessed by the Academic Scale of Developmental Profile II. As the risks increased, the IQ was found to decline ( $F = 10.05$ ,  $p < .000$ ) and each risk factor was associated with a decline of 3.79 IQ points. Regression analysis revealed that 30.1% ( $F = 64.86$ ,  $p < .000$ ) of the variance in the IQ was explained by the cumulative risk score and this was higher than the variance explained by any other risk factor. The multiplicity of risks appears to increase the likelihood of negative cognitive outcomes in young Indian children. Child care workers should use risk scores to identify the marginalized groups of children for early intervention efforts.

*Keywords:* intelligence, cumulative risk, environmental variables, developing country, children



## **Gender, Religion and Class: Tracing Intersectionality from Arundhati Roy's *The God of Small Things* to *The Ministry of Utmost Happiness***

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Intersectionality is a theoretical framework that interrogates the overlapping systems of oppression operating within the institutionalized practices of a society to create discrimination or inequality. Arundhati Roy's approach to represent the marginalised and disenfranchised in her fiction is in line with the ubiquitous understanding of intersectionality as an examination of the simultaneity of oppression. This paper seeks to explore how Roy has devised a new technique to challenge the social, political and cultural structures of oppression through the intersecting universes of her fictional worlds in *The God of Small Things* (1997) and *The Ministry of Utmost Happiness* (2017). She investigates the social conflicts and relational clashes that inflict and drive the present-day Indian subcontinent. The topography of her narratives spans across the neglected aspects of the cultural landscape where all the dispersed identities merge into one another elucidating the vastness between the corrupt and the consciencekeepers of the society. By using the critical technique of intersectionality in her novels, Roy suggests how each system of oppression overlaps another, and that it is impossible to get rid of one kind of oppression without attacking another.

*Keywords:* intersectionality, Arundhati Roy, disenfranchised, storytelling, patriarchy, religious intolerance, class discrimination

## **Waste to Wealth: Recycling Paper for Adornment**

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Jewelry is always considered a significant part of an Indian woman's attire. Apart from accentuating her femininity and beauty, it signifies her social status too. She has always been exploring different materials to ornate herself with: it can be pieces developed out of metal, clay, paper, stones etc. Handmade jewelry is known to have unique characteristics. Though machine made products are available in enormous range in the market handmade products are considered unique and carry a notion of having been 'crafted with emotions'. Not only this, sustainability is another significant aspect that is significant today. Mining for gold, silver, diamonds, gemstones and other metals causes pollution, greenhouse gas emission and soil erosion. So, it is the need of hour to create more and more articles using eco-friendly raw material or recycling processes. Taking inspiration from the present issue of sustainability, researchers have created light weight jewelry pieces using Papier-mâché art. Different designs of jewelry were created using paper pulp, painted with acrylic fabric colors and finally embellished with stones and beads. These pieces were evaluated by 40 respondents in the age group of 18-20 years to check their acceptability.

Keywords: handicraft, Papier-mâché, recycling, jewelry

## अन्य होने की व्यथा

डॉ. अनीश  
सहायक प्राध्यापक  
सी.एस.एन कॉलेज  
अंबाला छावनी

शोध सार : हिन्दी उपन्यास के फलक को जिन विमर्शों, सरोकारों एवं कथानकों ने समृद्ध किया उनमें किन्नर विमर्श एक महनीय दर्जा प्राप्त विमर्श है। किन्नरों की संघर्ष यात्रा को उपन्यासकारों ने बड़ी तन्मयता एवं संवेदनशीलता के साथ अपने कथा-साहित्य में उकेरा है। साहित्यकारों ने इनके व्यक्तिगत जीवन की पड़ताल कर उनकी मनोभूमि, अंतर्द्वन्द्व, जटिलताओं का बड़ी सूक्ष्मता से चित्रण किया है। चित्रा मुदगल, प्रदीप सौरभ, नीरजा माधव, निर्मला भुराड़िया, भगवंत अनमोल, अर्चना कीचर आदि साहित्यकारों ने तृतीय लिंगी के मनोभावों का चित्रण किया है। सभी साहित्यकारों का उपक्रम इस समाज को मुख्यधारा के साथ आस्यूत कर समाज में इन्हें प्रतिष्ठायित कर इनकी प्रतिभा को देश के सामने रखना है। आज भी किन्नर वर्ग अनेक सम्मानित पदों पर आरुढ़ हो अपनी सेवाएं दे रहे हैं तथा स्वयं को प्रमाणित कर रहे हैं। रचनाकारों ने इस समाज की रचनाशीलता को अपनी कलम द्वारा सृजित किया। इस शोध-पत्र का ध्येय किन्नरों की जीवन शैली को सार्वजनीन कर उनके प्रति सौहार्द का भाव जागृत करना है।

मूल शब्द : जनश्रुति, आच्छादित, परिदृश्य, परिवेश, संवर्द्धित, आबद्ध, अभीप्सा

## Low Voting Turnout: A Challenge for Parliamentary Democracy in India

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Parliamentary Democracy refers to governance through participation, discussion and resolution. The founding fathers of the Constitution resolved for Parliamentary Democracy as the most suitable form of government for the country and the same was upheld by the Apex Court as 'Basic Structure' as well as 'Way of Life' (*Kesavananda Bharati*, 1973; *R. Chandevaram*, 1995). The basic idea behind adoption of this form of government was to ensure representation to the citizens and to provide a responsible government. For the first purpose, the concept of adult franchise along with freedom of speech and expression was provided in the Constitution of India. The soul of democracy is the astute participation of citizens in the election process to form a popular government which could decide the destiny of the country. From first to seventeenth General Election to the House of the People, it is evident that the people's participation in elections did not achieve the figure of seventy percent ever, which clearly indicates that our country is still waiting for a popular will and people's government. The absence of more than thirty percent is neither a good reflection nor what the makers of the Constitution would have envisaged. This continuous silence of about one-third eligible voters is causing dilemma and adversely affecting the democratic process. The issue of overcoming the low voting turnout is neither addressed by any Election Reform Committee nor answered by the Election Commission of India, in a pointed manner. Therefore, the present research paper attempts to find, through primary and secondary data, the causes, effects and possible solutions for low voting turnout.

*Keywords:* Constitution of India, elections, parliamentary democracy, participation, right to vote and voting turnout

## ਪਾਲ ਕੌਰ ਕਾਵਿ ਦਾ ਉੱਤਰ-ਨਾਰੀਵਾਦੀ ਪ੍ਰਵਚਨ

ਡਾ ਪ੍ਰਵੀਨ ਕੁਮਾਰ  
 ਸਹਾਇਕ ਪ੍ਰੋਫੈਸਰ  
 ਸਕੂਲ ਆਫ਼ ਓਪਨ ਲਰਨਿੰਗ  
 ਪੰਜਾਬ ਯੂਨੀਵਰਸਿਟੀ, ਚੰਡੀਗੜ੍ਹ

ਵੀਹਵੀਂ ਸਦੀ ਦਾ ਅੱਠਵਾਂ ਦਹਾਕਾ ਵਿਸ਼ਵ ਪੱਧਰ ਤੇ ਤਬਦੀਲੀ ਦਾ ਦਹਾਕਾ ਮੰਨਿਆ ਜਾਂਦਾ ਹੈ। ਵਿਸ਼ਵ ਦੇ ਪ੍ਰਮੁੱਖ ਸਿਧਾਂਤਕ ਸਰੋਕਾਰਾਂ ਵਿਚ ਤਬਦੀਲੀ ਦਾ ਦੌਰ ਆਰੰਭ ਹੁੰਦਾ ਹੈ। ਇਸ ਤਬਦੀਲੀ ਦਾ ਅਸਰ ਪੰਜਾਬੀ ਸਭਿਆਚਾਰ ਉੱਪਰ ਵੀ ਪਿਆ ਹੈ। ਇਸ ਅਸਰ ਅਧੀਨ ਸਮਕਾਲੀ ਨਾਰੀ ਕਵਿੱਤ੍ਰੀਆਂ ਨੇ ਵੀ ਕੱਟੜ-ਨਾਰੀਵਾਦ (Radical Feminism) ਨੂੰ ਨਵੇਂ ਜਾਵੀਏ ਤੋਂ ਵਿਚਾਰਨਾ ਸ਼ੁਰੂ ਕੀਤਾ ਹੈ। ਕੱਟੜ-ਨਾਰੀਵਾਦ ਦੇ ਸਿਧਾਂਤਕ ਵਿਚਾਰਾਂ ਵਿਚ ਮਰਦ ਅਤੇ ਸਮਾਜ ਨੂੰ ਹੀ ਪ੍ਰਮੁੱਖ ਕਾਰਨ ਮੰਨਿਆ ਗਿਆ ਸੀ। ਇਸ ਦੌਰ ਵਿਚ ਹੀ ਉੱਤਰ-ਨਾਰੀਵਾਦ (Post Feminism) ਆਪਣੀ ਸਿਧਾਂਤਕ ਸੰਰਚਨਾ ਨੂੰ ਉਭਾਰਦਾ ਹੈ। ਇਹ ਸਾਹਿਤ ਅਧਿਐਨ ਦੇ ਖੇਤਰ ਵਿਚ ਅਧਿਐਨ ਵਿਧੀ ਦੇ ਰੂਪ ਵਿਚ ਉਜਾਗਰ ਹੁੰਦਾ ਹੈ। ਇਹ ਔਰਤ ਦੀ ਬਹੁਰੰਗੀ ਹੋਂਦ ਨੂੰ ਸਮਕਾਲੀ ਸੰਦਰਭ ਵਿਚ ਵਿਚਾਰਦਾ ਹੈ। ਵਿਸ਼ਵੀਕਰਨ ਦੇ ਦੌਰ ਕਾਰਨ ਪੰਜਾਬੀ ਨਾਰੀ-ਸਰੋਕਾਰਾਂ ਵਿਚਲੀ ਤਬਦੀਲੀ ਨੂੰ ਪਾਲ ਕੌਰ ਦੇ ਅਵਚੇਤਨ ਨੇ ਕਿਵੇਂ ਗ੍ਰਹਿਣ ਕੀਤਾ ਹੈ, ਇਸ ਖੋਜ-ਪੱਤਰ ਵਿਚ ਵਿਚਾਰਿਆ ਜਾਵੇਗਾ। ਨਾਰੀ ਦੇ ਅਸਤਿੱਤਵ ਦੇ ਮੂਲ ਕਾਰਨਾਂ ਦੀ ਪਹਿਚਾਣ ਕੀਤੀ ਜਾਵੇਗੀ ਅਤੇ ਉਸ ਦੇ ਕੁਦਰਤੀ ਰੂਪ ਦੀ ਵਿਸ਼ੇਸ਼ਤਾ ਨੂੰ ਉੱਤਰ-ਨਾਰੀਵਾਦ ਦੇ ਸੰਦਰਭ ਵਿਚ ਵਿਚਾਰਿਆ ਜਾਵੇਗਾ। ਪਾਲ ਕੌਰ ਦੀ ਕਵਿਤਾ ਵਿਚ ਪੇਸ਼ ਹੋਈ ਨਾਰੀ ਚੇਤਨਾ ਨੂੰ ਬਹੁਵਾਦ (Pluralism) ਦੇ ਸੰਕਲਪ ਰਾਹੀਂ ਪੇਸ਼ ਕੀਤਾ ਜਾਵੇਗਾ। ਇਸ ਅਧਿਐਨ ਵਿਚ ਨਾਰੀ ਅਤੇ ਮਰਦ ਦੀ ਮਹੱਤਤਾ ਨੂੰ ਵੱਖਰਤਾ ਦੀ ਸੰਰਚਨਾ ਵਿਚੋਂ ਤਿਆਰ ਕਰਕੇ ਉਹਨਾਂ ਦੇ ਪਿੱਛੇ ਕੰਮ ਕਰਦੇ ਸੂਤਰਾਂ ਦੀ ਤਲਾਸ਼ ਕੀਤੀ ਜਾਵੇਗੀ। ਵਰਤਮਾਨ ਦੌਰ ਵਿਚ ਨਾਰੀ ਦੇ ਭਾਸ਼ਾਈ ਮਾਡਲਾਂ ਦੇ ਬਦਲ ਰਹੇ ਸਿਧਾਂਤਕ ਸਰੋਕਾਰਾਂ ਨੂੰ ਪਾਲ ਕੌਰ ਦੇ ਕਾਵਿ ਰਾਹੀਂ ਸਮਝਣ ਦਾ ਯਤਨ ਕੀਤਾ ਜਾਵੇਗਾ।

ਮੂਲ ਸ਼ਬਦ: ਉੱਤਰ-ਨਾਰੀਵਾਦ, ਕੱਟੜ-ਨਾਰੀਵਾਦ, ਬਹੁਵਾਦ

## **Impact of FDI on Indian Economy**

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Every economy wishes to achieve the highest sustainable growth. The growth of a country is supported by availability of required resources. Money is one of the major resources that lead to development. India, being a developing economy, needs a lot of finance for its development. Due to low level of income, India depends upon external infusion of funds in the form of FDI. This paper makes an attempt to analyze the trend of inflow of FDI and to evaluate whether FDI actually contributes to the growth of an economy. For this purpose data has been collected from secondary sources including government publications, websites etc. The analysis is made by calculating co-efficient of correlation using SPSS. Various parameters such as GDP, tax collection, foreign exchange reserve and merchandise export have been used. From the study we found out that there is a growth in inflow of FDI in monetary terms but the growth rate shows a fluctuating trend. And when we analyze the relationship between FDI and various selected parameters they show a positive relation in monetary terms but the hypothesis doesn't hold true when a comparison is made between the percentage growth rate of FDI with that of GDP, tax collection and merchandise export. Only in case of Foreign exchange reserve does the hypothesis hold true to some extent. So we can say that FDI contributes to the growth of an economy but this is not the only factor responsible for the growth of the country.

JELClassification: C12, F21, F43, O47

*Keywords:* economic growth, Foreign Direct Investment, GDP, Foreign Exchange Reserve, tax collection

## **Determinants of Purchase Decision of Women regarding Health Insurance: An Empirical Study**

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There is a huge opportunity in the health insurance market especially in the women segment which is quite under served. The purpose of this study is to have a clear understanding of the factors which influence the purchase decision of health insurance among women, so that the marketers and policy makers can engage them in a better way as customers of health insurance policies. The data has been collected from 350 respondents with the help of questionnaire, and the results of EFA indicate five factors, namely: quality of service, promotional factors, financial factors, benefits and coverage and convenience which influence purchase decision among women in Punjab towards health insurance.

*Keywords:* women buyers, decision making, health insurance

## **Electronic Waste Awareness: A Survey in Chandigarh Tricity, India**

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One of the terrible ecological crises that we are facing today is environmental pollution. Changing life style has a major impact on our environment. Today, we are living in the world of technology, and electrical and electronic equipment have become our necessity. New developments in technology and new features daily attract people to buy more of electronic gadgets, which in turn results in production of more of e-waste (electronic waste). E-waste is the most hazardous waste consisting of toxic heavy metals and organic pollutants. So it has become a necessity to develop more environmentally benign ways to manufacture electrical and electronic equipment. Ewaste requires proper disposal or recycling methods for its management. Most of the materials from E-waste can be recovered and recycled, instead of being cast aside as waste. City beautiful Chandigarh is developing in IT sector, which is good for the economic growth of the city. But development in IT sector results in usage of more of electrical and electronic equipment that leads to generation of more e-waste. A questionnaire-based survey was conducted to identify awareness level of Tricity population about e-waste as well as its disposal and management practices. Our survey shows that a major percentage of tricity's population is unaware of hazards of e-waste. To protect the City Beautiful, it is necessary to make the population aware about the hazards of E-waste, and also to set up more of recycling and disposal centers with their advertisements in order to reduce the health impacts of hazardous E-waste.

*Keywords:* tricity, Chandigarh, e-waste, electrical and electronic equipment



## **Swayam Shikshan Prayog(SSP): Ecofeminist Theory to Praxis**

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At the core of ecofeminist philosophies is the belief that subordination of women, exploitation of nature and other forms of oppression are interlinked, and that they reinforce each other in patriarchal culture premised on mindless consumerism and capitalism. There has been an ever-burgeoning number of ecofeminist communities across the world. Some of them may not be using the umbrella term 'ecofeminism' to identify themselves but the networks and movements they create in their efforts to manage natural resources sustainably are fundamental in shifting the trajectory of global development from that predicated on erosion of biodiversity and depletion of natural resource, to that based on natural capital management. The present paper attempts to contextualize a Pune-based NGO Swayam Shikshan Prayog (SSP) within the material base of ecofeminism. SSP empowers thousands of women from the drought-prone state of Maharashtra to act as decision-makers, and improves their health and economic well-being. The organization intersects nutrition, sustainable agriculture and gender by supporting and sustaining self-help and saving groups, which engage women as farmers, entrepreneurs, and leaders.

**Keywords:** ecofeminist communities, material ecofeminism, Swayam Shikshan Prayog (SSP), sustainable agriculture, self-help groups

## **Voices from the Hills: Demand for Gorkhaland**

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The paper focuses on the demand of Gorkhaland out of the state of West Bengal. Through the use of narratives, an effort has been made to bring forward the problems faced by the local people residing in that region. Interviews with local leaders have been used to provide a political angle to the whole issue. The reasons behind the emergence of demand for Gorkhaland have remained the same for centuries but to hear them from people of the region gives a new perspective to understand them. The paper also discusses the impact of Gorkhaland agitation on the lives of the people. In the last part of paper an effort has been made to look for a possible solution to address the grievances of people.

*Keywords:* Gorkhaland, new state, ethnicity, regionalism

### यज्ञ एवं पर्यावरण

डॉ० सीमा कंवर  
असिस्टेंट प्रोफेसर  
संस्कृत विभाग  
एम.सी.एम. डी.ए.वी कॉलेज फॉर वूमैन,  
सेक्टर 36ए चण्डीगढ़।

वेदों में यज्ञों द्वारा ही भगवान की पूजा और प्राप्ति का विधान बताया गया है। मध्यकाल में यज्ञ को विकृत तथा विलुप्त होते देख महर्षि दयानंद ने यज्ञ को ज्ञान, विज्ञान का कारक बनाकर उसे आध्यात्मिक मंच पर पुनः प्रतिष्ठित किया। जीवन में परोपकार एवं समाज कल्याण के लिए किया जाने वाला प्रत्येक कर्म यज्ञ है। राष्ट्र रक्षा, शिक्षा का प्रसार, दीन दुखियों की सेवा, अज्ञान निवारण और समाज के सभी वर्गों का दुःख निवारण भी इसी यज्ञ का भाग है। पंचमहायज्ञ ब्रह्मयज्ञ, देवयज्ञ, आदि यज्ञ का ही भाग है। यज्ञ और पर्यावरण के परस्पर सम्बन्ध को जानने से पहले सर्वप्रथम पर्यावरण और यज्ञ को जानना अनिवार्य है। शरीर को प्रदूषण रहित और सुरक्षित रखने के लिए पर्यावरण के सभी तत्वों को स्वच्छ और सुरक्षित रखना परमावश्यक है। यज्ञ शब्द यज्ञ धातु से बनता है महर्षि पाणिनी ने यज्ञ धातु के तीन अर्थ किए हैं। देवपूजा, संगतिकरण और दान देना। यज्ञ के द्वारा हम परमात्मा की स्तुति प्रार्थना एवं उपासना करते हैं और यज्ञ का संचालन करने वाले विद्वानों को भी सम्मान देते हैं। यज्ञ मुख्यतः चार विद्वानों के निर्देशानुसार किया जाता है। यज्ञ का जितना अधिक विस्तार एवं प्रसार होगा उतना ही मनुष्य के स्वभाव में दुष्टता का अभाव होगा और उदारता का भाव उत्पन्न होगा और सर्वत्र सद्भाव का वातावरण होगा साथ ही पर्यावरण शुद्ध होगा क्योंकि यह सबका संस्कार करता है। इस प्रकार यज्ञ भौतिक परिवेश की शुद्धि के साथ व्यापक स्तर पर मनुष्य के स्वभाव की भी शुद्धि करता है। पर्यावरण की सुरक्षा यज्ञ में और यज्ञ का संरक्षण उसके निरन्तर क्रियान्वयन में ही उपलब्ध है। यज्ञ से सुगन्धित द्रव्यों का धुँआ अन्तरिक्ष में व्याप्त हो कर स्थित प्रदूषण को समाप्त करने में समर्थ है।

मूल शब्द : यज्ञ, पर्यावरण, विराट् पुरुष।

## **Youth and Mobile Phones: A Sociological Study**

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Mobile phones have become part of the life of ordinary citizens even in remote villages and small towns in India. Their impact on the quantity and quality of social interaction is evident. Sociologists are concerned with the social impact of the increased use of mobile phones on public, especially the youth. In this study an attempt is made to assess the extent and nature of use of mobile phones along with the positive and negative impacts of mobile telephony, with special focus on the youth. The primary data has been collected from 100 youth from a small town Amlon in District Fatehgarh Sahib, in Punjab. The respondents were purposively selected to give representation to the various categories of youth. Results show that the youth are deeply impacted due to over use of mobile phones. The research calls for deeper understanding of the social impacts of mobile telephone through sociology of mobile phones.

*Keywords:* youth, villages, mobile telephony, social impacts

## **The Grammatical Progression of Lolva on Twitter**

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This paper aims to examine the development of Lolva from being an internet slang term to a potential grammatical unit on the social networking site Twitter. For this purpose, data is drawn in the form of tweets available in the public domain. On analysis, it is found that Lolva is lexicalized by Twitter users. Additionally, it is found that fluidity characterizes Lolva as its syntactic functions appear to be changing and it seems to be a word of different parts of speech at the same time. Sociolinguistic analysis has been undertaken to study the relationship between language use and social factors. As a result, it is found that people of good academic and professional backgrounds use Lolva in their informal communication. This research is relevant in the field of contact linguistics, sociolinguistics, and conversational style on twitter and may be used as a reference for future synchronic and diachronic investigations of other slang terms in different socio-cultural situations.

*Keywords:* Twitter, Lolva, Internet slang, parts of speech, contact linguistics, sociolinguistics

## **Women-Sports: An Analysis of Inter College Achievements in Women Category of Panjab University Chandigarh from 1993 to2019**

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The growth of Women sports has been a gradual process in the world. But over time, women have come to participate in almost every sport at international level. Every country has its own history of development of Women sports. India has recently shown good results in Women category as compared to men. The performance of a player is a result of continuous efforts put in over the years. Interschool and Inter college competitions are the base of Indian sports. In north India some educational portals like Panjab University have always been known for promotion of sports and games. The University has recently won MAKKA Trophy and Khelo India University Games. Women sports is the key area where more focus is needed at the grass root level in India.

*Keywords:* Women sports, performance, university sports, competition, tournament

## **Financial Distress Analysis of State Road Transport Undertakings of India (An Application of Altman's Z-score Model)**

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It has been observed that State Road Transport Undertakings in India are under deep financial distress from a long period of time. A number of rehab steps have been taken for the upliftment of the financial condition of SRTUs but the financial condition of SRTUs is getting worse so that most of them are operating in the imminent risk of bankruptcy. The paper is an attempt to predict the possibility of bankruptcy in SRTUs. The paper is written with the objectivity to evaluate the probability of bankruptcy in SRTUs and also to suggest the way through which this could be avoided and overcome. In order to observe the utmost accuracy in predicting the possibilities of bankruptcy in SRTUs, the paper suggests an application of Altman's Z-score method. The paper is based on secondary data collected from different SRTUs and also from Central Institute of Road Transport, Pune, India from the year 2010 to 2017. For the purpose of in-depth study for evaluating the probability of bankruptcy, five major SRTUs are selected from India. The results arrived from the application of Altman's Z-score are then statistically proved by applying ANOVA technique.

*Keywords:* State Road Transport Undertakings (SRTUs), bankruptcy, Altman's Z-score

**Ambiguity Inherent in the 'Pure' Suffering of Thomas Hardy's *Tess (of the d'Urbervilles)***

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This paper is intended to examine the ambivalences in Tess's character that position her so that she must constantly suffer while atoning for the men who use her as a plaything. The paper will examine the veracity of Tess's agency, her actual share in the proceedings attributed to chance and fortune, and her subversion (if any) of the ritual domination by men that comes to the fore in this novel. It will be established that Tess is indeed a woman who lived a troubled life but she is not entirely the pure virtuous woman Hardy claims her to be. Tess's actions contribute to her suffering but her complex characterisation does not allow her to be a simple and willing receptacle for the use of men. This ambivalence must be examined to challenge the ambiguity related the conflicting systems of value and sexuality that build the novel.

*Keywords:* ambivalence, Tess, Hardy, morality



**Effect of Legal Systems in the Growth of Market-based and Bank-based  
Financial Systems: Cross-country Study**

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The legal practice in most of the countries is categorized as either common law or civil law. Keeping in view the importance of legal systems, the present study underscores their effect in the development of market-based and bank-based financial systems. The empirical examination of a sample of 50 countries for the period 1996-2015 by applying Panel OLS regressions indicates that common law encourages both equity and debt markets, whereas civil law significantly influences bank-based system, but has non-significant effect on market-based system. JELClassification: G2, K15, C33

*Keywords:* common law, civil law, financial system, financial structure, bank-based system, market-based system