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# Identity and Resistance: Constructing A New Female Identity in Mahesh Dattani's Bravely Fought the Queen 

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#### Abstract

The uneven distribution of power which springs out from the hierarchical structure of society makes resistance an integral part of every society. The resistance literature is a powerful struggle to carve a decent identity for the excluded 'Other'. Mahesh Dattani with his portrayal sexual and gender subalterns in his plays has created a unique identity on the contemporary Indian stage. The paper focuses on his play Bravely Fought the Queen (1991) which deals with the theme of marginalization of women. It argues that the play forms a powerful dais for the female to resist the subjugation of their identity; and to establish a restructured identity for them.


Keywords: Identity, Subjugation, Resistance

Social hierarchies are a part and parcel of any cultural framework. The uneven distribution of power which springs out from this hierarchical structure of society makes resistance an integral part of every society. In hierarchical societies, marginal discourses are made invisible and are deprived of semantic space through the hegemony of the dominant discourses. The struggle of the

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marginal discourse to question and dismantle the monopoly of the dominant discourse takes the form of a resistant discourse. Cultural resistance, thus, is a search for a new space in language, meanings and vision of future. It is defined in its twin roles as to preclude cultural onslaught and annihilation of one's identity; and to establish a new restructured identity for the marginalized.

The conception of women as a weaker sex (both mentally and physically) most often confines her within the four walls of the house. The biological sex has no links with gender which is socially determined. In the process of socialization women are ascribed the qualities of meekness, feebleness, patience etc. The vulnerable and instable figure of women makes the responsibility of the powerful male to protect and control the female. This role of the male as the patrons results in the victimization and domination of women and forms a major constituent of the latter's consciousness. Most often the male determined social norms also represent the subjugation of women as natural and divinely ordained.

Foucault maintains that the powerful in society creates knowledge about those who lack power. Hence, in patriarchal systems women's life is greatly defined by the male. Luce Irigaray in her essay "Women on Market" applies Karl Marx's concept of commodity and value as analogous to the cultural market where women form the commodity. They become commodities exchanged between men and their value is determined in the process of this exchange. Branded as the "second sex," the female is never represented as an agent or an autonomous being. Despite the suffragette movement and the breaking of the Victorian ideals, women still enjoy a secondary position in the gender hierarchy. Hence, there is always a resistance from the female to come above the lines of marginalization and to create a new female identity.

[^0]Feminism is a highly humanist philosophy which is based on women's subjective experience, of the conflicting demands of home and work, family and domestic ties and the wider society. Although roots of feminist activities sprang up much earlier, the Women's Movements of the 1960s and 70s instigated a stir in the construction of English literary canon. These movements in fact sow the seeds of feminist literary theory by investigating the portrayal of woman in literature. The literary texts naturalize the oppression of female by painting female characters as weak and seductress; a device for satisfying sexual desires and reproduction. The feminist movements thus play a crucial role in exposing the patriarchal ways in which gender inequality gets rooted everywhere and which in turn get represented in literary texts. The male texts which construct typical soft female characters are questioned by the feminist critics. Feminism merging with the literary theories makes a space for women and investigates deeply into the female world to bring forward the suppressed female experiences. They argue for a new canon of women's writing, where the history of male centred literary texts would go altered by bringing the neglected women writers to the forefront. Elaine Showalter coined the term "gynocriticism" to denote the study of various aspects of women's writing, the psychodynamics of female creativity and the trajectory of individual or collective female career and the evolution of a female literary tradition.

Women's resistance emerges from the contours of cultural resistance. Culture is the man-made part of environment, the construction of which is solely monopolized by the powerful elite in society. Resistance is an integral part of power relationships. The concept of resistance involves in empowering those who lack power in carving out a decent identity by moving against or resisting the hegemony of the powerful. Resistance mostly takes place silently when the subjugated adorn a false gown of respect and compliance towards the superior to avoid the latter's vengeance. When resistance is made public, it creates a political

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impact. Women resist against their culturally constituted gender marginalization. Even though most of the women resist passively against the predominance of the male, the women's movements of the later decades of $20^{\text {th }}$ century have acquired a public space. The sturdy exhibition of women's resistance becomes an exhibition of the inner psyche of women. They in fact constitute an act of resistance from women to prevent the male superiority under which the female gets submerged. The resistance also targets the unnecessary religious conventions and social taboos which bind the life of women from realizing their ends of life.

Mahesh Dattani, the contemporary Indian English playwright has carved a unique identity on the platform of contemporary Indian English theatre. The portrayal of various gender subalterns forms the frame of his uniqueness. His heroes and heroines are the meanest and the discarded of the society. Dattani's Bravely Fought the Queen is a 1991 stage play which deals with the twin themes of marginalization of women and alternative sexuality. It argues that the play forms a powerful dais for the female to resist their polished silencing in a patriarchal set up. Dattani attempts to portray women as strong characters who fight bravely against the male hegemony to create their own identity.

Baa, Dolly, Alka and Lalitha are the female characters of the play who are caught within the thorny tentacles of patriarchy. The play captures the life of a higher-middle class joint family, the Trivedi family, which comprises of Baa, her sons Jiten and Nitin and their wives Dolly and Alka respectively, who are sisters. Sridhar, an employee of the Trivedi brothers' business and his wife Lalitha is another pair of couple in the play. Though absent in the play Praful, Dolly's and Alka's brother plays a key role controlling the family.

The very first act titled, "Woman" is set in the household of the Trivedis and is completely occupied by the female characters. It indicates the confined lives of women and their deep mental agonies. When the play opens Dolly is

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found prepared for an outing. The male hegemony becomes legible when Jiten cancels the trip without telling her as for him it is not a necessity to inform women about the change of plans. When Dolly realizes the cancellation of the trip she gets ready to go out in order to express her resistance against her passive existence. Her spastic daughter Daksha adds to her woes. Through Dolly, Dattani draws the picture of an ideal Indian wife who despite her miseries, attempts to maintain peace in family. Her sister Alka is tricked by their brother Praful, who marries her to his gay partner, Nitin. Even though Nitin initially refuses, Praful convinces him telling that Alka merely wants the security of a marriage. She is a woman who lives with intolerable conflicts within due to her shattered dreams of a joyful married life. Both the women are often harassed in the name of their mother who was cheated by her husband who had a legally wedded wife and children. Although old and bedridden, the mother-in-law Baa never lets her daughters-in-law to escape from her clutches. She never appears in the play but makes her presence felt by frequently calling Dolly and Alka to attend her. These intentional tortures of Baa are in fact the reflection of her frustration and distorted life. A former incident in her life is revealed in the play, where she wants her husband not to kiss her son as he leaves tobacco on his face. Baa's annoyance with her distorted husband is reflected in her attitude towards her daughters-in-law. She wants them to suffer under their husbands as she was in her youth. She makes Jiten to hit Dolly during her pregnancy, but she does not want to harass her granddaughter. When Jiten hits Dolly's belly, Baa prevents him from it and asks him to hit on her face. But unfortunately this physical torture makes a mark on the child (Daksha) leaving her spastic. She is also burdened with the heavy guilt of her granddaughter's disability which she tries to overcome by giving her wealth to spastic Daksha in her will.

When Lalitha, the middle class woman visits the Trivedi family she is initially ignored by the affluent Trivedi women. Despite this mean consideration
for her, Lalitha stood strongly in the Trivedi family for her husband. She bragged about the various activities in which she is involved in, which equates her with the affluent Trivedi ladies. But an incisive study of Lalitha's conversations reveals her picture as a woman who leads a broken life under her husband's craze for job over his family. All her life is an adjustment with her husband to avoid unnecessary troubles.

The desolations of male hegemony form a part and parcel in the lives of these women. Nevertheless, they straddle the distress by creating their respective comfortable parallel worlds. Dolly builds the story of fictitious Kanhaiya, the Trivedi servant, with whom she has fallen in love. She tells Lalitha that her daughter is a good dancer to forget that the dance the daughter performs is physiotherapy. This is actually an imaginary world of Dolly where she escapes from the furious superiority of her husband. Alka resorts to consumption of alcohol in order to flee from the bitter realities of life. Her wish to be in the costumes of Rani of Jhansi and her drunken dance in the rain indicate the freedom she has won against the tyranny of her husband in her alternate world. In Lalitha's fantasy land she is a happy woman who enjoys supporting her husband in his work. She visits the Trivedi family at the command of her husband to discuss with them about the masked ball to be held in connection with the launch of Re Va Te , a new brand of women's lingerie. Moreover, she also engages in a variety of activities like making bonsai and does creative writing in order to forget the bitterness of her real life. In these parallel worlds of women they construct a new identity of theirs, an identity which they actually desire for. They in fact resist the male hegemony with this fantasy of happy and satisfied world of theirs. As Beena Agrawal says, "In spite of the diversity in the mental thinking all three women try to escape the frustration of their claustrophobic spaces" (73).

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Dattani in the play has meticulously crafted the subordination of women and their consequent passive lives using brilliant stage techniques. The elevated portion for men in the Act II (The Men) is symbolic of their higher position in the gender hierarchy. The musical background of Naina Devi's Thumris in Act I and Act II hints at the mood of female resistance in the play. Her songs were her resistance to the false notions of decency and decorum imposed on women of royalty. Dolly says:
"She wanted to sing songs of love. Thumris -sung in her days only by tawaifs. The queen wanted to sing songs sung by whores! Why? Nobody knew...At times she was mistaken for a tawaif. But it didn't matter! It didn't matter to her because she was singing! That was all that was important to her. Today, she is called the queen of Thumri." (295)

Dolly, Alka and Lalitha talk about Rani of Jhansi who fought bravely like a man within the stringent boundaries of patriarchy. The title of the play itself suggests that the second sex can fight bravely to position them among the men who hold the centre stage. It is derived from the poem 'Khoob Ladi Mardani' by the renowned Hindi poet and freedom fighter Subhadrakumari Chauhan's which glorifies the valiant struggle of Rani Lakshmibai against the British. The women in the play fight heroically against their emotional torments to carve a new identity. Their fight is a kind of resistance against their subjugation. Dattani also mentions about Naina Devi who hailed from a royal family, but shunned their plush lives to build an individuality of their choice. Dolly wears a mud-mask on her face at the beginning of the play and fears it would crack if she laughs. Her mask and the reference to the masked ball specify women's longing to flee from the harsh realities of life, masking their troubles. They fear to crack their false masks for the smooth run of their families. The unrealized desires in women leave them incomplete. They are trimmed and pruned according to the whims
and fancies of the male. The presence of bonsai in the play indicates their stunt lives. The large window overlooking the front of the Trivedi house suggests an escape from the suffocated and truncated space. Dolly says she doesn't remember the last outing she had. Dolly and Alka urges for liberation from their house where they are under the subjugation of their husbands and Baa. The wretched woman at the gate of the Trivedis symbolizes the distortion within the psychic space of women cramped within the indoors.

The hybrid post-colonial India is tremendously metamorphosised by the advent of globalization. Multicultural and cosmopolitan milieu of contemporary India stands greatly distinguished from its traditional image. However, even in this scenario of rapid development and modernization the marginalization of women stands underscored as a burning issue. In spite of the drastic change that has crept into the lives of women, women are still the excluded "Other" in the male/female binary. Female subjugation in the modern times takes place in a highly polished manner. More freedom of women today is always backed by a firm male dominance, under the banner of a highly supportive husband/father/brother. Dolly, Alka and Lalitha despite all their comforts of modern life is never free from the clutches of the male members of family. The life of Baa is also spoilt in the grotesque hands of her husband. These harassments happen in the name of the secondary position ascribed to women. This subordination indeed lays the urge of resistance in women. The play through these female characters testifies that the female life is simultaneously a life of subordination and resistance. While their lives are heavily under the control of the men in their lives they also resist this control creating their respective alternative contented worlds.

Women's brave fight against the male domination diminishes men as stronger in the gender hierarchy. Female is thus placed at the same position as

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that of men. The context illuminates the notion of gender as socially determined and there is negligible link between gender and biological sex. The play questions the so called role of men as the protectors of women as it's female characters are victims of men's selfish interests. Dolly, Alka, Lalitha and even Baa are all portrayed as characters who are awful victims of male supremacy. Their value becomes valid when it is manipulated by men. It makes evident Irigaray's statement where she equates women with Marx's concept of commodity.

An embodiment of frailty, delicacy and patience women are meant to be under the control and support of men. Formulating the female characters of Bravely Fought the Queen with strong mental capacity to fight the ravaging winds of patriarchy, Dattani problematises the picture of women as the synonym of infirmity. The playwright creates an "epistemological break" in the concept of female, empowering his characters to resist their honourable subordination of the contemporary times. The play is a true platform for the female to resist the assault of their identity by fighting bravely against their subjugation.

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# The Transposed Electra in 22 Female Kottayam. 

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#### Abstract

Ashique Abu's 22 Female Kottayam is a bold attempt to openly present the pseudo masks of human personality. While some critics read the film as a feminist film, a close reading provides chances for psychological study of different male and female characters. Freud's theory of 'Castration complex’ or the unconscious fear of penile loss emphasised in 'Electra Complex' has been overturned in this film and made as a conscious deed as initiated by the heroine. This paper attempts to analyse the film on psychological grounds especially by the theories of Freud.


Keywords: Film, Psychoanalysis, Electra complex, Penis envy, Castration complex

Among the new generation films in Malayalam, Ashique Abu's 22 Female Kottayam, the neo-realistic film attained a special place thanks to its presentation of a subject in an unusual way. It is an extremely brave attempt at showcasing the life of a woman from a female centric perspective.

The film is categorized as Indian 'rape and revenge' film, a sub genre of 'exploitation films', as it deals with the travails of a nurse who was realized for no fault of hers and who takes revenge on her tormentors in a rather strange manner. Rape and revenge film has three phases. In the first phase a woman is raped. In the second, she survives and rehabilitates herself. And in the third she takes revenge and kills her rapists. With the title of the film as an answer to the first question in the chat room 'ASL please', in 22 Female Kottayam, Aashiq

Abu opens his lens cover to a move that may have its effect on the narratives on the new movies on the making.

Tessa K. Abraham is a 22 year old nurse from Kottayam, now working at Bangalore with the hopes of flying abroad. She meets Cyril, from the travel consultancy agency working towards setting up visa, who promises her of flying to Canada in a couple of months. They soon fall in love and start living together. It is at this juncture Cyril's boss Hegde approaches Tessa and asks her plainly "Can I have sex with you?" A shocked Tessa is then brutally attacked and raped. Tessa does not know that Cyril was cheating her for his boss. Once Tessa recovers from her injuries, by Cyril's instruction, Hegde comes to her again and ends up raping her for a second time. Tessa decides not to travel abroad and plans to murder Hegde.

Cyril traps Tessa by hiding some drugs in her bag. The police arrest Tessa and while Tessa calls out for help, she finds Cyril simply walking away from her, and it is when she realized that Cyril set her up. While in prison Tessa meets Zubeida and from her criminal world connections Tessa understands that Cyril, a pimp, was cheating her along with the support of his boss. Zubeida gives her the strength and courage needed for striking back on Cyril and Hegde. When the court sets her free, Tessa with the help of DK, kills Hegde by poisoning him with a cobra. Then she meets Cyril in his studio and at night Tessa sedates him and penectomises him. When he regains consciousness she tells him that she has removed his male organ through a medical surgery. While Cyril finds himself in intense pain and bound to his bed, she taunts him so much to make him realize his faults and the gross wrongs he committed on her. Then Tessa leaves him but not before inviting him to settle the score with her, if any remains there. Cyril corrects his concept of her and accepts her challenge and tells her that he will confront her when he is ready.

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The film received positive reviews from critics, and many a men discussed the film as a feminist one which marked triumph of woman over man. But a close reading reveals that it is not just a woman's revenge but a psychological trek of different characters. 22 Female Kottayam shocked the conventional aesthetics of Malayalam film viewing by a bizarre retaliation of the heroine. Tessa, the heroine and a nurse by profession castrates Cyril, the hero. She tells him that in medical sciences, it is called penectomy. Normally, it is performed as a last resort in the treatment of androgen-sensitive prostate cancer.

In ancient civilizations, removal of the human penis was sometimes used as a means of demonstrating superiority: armies were sometimes known to sever the penises of their enemies to count the dead. Castration has also been used in many different places and eras to create a class of reliable servants or slaves for a royal court and especially as harem-keepers. They were called eunuchs and they did seemingly lowly domestic functions such as making the ruler's bed, bathing him, cutting his hair, carrying him in his litter, or even relaying messages.

In the modern era, such a custom is very rare with some exceptions in which captives in Iraq and Yemen have been castrated. There have been incidents in which men have been assaulted, usually by their sexual partners, by having their penises severed. The case of John and Lorena Bobbitt, an American couple was popularly known for Lorena Bobbitt cutting off the penis of her husband, John, out of rage after he allegedly raped her, though he claimed it was for revenge when she discovered his infidelity. This was not the first modern case. In 1936, Sada Abe strangled her lover (believed to be at his request, he wanted to die while having sex) Kichizo Ishida and cut off his penis, placed it in her kimono, the Japanese traditional garment and carried it around with her for days before eventually turning it over to the police.

In his book Marital acts: gender, sexuality, and identity among the Chines Thai diaspora, Jiemin Bao quotes that:

Thus an angry wife may turn violent, directly attacking her husband's penis: around a hundred such incidents occurred in Thailand between 1973 and 1980. In 1997, when one woman discovered her husband's secret polygyny, she drugged him unconscious and cut off his penis; she then fastened his severed organ to a bunch of balloons and released the balloons into the sky to prevent his penis from being surgically reattached (143).

Issues related to the removal of penis appear in psychology with the concept known as castration anxiety. In Freudian psychoanalysis, castration anxiety refers to an unconscious fear of penile loss originating during the phallic stage of sexual development and lasting a lifetime. In $19^{\text {th }}$ century Europe it was not unheard of for parents to threaten their misbehaving sons with castration. According to Freud, when the infantile male becomes aware of differences between male and female genitalia he assumes that the female's penis has been removed and becomes anxious that his penis will be cut off by his rival, the father figure, as punishment for desiring the mother figure.

Castration anxiety can refer to being castrated both literally and symbolically. Symbolic castration anxiety refers to the fear of being degraded, dominated or made insignificant, usually an irrational fear where the person will go to extreme lengths to save their pride. This can also tie in with literal castration anxiety in fearing the loss of virility or sexual dominance. It is this fear that makes Cyril to invite Tessa who pretended as a model. He beats her and verbally abuses her because he knows that she has a plan of revenge. He reminds her that she is a mere woman. But he makes a fatal mistake by thinking that she is willing to be a slut who is ready for "adjustments" to flourish her career. His

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frustration dissolves as he wants to enjoy her company and uses her to show his dominance.

Freudian psychoanalysis refers to a theorized parallel reaction to castration anxiety in girls during her psychosexual development. This reaction is the realization that she does not have a penis. And in technical terms it is known as 'Penis envy'. Freud proposed that girls resolved their complexes via penis envy. Due to this complex, she strives to dominate men either as an unusually seductive woman or as an unusually submissive woman. Tessa uses both when Cyril catches her red handed as she disguised herself as a model. At first she tries to seduce him, and then acts as a submissive woman only to dominate him.

Karl Abraham differentiated two types of adult women in whom penis envy remained intense: The former were dominated by phantasies of having or becoming a penis - as with the singing/dancing/performing women who felt that in their acts they magically incorporated the phallus. The latter sought revenge on the male through humiliation or deprivation whether by removing the man from the penis or the penis from the man (Laubscher 33). By penectomising Cyril, Tessa proves herself to be the second type of women who gratifies her penis envy.

Freud's psychosexual development theory suggests that the penis becomes the organ of principal interest to both sexes in the phallic stage. This becomes the catalyst for a series of pivotal events in psychosexual development. These events, known as the Oedipus complex for boys, and the Electra complex for girls, result in significantly different outcomes for each gender because of differences in anatomy.

Freud believed that the Oedipus complex is a desire for the mother and in Neo-Freudian psychology, the Electra complex, as proposed by Carl Gustav Jung, is the desire for her father. Cyril admits that his mother was a nurse. By
having Tessa, a nurse, he is satisfying his desire for her mother. Moreover, basically an orphan, Tessa is finding her father figure in Cyril. Hence Cyril and Tessa who are fixated in the Oedipal and Electra stages of their psychosexual development can be considered "mother-fixated" and "father-fixated" respectively as revealed when the mate (sexual partner) resembles the mother or the father.

Sigmund Freud proposed that unsuccessful resolution and gratification during the phallic stage might lead to sexual disorders such as neurosis, paedophilia, and homosexuality. The three middle aged men in the film are specimen of psychiatric sexual disorder due to lack of proper gratification of the psychosexual development.

DK, the wealthy man who always looks for the company of women has a neurotic condition called 'satyriasis'. In psychiatry a man with the condition of satyriasis has an insatiable appetite for sex; his craving can be uncontrollable, certainly abnormal, and a man who has this condition feels an overpowering compulsion to conquer woman sexually. He seeks sex with as many women as possible, with no feelings of love or affection and, unsurprisingly, finds it difficult to sustain a healthy relationship with one woman. When Tessa seeks the help of DK to avenge Cyril's boss Hegde, he makes out his philosophy that we should love as many as people possible. What DK intended was not love but sex. He asks for it to Tessa too as a reward for his help.

While in prison Zubeida, who is sentenced for murder tells Tessa that there is a case against Hegde for abusing an eight year old girl. Hegde has the sexual disorder in the form of paedophilia. The term pedophilia is commonly used to refer to any sexual interest in minors below the legal age of consent, regardless of their level of physical, mental, or psychological development. Hegde has another psychological disorder too. By brutally raping Tessa, he

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proves himself to have sadistic ephebophilia. Ephebophilia is the primary or exclusive adult sexual interest in mid-to-late adolescents.

Though an innocent character, Ravi uncle also shows symptoms of pedophilia. Pedophiles are often very attractive to children and may offer to babysit for their relatives. Since Ravi cannot babysit, he demands for Tessa's presence. Pedophiles often have good interpersonal skills with children and can easily gain their trust. This is true with Ravi too. Moreover they are interested in child games. In the hospital, Ravi is introduced to the audience playing a video game in his tablet computer. A pedophile will not be able to tolerate other relations of the child to whom he is interested with. When Tessa reveals her relation with Cyril, Ravi expresses his dislike by referring to the characters in "Balarama", which itself is a children's weekly. Furthermore he once proposes her too. Pedophiles may also maintain that they are "teaching" the child about "the facts of life" or "love". The letter, Ravi writes to Tessa when she was in prison is a testimony to this.

In critical theory and deconstruction, Jacques Derrida coined the term 'phallocentrism' to refer to the privilege of the masculine (phallus) in the construction of meaning. The phallocentric argument is premised on the claim that modern Western culture has been, and continues to be, both culturally and intellectually subjugated and genderized by a "masculinist (phallic)" and "patriarchal" agenda. The Malaylam film industry is also phallogocentric that the role of the woman is described by the patriarchal agenda. By removing the phallus of the hero, the heroine cuts away the masculine predominance and makes him a eunuch. Thus the transposed heroine overturns 'Castration complex' or the unconscious fear of penile loss into a conscious deed and symbolically cuts away the dominance of male body from the screen.

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#### Abstract

       










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George Valluvachery












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#### Abstract

                




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"The first and final axiom for the translator might well be this: The translator should himself be translated" -Jean Starr Untermeyer

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Belles Infedeles - If beautiful not faithful; If faithful not beautiful) விவனைைைை

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 2001：132）．






















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 2006:326).






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${ }^{2}$ The law of translation requires transgression, so that fidelity is impossible (Derrida Quoted in
Baker 1998:96)


 2001:132).

4"'My translation practice is a political activity aimed at making language speak for women. So my signature on translation means; This translation has used every translation strategy to make the feminine visible in language. (de lotbiniere harwood cited in Simon 1996:15)
 ๑๐คณั ๑๐ค๑าாาพักกั. ('Gender Metophorics of Translation'.Venuti (ed.) 2000).

 Julia and the Script Writer( 1977), The War of the End of the World (1981), The bad Girl (2000)
















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# नाटकः संप्रेषण का सशक्त माध्यम 

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#### Abstract

दृश्य - विधा होने के नाते साहित्य की सभी विधाओं की अपेक्षा नाटक में संप्रेषण की शक्ति अधिक है । दर्शकों के सहारे रंगकला संप्रेषण का सशक्त साधन बन गई और एक सृजनात्मक क्रिया के रुप में यह एक सामूहिक कार्य भी बन गई है। नाटक का प्रस्तुतीकरण आख्यान के रुप में नहीं, क्रिया के रुप में होता है। तीव्र भावें का प्रस्तुतीकरण नाटक की सबसे बडी विशेषता है, जो विकारों के विरेचन के कारण बनते हैं । नाटक संघर्ष पर केन्द्रित रहता है । कथानक की तरह कथापात्र भी नाटक के प्राण होते हैं । कथापात्रों का चरित्र परिवर्तन उत्तम नाटकों का गुण माना जाता है । रंगमंच पर प्रस्तुत करना नाटक की रचना का उद्देश्य है; इसी कारण इसका शिलप अत्यंत सुदृढ होता है । दर्शकों के साथ सीधा संबन्ध होने के कारण साहित्य की सर्वोत्तम विधा के रूप में नाटक की स्वीकृति हुई है ।


Keywords: संप्रेषण, संधर्ष, कथारसिस, चरित्र-परिवर्तन, रंगमंच

नाटक साहित्य की सर्वोत्तम विधा है । साहित्य की जिस विधा का बोध मुख्यतःदृष्टि के माघ्यम से होता है, उसे दृश्यकाव्य की संज्ञा दी गई है । इस साहित्यविधा का वाचक शब्द 'नाट्य' है अथवा 'नाट्य' शब्द दृश्यकाव्य का एक सर्वमान्य

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पारिभाषिक पर्याय है । 'काव्येषु नाटकं रम्यं' एवं ‘नाटकांतम कवित्तं के रूप में इसकी महत्ता प्रतिपादित की गई है । माना जाता है कि साहित्य में श्रव्य-काव्य को पहले अस्तित्व मिला और बाद में श्रव्य-दृश्य गुणों से संपन्र एक अन्य काव्य - प्रकार की जन - आकांक्षा ने दृश्य - काव्य को स्वतंत्र काव्य रुप दिया और इस काव्य रुप में अंतर्निहित ज्ञान, शिल्प ओर कला के कारण यह श्रव्य - काव्य से श्रेष्ठ माना गया ।

## नाटक का उदय

नाटक उतना ही प्राचीन है, जितना मानव जीवन । मानव - जीवन के विकास के साथ नाटक भी विकसित हुआ । धार्मिक अनुष्ठान से जुडकर ही हर देश में नाटक का आविर्भाव हुआ । उसके विकास में धर्म और वीर-पूजा का विशेष महत्व है । अलार्डिस निकाल के अनुसार युनान में डायोनिसस देवता के अनुकरण में किए गए नृत्यों से नाटक का आंरभ हुआ है ।? उनका यह भी मत है कि ४९० ई.पु. में "दि सप्लयंट्स" नामक इस्किलिस के नाटक के प्रदर्शन से सबसे पहले रंगमंच का आविर्भाव हुआ । भारत में भी नाटक का आंरभ वेदानुष्ठान से जुडकर होता है । भरत मुनि ने नाटक को पंचम वेद ही माना है । उनके अनुसार अन्य चार वेदों से कुछ अंशों को स्वीकार कर यह पाँचवाँ वेद निर्मित है :
" नाट्याख्यापंचमं वेदं सेतिहासं करोम्यहम ।
एंव संकल्प्य भगवानेवं सर्व वेदाननुस्मरन् ।
नाट्यवेदं तत्श्चके चतुर्वेदांग संभवम् ।।
जग्राह पाठ्यमृग्वेदात्सामभ्यों गतिवे च ।
युजुर्वेदादाभियान् रसानाथर्वणादपि $11^{, 3}$

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ए. बी. कीथ ने ' संस्कृत नाटक' नामक ग्रन्थ में इस तथ्य को प्रमाणित किया है । स्पष्ट है, हर देश में प्रारंभिक नाटकों पर धार्मिक अनुष्ठान का प्रभाव दर्शनीय है ।

## नाटक : तत्व व प्रयोग

नाटक के बारे में संसार में उपलष्ध पहला वैज्ञानिक ग्रंथ अरस्तु का ' पोयटिक्स' है । भारत में भरतमुनि का 'नाट्यशास्त्र' भी इसी कोटि का है । अरस्तु काव्य को तीन भागों में बाँटते है, 'लिरिक' - गीति नाट्क, 'एपिक' - महाकाव्य और 'ड्रामा' - नाटक । इनमें नाटक को उन्होंने त्रासदी और कामदी, इन दो रुपों में विभक्त किया है । कामदी को अप्रधान मानकर, त्रासदी के बारे में वे अपना दृष्टिकोण प्रस्तुत करते हैं । ${ }^{4}$ यहाँ त्रासदी के संबन्ध में उनकी विरव्यात परिभाषा मिलती है - "किसी गहन, गंभीर, परिपूर्ण तथा निश्चित परिणाम से समन्वित कार्य की अनुकृति को त्रासदी कहते हैं, जिसके विभित्र भागों में सभी प्रकार से अलंकृत भाषा विभित्र रुप से प्रस्तुत की जाती हैं; जिसका काव्य रूप वर्णनात्मक नहीं, अपितु नाटकीय होता है, तथा जिसमें करुणा एवं त्रास को उद्बुद्ध करनेवाली धटनायें प्रदर्शित कीजाती हैं और जिनसे इन मनोविकारों का उचित विवेचन किया जाता है" । ${ }^{\xi}$ इस परिभाषा से तीन बातें उभर आती हैं। पहली बात यह है कि नाटक का प्रस्तुतीकरण आख्यान के रुप में नहीं, बल्कि क्रिया के रुप में होता है । इसका अर्थ यह है कि रंगमंच पर प्रस्तुत करना ही नाटक की रचना का उद्देश्य है । दुसरी बात यह है कि नाटक एक ऐसी साहित्यिक विधा है, जिसका शिल्प अत्यंत सुदृढ होता है । शैली के गठन में कथानक का बडा स्थान है । तीसरी बात यह है कि नाटक में तीव भावों का प्रस्तुतीकरण होता है, वही विकारों के विरेचन के कारण बनते हैं । अरस्तु के अनुसार विरेचन का अर्थ हैं, विचारों का निष्कासन या शुद्धि। बाद के साहित्य - आचार्यें ने भी उपर्युक्त तीन विशेषताओं पर ज़ोर दिया है ।

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नाटक वह है, जो दर्शकों के सामने प्रेषित किया जाता है । सार्से के शब्दों में "प्रेक्षकों और अभिनेताओं के बिना नाटक का प्रस्तुतीकरण सफल नहीं होगा।" इस अवस्था में नाटक की अनेक सीमायों होती हैं। एक निश्चित सीमा से नाटक दीर्घ नहीं होना चाहिए, कथापात्रों के संवादों के माध्यम से कथानक स्पष्ट होना चाहिए और तीव्र भावों एवं उनकी आधारभूत घटनाओं का स्पष्टीकरण संभाषण के माध्यम से ही होना चाहिए । इसलिए साहित्य के आचार्यों ने संक्षिप्ता को नाटक को अनिवार्य विशेषता माना है । संभाषण में ध्वनि को प्रधानता दी जानी चाहिए । केवल एक शब्द हमारे मानसिक भावों को व्यक्त करने में सक्षम होना चाहिए । इतना ही नहीं, संभाषण में यह क्षमता भी होनी चाहिए कि उससे कथापात्रों के सुक्ष्म व्यक्तित्व का चित्रण हो । संक्षेप में कहें तो नाटकीय संवाद काव्यमय होना चाहिए । संसार के महान नाटककार वे हैं जो महान कवि भी हैं । युनान के इस्किलिस, सोफोक्लीस, यूरिपिडस, भारत के भवभूति, भास, कालिदास और अंग्रेज़ी के मार्लो, शेक्सपियर जैसे नाटककार काव्य जगत में भी अग्रगण्य हैं ।

अरस्तु के "कथारसिस" - विकारों का विरेचन - प्रयोग से यह सूचित होता है कि नाटक का लक्षय मन की शुद्धि भी है । मानव और प्रपंच के बीच जो संबन्ध है, उसके धार्मिक पहलुओं को युनानी नाटक व्यक्त करते हैं । युनानी साहित्य के उन्नायक एच.डी.एफ. किटो ने इस बात पर ज़ोर दिया है $\rho^{\rho}$ भारतीय नाटकों को आधार बनाकर भरतमुनि ने भी एक समान लक्ष्य की ओर संकेत किया है । प्राचीन काल में आम जनता, जो वेदाधिकारी नहीं थे, उन्हें धर्मतत्वों को आत्मसात करने केलिए नाटक उपयोगी है, यही भरतमुनी का मत है । 'नाट्यशास्त्र' में उन्होंने लिखा है ‘उद्बोध जनकं बोधे नाट्यमेतत् भविष्यति"। एक प्रयोगात्मक नाटक की रचना करने के बाद

[^1]प्रसिद्ध नाटककार स्टिनबर्ग ने उसके प्राक्कथन में लिखा है कि नाटक का लक्ष्य उदात्त भावों का उद्बोधन है $1^{\circ}$

इसका अर्थ यह नहीं कि नाटक उद्बोधनात्मक है । केवल उद्बोधन को नाटक में स्थान नहीं है । मानव और मानवेतर शक्तियों के बीच और मानव - मानव के बीच जो संबन्ध है, उसके कुछ पहलुओं को नाटक ने अभिव्यंजना दी है । नाटक की यह विशेषता होती है कि कथापात्रों की चारित्रिक सविशेषताओं और घटनाओं के मेल से संघर्ष जन्म लेता है और वही संघर्ष एक निश्चित लक्ष्य की ओर अग्रसर होता है । इससे नाटकीयता का उदय होता है । इसी कारण एक आलोचक ने इसप्रकार कहा है कि नाटक, उपन्यास के विरुद्ध स्वभाव का प्रदर्शन करता है ।?

विलियम आर्चर ने इसी बात को अपने एक ग्रन्थ में विस्तार से प्रस्तुत किया है । वे लिखते हैं कि नाटक मानव और संसार के रहस्यात्मक शक्तियों के बीच का संघर्ष है, जो प्रायः हमें विषमताग्रस्त बना देते हैं । "Drama is a representation of the will of man in conflict with the mysterious powers or natural forces which limit and belittle us." ${ }^{12}$ यहाँ संघर्ष शब्द महत्वपुर्ण है । बर्नाड शा ने नि:संदेह कहा है कि नाटक मौलिक रुप से संघर्ष है । "Drama is essentially a conflict" ${ }^{13}$ सन् ९९२४ में हेनरी आरतर ने भी यही विचार प्रकट किया था । " Drama arises when any person or persons in a play are consciously or unconsciously up against some antigonistic persons or circumstances or fortune." ${ }^{14}$ यह संघर्ष मनुष्य और विधि के बीच में होगा (सोफोक्लीस के 'इडिप्पस' में ), मनुष्य और मनुष्य के बीच में होगा ('आन्टिगनी' नाटक में), मनुष्य और समाज के बीच में होगा (इब्सन के 'एन एनिमी ऑफ दि पीपिल' में) दो वर्गों के बीच में होगा (गाल्सवर्ती के 'स्ट्रैफ' में) एवं मनुष्य और प्रस्तुतियों के बीच में होगा ( इब्सन के 'गोस्ट्स' और बर्नड शा के ‘विडोवेर्स हाऊस' में) इसी तरह

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विभिन्न प्रकार के संघर्ष नाटक के कथानक में पाए जाते हैं । कथानक की दृढता केलिए सशक्त कथापात्रों की ज़रुरत है। इसलिए नाटक में कथानक की तरह कथापात्रों का भी प्रमुख स्थान है । यह कहना अनुचित न होगा कि नाटक में कथानक से भी महत्वपूर्ण स्थान कथापात्रों का है ।

कथानक को गतिशील बनाकर नाटक को नियंत्रित करनेवाला प्रमुख तत्व कथापात्र ही है । नाटकीय चरित्रों की सृष्टि नाटककार के अनुभव, अनुभूति की तीव्रता और मौलिक जीवन - दर्शन की उपज है । मानव जीवन और उसके कार्य कलापों से चरित्र का अटूट संबन्ध है । नाटक में चरित्र का महत्व इसी में है कि चरित्र के माध्यम से ही मानवीय संवेदनाओं और क्रिया कलापों का उद्घाटन होता है । तब चरित्र का अपना एक अलग रचना संसार होना स्वाभाविक है, जिसमें जन्म लेकर अपना कार्य करते करते वह आगे बढता है । स्पष्ट है, "नाट्यकला की महानता का मानदंड उसकी चरित्र - सृष्टि है $1^{14}$ चरित्र की महत्ता को स्वीकार करते हुए नेमीचन्द्र जैन कहते है "श्रेष्ठ नाटक वे ही हैं जिनमें घटना-विन्यास चरित्रों के कार्यों, उनके भावों, विचारों, अनुभवों और परस्पर संबन्धों द्वारा नियमित व गतिमान होता है ", ९६

नाटक के मुख्य कथापात्रों की अपनी विशेषतायों होती हैं । प्रतिकूल शक्तियों से संघर्ष करते समय ये विशेषतायें और भी स्पष्ट हो जाती हैं । लेकिन साथ ही चरित्र के कुछ अंशों में बदलाव भी आता है । पात्रों के अध्ययन करने से मालूम होता है कि नाटक के प्रारंभ में उनकी जो विशेषतायें प्रकट होती थीं, उनसे बिलकुल भित्र चरित्र ही नाटक के अंत में दिखाई देता है। शेक्सपियर का 'माकबैथ' नाटक इसका उत्तम उदाहरण है । नाटक के आरंभ में माकबैथ उत्सुक एवं चंचल दिखाई देता है । राजा डंकन की हत्या करने की हिम्मत उसमें नहीं है । मारने की हिम्मत तो उसे देती है उसकी पत्नी । मगर नाटक के अंत में, जब मृत्यु एक वन के रुप में समाने आती है,
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तब माकबैथ चंचल नहीं होता । इस समय उसके मन की दृढता ही प्रकट होती है । संतोष के स्थान पर उसे जीवन की निरर्थकता का बोध होता है । उसकी पत्नी के स्वभाव में भी परिवर्तन दृश्यगत है । अचंचल एवं दृढचित्त लेडी माकबैथ नाटक के अंत में उन्मादग्रस्त हो जाती है । 'अभिज्ञान शाकुतलम' के दुष्यंत, शकुन्तला जैसे मुख्य कथापात्र के चरित्र भी नाटक के अंत में परिवर्तित दिखाई देते हैं । विश्व- भर के सभी उत्तम नाटक इस तरह के चरित्र-परिवर्तन के साक्षी है । यही कारण है कि सभी नाटकों का अन्त उसके आरंभ से सर्वथा भित्न नज़र आता है । नाटक के क्रिया -भाव और पात्रों का चरित्र एक भाव-वातावरण से और एक विभित्र वातावरण पर विक्षेपित हो जाते हैं ।

नाटक की जीवंत और सार्थक अभिव्यक्ति रंगमंच पर होती है । नाट्य साहित्य का उपादान होता है, जिसके माध्यम से नाटककार अपने भावों को संप्रेषित करता है । नाटक और रंगमंच एक प्रकार से अन्योन्याश्रित कलायें हैं । नाट्य कृति और रंगमंच एक दूसरे के कार्य और कारण है, दुसरे स्तर पर एक दुसरे के पूरक और यहाँ तक कि एक दुसरे के पर्याय भी है । एक संपूर्ण नाटक वही है जो साहित्यिक गरिमा की रक्षा करता हुआ मंचीय अपेक्षाओं का भी सजगता से निर्वाह कर सके । प्रदर्शन के द्वारा नाटक जन समुह को प्रभावित करता है, जबकि अन्य साहित्यिक विधायें सिर्फ एक व्यक्ति पर अपना प्रभाव डालता है । अतः नाटक एक सामूहिक कला है । रंगमंच पर अभिव्यक्त होकर ही प्रेक्षक उसका पूर्ण आस्वादन कर सकते हैं। नाटककार और प्रेक्षक दोनों की कल्पनाओं को जोडनेवाला माध्यम है रंगमंच। इसी कारण नाट्य संप्रेषण में रंगमंच का स्थान महत्वपूर्ण है । गोविन्द चातक के अनुसार "रंगमंच नाटक को अतिरिक्त आयाम प्रदान कर उसे कई गुना जीवन्तता प्रदान करता है ", ;०

नाटककार की संवेदना और उसकी अनुभूति रंगमंच पर प्रत्यक्ष होती है । नाटक में मानव का जीवन ही प्रतिफलित होता है । इसप्रकार वह प्रेक्षक को उसी की ज़िन्दगी की अनुभूति प्रदान करता है । कथापात्रों के साथ दर्शक भी एक भित्र वातावरण से गुज़र जाते हैं । दर्शकों के सहारे रंगकला नाटकीय संवेदना का सशक्त माध्यम बन गई है । मनोरंजन की कला से ऊपर उठकर ज़िन्दगी को पहचानने, समझने और अभिव्यक्त करने के एक सार्थक, सशक्त एवं संवेदनशील माध्यम के रुप में नाटकों की प्रतिष्ठा हुई है।

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# A Study on the investment preferences of women towards various financial products with special reference to Kochi 

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#### Abstract

Financial products are instruments that provide financial security and give adequate returns according to the risk associated with the product. Today there are a variety of financial products that gives varied returns according to the level of risk associated with it. Even though there are various investment options available to the investors, people don't prefer all the investment avenues alike. So the present study is an attempt to analyze the investment preferences of women towards various financial products. However the study is concentrated around the women community because for centuries our society was a conservative one, and only in the recent history had women been given an opportunity to come to the forefront. Even then there still remains many to be empowered. Once they are made financially independent they too can come to the forefront. So it is important that we ensure the financial products are able to meet their needs in an effective way. In the study the factors that are considered before making an investment decision is also analyzed, so it will help us to understand their perception on various financial products. According to that the policy makers could design new products that can effectively meet the needs of the women community.


Keywords: Financial products, Women Empowerment, Investment preference, Traditional investment avenues, Modern financial products

# "When women participate in the economy everyone benefits '" 

- By Hillary Clinton


## 1. Introduction

A woman multiplies the impact of an investment by extending benefits to the world around her, creating a better life for her family and thus building a strong community. Women generally tend to spend their resources mostly on their families - prioritizing on many things like healthcare, nutritious food and education. Looking from a different angle they are actually investing for everyone else. Today we can find increasing number of highly qualified women, who are engaged in various sectors of the economy progressing rather successfully. Throughout their lives, they face various challenges in a society that is dynamic and a one that is mostly dominated by men.

In a country like India, the number of females is very high when compared with the rest of the world. In the current world scenario, with the increased cost of living the life of women has become more difficult. Thus it is important that we realize the need for financial independency among women. However once they become financially independent, they could handle most of their problems in a better way. For that to happen, some of the fundamental aspects related to investment concerning them such as different investment avenues available, their investment preference and various factors that affect their investment decision has to be studied.

Over the years only a very less number of studies had been undertaken in this area. Even then, the limited research done earlier does give some useful insights into this area. Among the various studies, two notable studies are referred here that would help us to get an overall picture of the area on which our study is based. First was a study done by S. Hema (2007) on the topic "A Study
on Investment Behaviour of Women Investors in Palani". In the study she analyzed that among the various investment avenues available to women they prefer only Bank Deposits. The major reason for this is due to safety measures. However next to bank deposits, life insurance schemes and gold are the other investment avenues. Though some respondents are interested in investing in shares and mutual funds they do not have sufficient awareness about it.

The next was a study that was done by Gnana Desigan.C et.al., (2006) on "Women Investors Perception towards Investment - An Empirical Study" in the study the investment pattern of women investors, factors influencing investment decision, their risk preference level and the problems of women investors in Erode town was studied. However the findings of the study reveal that, women investors prefer to invest in bank deposits and jewels, factors such as safety and liquidity are considered before making any investment decision. However some of the problems faced by them are cumbersome procedure and formalities, commission and brokerage.

On this Background, there was a desire to understand the condition of women in Kochi city. The study had mainly 3 objectives which were:

- To study the various financial products available to women.
- To study the investment preference of women towards various financial instruments.
- To study the factors that affects the investment decision.


## 2. Methodology

The study contains information relating to women belonging to Kochi region in Kerala state. The main reason for selecting Kochi was that it consists of a large population of working women who are highly literate compared to the other places in the state. The study was done using a structured questionnaire
which was distributed among 100 women in the city. Out of the distributed questionnaires only 63 were received and among them 13 questionnaire had to be rejected due to various errors in them. Thus only 50 questionnaires were taken for the purpose of the study.

The samples for the study were selected through a method of convenient sampling. However the sample units comprised of various individuals belonging to different occupational background such as employed, business people, professionals and retired. In order to arrive at meaningful conclusions, simple percentages were used. The study mainly used primary data in the form of structured questionnaire, which was distributed among women of the city. Other sources of data used for the study was collected from books, journals, internet etc.

## 3. Financial Products

Financial products are investment avenues that provide financial security to the investors. Once the investor needs and risk profile is properly considered and an investment that matches both these factors are selected, then it will help the investor to recover adequate returns and also beat inflation. In the past, traditional financial products such as bank deposits, Life insurance policies and different post office saving schemes offered by postal department were offered in India.

However with the coming of Liberalization reforms in India, there was a big change in the financial service industry. Now diverse financial products have been introduced through the participation of private and foreign entities in addition to the public sector enterprises. Some of the modern financial instruments are mutual funds, shares, derivatives, life and non-life insurance schemes.

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The important financial institutions involved are commercial banks, cooperative banks, regional rural banks and development banks. Non-bank financial institutions include finance and leasing companies and other institutions like LIC, GIC, UTI, Mutual funds, Provident Funds, Post Office Banks etc.

## 4. Results and Discussions

## 1. Demographic and Socio- Economic Status of Women under study.

The women in the study are from Kochi city in Kerala state. The majority of the respondents i.e. $54 \%$ are between 30 to 50 years of age, $24 \%$ of samples were above 50 years and the remaining $22 \%$ below 30 years of age. Almost $82 \%$ of the respondents are married.

A Significant portion of the samples were graduated or had higher qualification like PhD leaving only $8 \%$ as either undergraduates or illiterates. In the study $54 \%$ of the investors belonged to salaried class or employed, $26 \%$ of the investors were professionals and the rest belonged to business class and retired. However majority of the respondents earn an annual income of less than $3,00,000$ or between the range $3,00,000-5,00,000$.

## 2. The Various Financial Products available for making investment.

There are many financial products available in the financial market for women to make the investment option of their choice. Among the many investment avenues the following financial products which are most popular are used for this study:-

- Life Insurance policies
- Mutual funds
- Bank deposits
- Post office savings schemes
- Market investments
- Provident funds

A brief description on the above investment avenues is given to get an idea about them.

In the modern day, investors are given a wide choice of investing their money in a variety of instruments like shares, debentures, bonds, derivatives etc which is traded through the stock exchanges. All these investment avenues that are traded through the stock exchanges can be clubbed together as Market investments. These instruments offer the investors an opportunity to earn high return along with an element of risk attached to it.

The Banking Industry in India has been catering to the needs of a significant portion of the population for almost a century. The Banks provides great safety and security for its customers and also provides a good return for the money deposited. Traditionally banks in India have four types of deposit accounts, namely Current Accounts, Saving Banking Accounts, Recurring Deposits and, Fixed Deposits. However, in the recent years, due to ever increasing competition, some banks have also introduced new products, such as 2-in-1 deposits, Smart Deposits, Power Saving Deposits, Automatic Sweep Deposits etc. However, these have not been very popular among the public.

The Insurance industry in India has undergone transformational changes over years. By the advent of Liberalization, there has been entry of large insurance companies of the world to India. Even then Life insurance sector still remains under performing, not able to reach majority of the population. However Life Insurance provides dual benefit of savings and protection of life to its investors. The sector has undergone many changes with companies competing with each other to offer policies that give maximum benefit to customers. Today

Life insurance policies provide many features that include tax benefits etc to its customers.

The Postal saving system is operated through the nations' post offices to provide depositors who do not have access to banks a safe, convenient method to save money and to promote saving among the poor. The post office offers a number of savings plans, including National Savings Certificates, the Public Provident Fund, savings-bank accounts, monthly-income plans, senior-citizens' savings plans and time-deposit accounts.

The mutual fund industry in India began in 1963 with the formation of the Unit Trust of India (UTI) as an initiative of the Government of India and the Reserve Bank of India. a 'mutual fund' is an investment vehicle that allows several investors to pool their resources in order to purchase stocks, bonds and other securities. These collective funds (referred to as Assets Under Management or AUM) are then invested by an expert fund manager appointed by a mutual fund company (called Asset Management Company or AMC). The combined underlying holding of the fund is known as the 'portfolio', and each investor owns a portion of this portfolio in the form of units.

Employee Provident Fund (EPF) is one of the main platforms of savings in India for nearly all people working in Government, Public or Private sector Organizations. A provident fund is created with a purpose of providing financial security and stability to elderly people. Generally one contributes in these funds when one starts as an employee, the contributions are then made on a regular basis (monthly in most cases). It's purpose is to help employees save a fraction of their salary every month, to be used in case the employee is temporarily or no longer fit to work or at retirement. The investments made by a number of people / employees are then pooled together and invested by a trust.
3. The investment preference of women towards various financial instruments.

In the study, it was observed that majority of the respondents rank Bank deposit as their first preference i.e. out of 50 samples 32 sample preferred Bank Deposit over all other investment avenues. The main reason for this can be attributed to the safety of the investment provided by bank deposit over all other investment avenues. While Bank Deposit occupies first preference, Life Insurance policies are the most preferred one by 17 respondents making it the second most preferred investment avenue. In fact it also happens that the third rank is also occupied by it. This can be due to the fact that it gives dual benefits to its investors by way of security of life along with returns for investment.
i) In the fourth place majority of samples voted post office saving as the forth best investment choice. However Market Investments and Mutual funds are the least preferred investment avenues for the respondents. This is mainly because the risk element that is associated with these instruments is much higher when compared with the rest of the products. There is also lack of sufficient knowledge about them.
ii) The factors that affect the investment decision.

In the study, it was observed that the main factor that affected the investment decision of respondents was security, out of 50 respondents almost 37 respondents ranked security as the most important factor before making investment. The second factor that is given more consideration is the return from the investment, almost 20 samples have ranked it second. While this is the case, Duration is also given great significance while making an investment decision and thus ranked the highest in third and fourth place. However advertisement and opinion doesn't have much influence while making an investment decision.

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Table 1 Rank of investment avenues preferred by women


Table 2 Factors affecting Investment decision

(Source: Primary Data)

## 5. Conclusion with policy implication

The study was conducted with the objective of investigating the investment preference of women towards various financial products and the factors that affect the investment decision. The paper also studies the various financial products available for making investment for women.

Women make up more than 60 percent of our country's population. So, if the country wants to achieve development, then it also calls for the participation of its women population. Their financial independency is very important. In order to create a change in this current scenario the role of the government missionary is significant. The financial sector that consists of the banking, life insurance industries will have to work along with the government. Government should stress the financial institutions to conduct investor guidance workshops about available investment avenues.

Every investor must be aware about the various investment avenues available in the financial market and they must make an analysis of all the investment avenues in order to avoid any loss that may arise due to insufficient knowledge of financial market. It is important to instill confidence among the investors and to create financial literacy. Different factors like risk involved, types of return, tax benefits and many more are to be considered before investing. The people must be made aware about the new age financial products.

Further studies are required in the similar area as understanding the investment preference of investors will help corporate to design new innovative financial products that best suits the investment preference of the women population.

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