

AGING AND ITS PROBLEMS

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ABSTRACT: *Aging is an irreversible biological process and can be defined as progressive functional change in an organism that leads to senescence, or a weakening of biological functions and of the organism's ability to adapt to metabolic stress. In other words, aging is the process of becoming older, a process that is heritably determined and environmentally controlled. In the today's world healthy aging has become a major challenge to the society and mankind. Due to the psycho, socio and economic conditions the aging has becoming much more challenging, by which problem of successful aging is increasing day by day. Objective: To assess the several health problems faced by elderly people and suggest the remedial measures so that effective preventive and promotive measures can be implemented. Methodology: A cross section study was carried out in Kukkarahalli lake in Mysore city in the month of January and February 2020. The elderly people who were coming to walk were included in the study. An interview schedule was developed to know the problems of the old aged people.*

Key words: *heritably, environment, psycho, socio and economic conditions and successful aging.*

Introduction: As a significance, if several changes in organ systems most people are affected with various sicknesses and disabilities as they become old. Some of the diseases which are common in old age are arthritis, atherosclerosis, amyloidosis, cataract renal failure, diabetes, osteoporosis and senile dementia. In the present century advance in medical field is helping better health care for elderly people. (*15 Health Status of Elderly Persons in Rural Area of India.pdf*, n.d.) in this study the researcher

has stated that life expectancy of an average Indian has increased from 24 years in 1900 to 65.4 years in 2004. This results in an increasing number of elderly persons which contributes to 7% of India's population. (Adhikari, 2017) In the study Geriatric Health Care in India - Unmet Needs and the Way Forward state that India has almost 120 million aged people with assorted physical, psychosocial, financial, and spiritual problems are identified. The study explained that young aged in the age group of 60–70

years. These elderly needs more of health promotional behaviour.(B Mane, 2016) In study Ageing in India: Some Social Challenges to Elderly Care has discussed nearly 120 million elderly people with various physical, psychosocial, economic, and spiritual problems in India. And also, the functionally and cognitively fit can access usual health- care services provided by the administration, these people need active ageing program to keep them independent. Health ministry has created geriatric centres and geriatric clinics in most of the states; however, these centres may not serve the functionally and cognitively impaired elderly.(Banker, Prajapati, & Chauhan, n.d.) In the study Health and social problems of the elderly: A cross-sectional study in Gujarat has stated that the advanced prevalence of social and health problems observed among aged population like visual impairment, tobacco use, hearing problems, urinary complain, weight loss/gain, hypertension, diabetes, ischemic heart disease, dental problems, depression, memory loss, loneliness, family pressure.

Methodology

A cross section study was carried out in Kukkarahalli lake in Mysure city in the month of January and February 2020. The elderly people who were coming to walk were included in the study. An interview scheduled was developed to know the problems of the old aged people. The study consists of 50 old aged people where simple random sampling method was used to select the old aged for the study.

Results

In the study out total 60 elderly persons surveyed in the study population 30 were male (50%) and 30 were female (50). Out of this 22-elderly people (19%) were suffering from diabetes in that 14 were male (35%) and 5 were female (25%), 13 elderly people (22%) were suffering with hypertension in that 9 were male (22.5%) and 4 were female (20%), 4 of them had migraine headache (7%) in that 1 elderly person was male (2.5%) and 3 was female (15%), 12 elderly people were suffering from gastric in that 8 were male (20%) and 4 were female (20%) and 5 elderly persons (8%) were not having and health issues in that 3 were male (7.5%) and 2 were female (10%).

Conclusion

In the present world we can see the health conditions of elderly persons is challenge one were only physical problems are seen by psychological problems are neglected. The care of elderly is drawing more and more

attention of the government and public. Which is already a majorsocial and health challenges in the developed countries. The pattern of geriatric health problem have different characteristics and therefore require a specific type if identifying this problems.

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A Study on Stress and Stress Management Techniques among College Going and Non College Going Youths: With Special Reference to Shivamogga

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ABSTRACT: *Stress is a factor of life forces from the inside or outside world affects the individual, either one's emotional or physical well-being or both. The individual's response to the stress affects the individual, as well as their environment. In general, stress is caused by both external and internal factor. External factors include the physical environment, job and working condition, relationships, home and the situations that challenges, confronted with on a daily basis. Internal factors means, the factors which determine body's ability to respond to and deal with the external stress. Youth is the period of transition from the dependence of childhood to adulthood's independence and here, the person will get awareness of our interdependence as members of a community. Youth is a more flexible category than a fixed age group. However, age is the easiest way to describe this group, particularly in relation to education and employment. This is the age where the people face more stressful situations in their life. So the management of stress is very much necessary at this period. The main objective of the study is to study the causes and signs of stress, the awareness of stress management techniques among the college going and non college going students. 25 college going and 25 non college going youths were selected as sample from Shivamogga. The obtained data was analyzed and the hypothesis was tested.*

Key words: Stress, Youths, Factors, Stress management, External and internal environment

INTRODUCTION : Stress is a factor of life forces from the inside or outside world affects the individual, either one's emotional or physical well-being or both. The

individual's response to the stress affects the individual, as well as their environment. Due to the over abundance of

stress in our current life, we usually feel stress which can be a neutral, negative or positive in nature. In general, stress is caused by both external and internal factor. External factors include the physical environment, job and working condition, relationships, home and the situations that challenges, confronted with on a daily basis. Internal factors means, the factors which determine body's ability to respond to and deal with the external stress. Internal factors which influence the person's ability to handle stress is nutritional status, overall health and fitness level, emotional well-being and the amount of sleep and rest one can get.

Reasons for stress among college going and non college going youths include academic stress, physical and emotional changes during this period, social stress like, peer group pressures, giving more importance to the friends than family members, trying new things such as drugs, drinking and smoking. Stress due to family problems and financial status, traumatic events like accidents, chronic illness or death of a loved one, physical or mental abuse. It may also lead to drastic changes in life. Romantic

relationships, poor self-esteem, poor time management are some of the reasons.

Some of the signs and symptoms of stress seen in youths can be divided as physical, emotional, psychological and behavioral signs. The youth with stress may be excited, unhappy, depressed, agitated, anxious, aloof and irritable. They may get anger and overwhelmed easily by simple things and can also feel helpless and hopeless about the situation. Physical signs include tiredness, fatigue, headaches, constipation, nausea, dizziness, palpitation and loss of appetite. They also lose interest in sports and other physical activities as well. Behavioral changes includes fidgety, restless pacing, moving around constantly, crying, isolating self from friends and family, being moody or easily irritable, not bothering about appearance and not showing interest in activities that give them pleasure could also indicate stress.

Youth is the period of transition from the dependence of childhood to adulthood's independence and here, the person will get awareness of our interdependence as members of a community. Youth is a more flexible category than a fixed age group. However, age is the easiest way to describe

this group, particularly in relation to education and employment. This is the age where

the people face more stressful situations in their life. So the management of stress is very much necessary at this period.

The stress management techniques used by the youths are like this. Understand the level of stress, sources of stress or causes for the stress, recognizing the signs of stress, managing the time and getting the stress factor out of the head by doing physical exercise, yoga and meditation, having a balanced and healthy diet. Making simple diet changes such as reducing alcohol caffeine and sugar intake is a proven way of reducing anxiety. Letting it go out of head may help youths to get rid of their stress.

REVIEW OF LITERATURE

A study conducted by Dr. C. Vijaya Banu, Et' al(May 2010) on "Stress Management with Special Reference to a Private Sector Unit" showed the stress factors for the employees and recommends the solution for minimizing the stress effects. High stress jobs refer to work, which involves hectic schedule and complex job responsibilities

that result into imbalance between personal and work life. This study is limited within the low level of employees

A study conducted by Harajyoti, Mazumdar,Et'al(2012) on "Stress and its Contributing Factors among the Graduate and Post- Graduate Students" found that there were different percentages of stress symptoms among the male and female students. Headache, blood pressure, anxiety, back pain, neck pain, appetite and skin rashes were more predominately observed among females. On other hand poor sleeping patterns, hair falls, erratic moods, heart diseases and depressions was found to be more often in males.

A study conducted by Gangadhar B , Sonar(2 April 2018) on "Whether Family and Gender Matters in Manifestation of Life Stress among Professional Postgraduate Students?" it is found that Students have life stress of various levels , personal, family, Social , economic, and academic aspects have a bearing on developing life stress. The variables family and gender have Significant difference with Select variables in developing life stress. It is suggested that the student mentoring system and stress prevention, intervention need to be

introduced in order to help students to cope up successfully.

METHODOLOGY

Aim:To study the level of stress and stress management techniques used among college going and non college going youths.

Objectives:

- To study the causes and signs of stress among college going and non college going students.
- To study the awareness of stress management techniques among the college going and non college going students.
- To compare the level of stress and management techniques used by college going and non college going youths.

Hypothesis

- There is no significant difference between non college going and college going students in the level of perceived stress.
- Both the non college going and college going respondents are adopted some of the coping strategies to come out of their stress.

Research design:

Comparative research design used for the study

Universe and sampling:

The universe of the study consists of Shivamogga Taluk, which is in Karnataka. The target respondents of the study were in both rural and urban area and they all are youths between the age group of 17-25. The sample size chosen for the study is 50.

Inclusion:

- Those in the age between 17-25 are included in this study.
- Those who have are living in Shivamogga Taluk.

Exclusion:

- Those below age of 17 and above the age of 25 are excluded.
- Those who are not residing in the Shivamogga Taluk

Ethical consideration

- Confidentiality of all information given by the respondent will be maintained.

- Identity of the person will not be revealed
- The information collected will be used only for research purpose.

Data collection:

In consideration of the requirement to obtain valid information a tool of data collection has been designed. The tool aims at standardizing data collection scheme. The questionnaire designed consisted of various sections pertaining to the problem under analysis and relating the problems of the respondents. Questionnaire consisted of closed ended questions; and the data was collected before and after the awareness program. Secondary data was collected from books, magazines and websites. This order has been followed to enable the investigator to collect, tabulate and to present the data in an understandable way.

Data processing

The collected data (raw data) processed using editing, classifying, coding and tabulation method

Data analysis

The processed data presented with the help of chart and tables.

Limitation of the study

Every social research has its own limitations. As the investigator is a student the time that could be given for the study was greatly restricted. Also due to many demands of student life, the study could not be pursued in a greater depth. Due to time constraints the sample selected was thirty. An analysis of a larger sample could have been more accurate and generalized.

ANALYSIS, INTERPRETATION AND DISCUSSION

Major findings

The age group of the respondents taken for the study lies between 17 to 25 years. Equal number of college going and non college going male and female were the respondents. The study focused on the physical and psychological symptoms during stress among both college going and non college going youths. Both the group of respondents responded that they feel body pain, nausea, vomiting sensation, headache during the stressful situation. Majority college going youths feel increase in heart beat, cold, fever and they do felt more tired because of stress. All these physical symptoms of stress were present in 76.6 percent respondents who are going to

college and less number, 35 percent of the non college going respondents feel some of these symptoms.

Majority 34 percent of college going respondents felt lonely and only 4percent of the non college going respondents felt lonely. The respondents also felt they are forgetting, lose their concentration, confused, negative thinking during the stress. They have difficulty in getting sleep, some of the college going respondents eat more when they feel stressed. The respondents also feel difficulty in mingling with others and they will have conflict with others. Comparatively, college going youths are facing more stress than those who are not going to college.

Majority of the college going youths never exposed to any drugs like smoking cigarette, consuming tobacco or alcohol. Negligible amount of non college going youths are smoking cigarette while they are stressed and it had become habit for them.

Most of the time college going youths are suffering from the stress because of their academic busy schedule, health status, due to failures or death of closed ones and the pressure from their parents. The non college going respondents got stressed because of

their financial status, health issues, work related problem, pressure from the family and environment, failures, death etc.

Both the college going and non college going respondents most of the time play games to come out of the stress, some of them sing, dance read and write to feel relaxed from the stress. Negligible amount of the respondents do yoga or meditation while they feel stressed. None of the respondents approached counselor for their stress.

Suggestions

- Conducting programs in colleges in order to create awareness among the students about stress management.
- With the help of governmental and non- governmental institutions conducting various programs (skit/ drama, essay, cultural programs) to the college students. It helps to relieve from stress.
- Opening the student counseling centers and appointing counselors in college and making students to discuss about their problems openly.
- Social workers have to visit the people who are having problems

about stress and giving them the proper solutions and guiding them.

- We can see, stress as a common problem. individual should find proper solutions to manage stress (yoga, meditation, naturopathy).

Conclusion The study based on the stress-level, symptoms and management among the college going and non college going youths of Shivamogga Taluk showed that the level of stress among both college going and non college going youths are more or

less same but the reasons may differ. College going youths are having more symptoms than the non college going students. Study helped in understanding the importance of stress management measures in current competitive world. Nowadays it is important that the education institutions should see to it in reducing the stress of the youth and should help them to manage their stress. The part of the community in handling the stress of the youths is also important.

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Impact of Mass Media in Creating Body Image among College Girls of Mysuru Region

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ABSTRACT: *Body image is the perspective that we have about our own body and a negative body image can lead people to eating disorders and to other dangerous methods. This carries a major concern among young women today. The purpose of this study is to investigate the role of mass media in creating such body images. Using a questionnaire as a tool under survey method, this study collected data from college girls in Mysuru and analysed it. In this study it is found that social media is the most (84.3%) used mass media and it has the strongest influence among girls. More than half of the respondents (74.5%) wish to get a body shape they admire in media and have browsed for fitness/ to reduce weight (88.2%). Most of them (62.8%) have agreed that advertisements can influence them. Also others' opinion about their physical appearance have affected them. This study definitely explains the role of mass media in creating 'thin-ideal' notions about female body among young women.*

Key words: Body image, eating disorders, media influence, young women

INTRODUCTION: Body image can be simply defined as one's perception about his/her own body image. It may not be the way they actually look like; but the way they think how they look. It can be either positive or negative. The one with a positive body image is happy about his/her body appearance. He/she is satisfied with his/her body shape, color and size. Whereas the one

with a negative body image is dissatisfied with his/her external look. He/she sees themselves distorted in mirror. They either wish to gain or reduce weight; enhance skin tone, thus to bring some changes on their bodies and to modify them. Body image is directly related to self-esteem. A person with negative body image thinks himself worthless and thus possess a very low self-

esteem. He will not be ready to come forward and try to shrink inwards. This attitude towards

one's own body is dangerous since our nation can lose strong citizens. Mass media, which includes television, newspaper, e-paper, magazine, film, social media and so on, play a significant role in creating such notions among people, especially women. Because media primarily focus on female images, which in turn leads to continuous existence of body image distortions. Thus women are likely than men to be dissatisfied with their bodies. In that too, young women are more vulnerable towards 'ideal body images'. It is seen that males who are dissatisfied with their body keep quiet and don't pay much attention in correcting it compared to females. Also as age increases this interest in maintaining a proper body figure gets lost. There occurs a time when the body appearance change uncontrollably. Young women who get influenced by the images depicted in the mass media, adopt several methods to acquire what they admire in media. Eating disorder is a consequence of negative body image. There are so many unhealthy practices which adversely affect

the human body. Skipping food in thought of cutting off calories lead to electrolyte imbalance. It leads to variety of physical health issues. They are unaware of or not giving much care to the fact that images shown in mass media can be manipulated. The media people edit the images for their requirements and common people try their maximum to copy those models. When it doesn't happen, gradually it leads to depression. Among all the mass media, social media is the strongest influencer. Most of the people think a lot and select one from multiple similar pictures for uploading and they don't hesitate to do necessary edits. When one see another one's image in social media, he/she compare himself/herself with that one. This creates problems if the other person seems to be having a better external appearance. This again leads to inferiority complex, depression and other mental problems. Hence the media which bring a negative body image among young girls are bringing several physiological and psychological health problems at the same time.

REVIEW OF LITERATURE

1. Jennifer S. Mills, Amy Shannon and Jacqueline Hogue analyses the role of

mass media in people's perceptions of beauty in the chapter 'Perception Of Beauty' included in the book 'Beauty, Body Image and the Media' (2017). This piece of literature tells about both traditional media and new social media with respect to their influencing power among

people. It also includes how they appear to interact with psychological factors to impact appearance concerns and body image disturbances. In a study method it was concluded that women's body image was significantly more negative after viewing control images or images of averaged-sized or plus-sized models. Media exposure is associated with decreased body satisfaction and increased internalization of 'thin ideal'-thin and attractive models in media-concept in women.

2. Francisco Nataniel Macedo Uchoa et al. in their study 'Influence of the Mass Media and Body Dissatisfaction on the risk in Adolescents of Developing Eating Disorders' (2019), say that media influence may lead adolescents to internalize patterns of physical beauty, resulting in dissatisfaction with their

own bodies when they are unable to match up to those patterns. In the study it is observed that women and adolescents exposed to media spent more money on improving their appearance and were more susceptible to eating disorders because they felt dissatisfied with their body image. They observed that body image increased with increase in media influence. Body image was greater in girls who presented overweight and obesity than in normal weight or thin girls. The study says that media influence can lead adolescents to internalise the ideals imposed by society as desirable for themselves, increasing the probability that they will suffer body image and present disordered eating behaviours.

3. Shelly Grabe et al in their study 'The Role of the Media in Body Image Concerns Among Women: A Meta-Analysis of Experimental and Correlational Studies'(2008), suggest that exposure to mass media depicting the thin-ideal body may be linked to body image disturbance in women. The findings say that media exposure is linked to women's generalised dissatisfaction with their bodies,

increased investment in their appearance, and increased endorsement of disordered eating behaviours. Thus it was shown that media exposure appears to be related to women's body image negatively regardless of assessment technique, individual difference variables, media type or age.

RESEARCH METHODOLOGY

The purpose of this study is to investigate which mass media is used the most and how it can affect young women; are they following any method to bring changes to

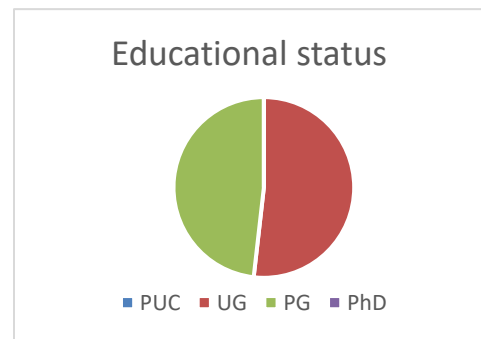
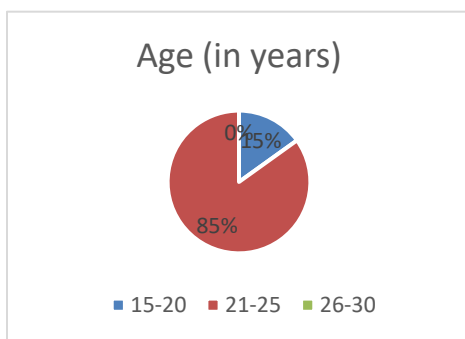
themselves as influenced by this medium. The study is based upon only young women since the body image is

related to both gender and age. Women tend more towards maintaining ideal body figure when compared to men. Also aged women lose or divert their focus from external appearance.

This study used questionnaire as a tool under survey method to collect the data from 109 college girls from ten colleges in Mysuru region.

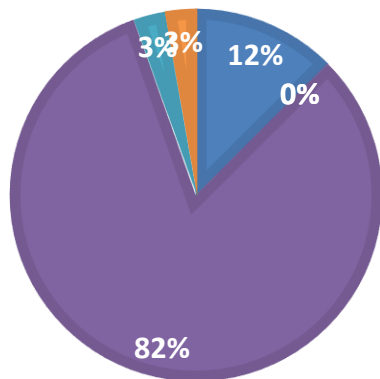
DATA ANALYSIS

Respondent profile:



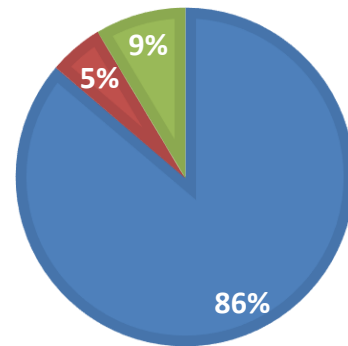
MOST USED MASS MEDIA

- Television
- Magazine
- E-paper
- Newspaper
- Social media
- Film



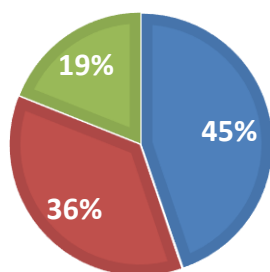
MEDIA WITH STRONGEST INFLUENCE

- Internet
- Journals
- Film/TV



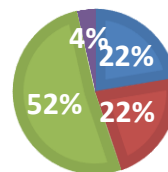
INFLUENCE OF ADVERTISEMENT

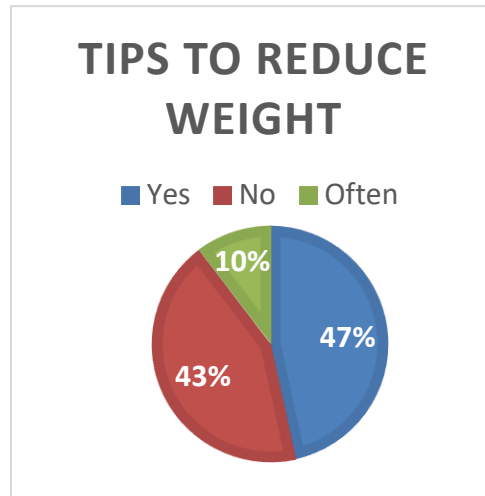
- Yes
- No
- Often



WISH TO GET MEDIA-DEPICTED BODY SHAPE

- Yes
- Sometimes
- No
- Never in my life





INFERENCES:

- Majority of the respondents belongs to age group of 21 to 25
- Most of the respondents pursue UG or PG
- Social media is the most used mass media
- Respondents get strongly influenced by internet(social media)
- Most of the respondents get influenced by advertisements
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- When 22% wish to get body shape they admire in media, 52% agree that sometimes they wish for the same

- Majority have browsed tips for fitness/ to reduce weight

CONCLUSION:

From this study it is clear that social media play a significant role in creating body image among young girls. They get most influenced by the same mass media. It is so vast in nature. Women admire the 'thin-ideal' body image depicted in media and wish to acquire such body shape. For

that purpose they adopt several methods which are unhealthy and even dangerous at times. Social media with its strongest influence, can spread positivity among the

youth. They can lead them towards a healthy and unattainable body images.
and fit culture instead of spreading fancy

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A Comparative Study on the Status of Financial Inclusion in Urban and Rural Areas of Mandya District: An Empirical Analysis

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ABSTRACT: Financial inclusion offers greater opportunities to enhance financial stability of the vulnerable sections of the population. Today, the banking industry has shown tremendous growth in volume and complexity. As banking services have the nature of public good it is essential that availability of banking and payment services are provided to entire population in egalitarian manner. In India, financial inclusion has been used as one of the major component to achieve the stipulated target of inclusive growth. The present study intended to explore the status of financial inclusion in rural and urban areas of Mandya district. The study highlighted that 55.4 percent of the respondents depended on the institutional sources of the credit while 44.6 percent of the respondents depended on the non-institutional credit sources like friends, relatives, money lenders and other. ANOVA test statistic for institutional and non-institutional credit sources is significant at 1 percent level suggesting that there is significant difference in sources of credit availed by respondents in urban and rural areas.

Key words: Financial inclusion, vulnerable sections

Introduction: Financial inclusion is the process of ensuring access to appropriate financial products and services needed by all sections of the society in general and vulnerable sections and low income groups

in particular at an affordable cost. Financial exclusion refers to a process whereby people encounter difficulties in accessing and/or using financial services and products

in the mainstream market that are appropriate to their needs and enable them to lead a normal social life in the society to which they belong.

The term financial exclusion was first coined in 1993 by geographers who were concerned about limited physical access to banking services as a result of bank branch closures. Bank nationalization in India marked a paradigm shift in the focus of banking as it was intended to shift the focus from class banking to mass banking. The rationale for creating Regional Banks was also to take the banking services to poor people. The data provided by the committee on Financial Inclusion (CFI, 2008) had measured the extent of exclusion i.e., 51.4% of farmer households were financially excluded from both formal /informal sources.

The extent of exclusion is as high as in Centre, Eastern and North Eastern region which concentrate 64% of all financially excluded farmer households in the country.

Therefore, in order to bring them into development mainstream with providing affordable financial services both fiscal year and monetary actions need to be undertaken

in the Indian context. This study is an attempt to comprehend and distinguish the significance of financial inclusion in the context of a emerging economy like Karnataka as well as India wherein a large population is deprived of the financial services which are very much essential for overall growth of a state/country.

Target of Covering 3.5 lakh Villages: RBI's Policy Intervention

A number of policy initiatives have undertaken by the RBI and Ministry of Finance to make the banking system more responsive to the needs of the market as well as to strengthen its role in achieving inclusive growth. RBI initiated some of measures to widen the credit delivery which are as follows.

- Permitting the use of Business Correspondents/Business Facilitators
- Augmentation of credit flow to the agriculture and other priority sectors as also to the distressed farmers and the areas hit by natural calamities
- Simplification of system and procedures
- Information technology to address the last mile problem

- Providing greater operational flexibility to the RRBs

Banks submitted a plan to RBI, according to which around 3, 50,000 villages across the country will secure access to financial services offered by banks in the next financial years. RBI asked banks to ensure that 2, 23,473 villages in the country have access to basic financial services by March 2012. According to official sources of RBI, over the last 2 decades, the share of rural branches in total bank branches has declined sharply. In 1990, the share of rural branches in total bank branches was high enough at 58.20 percent which continuously declined over the years and become 38.4 percent in 2010. Taking a series note of this falling trend, RBI in an annual policy mandated that banks to allocate at least 25percent of the total number of branches to be opened in unbanked rural areas. As per the official data of RBI, in March 2018, 50934 bank branches opened in rural areas in India, of which 3490 opened in rural areas in Karnataka.

RBI Relaxes Branch Opening Norms in Tier II Cities

For promoting branch expansion by domestic commercial banks in tier II cities,

the RBI relaxed branch opening norms in such areas. Accordingly, domestic commercial banks would no longer require any prior approval to open branches in tier II cities. In order to enhance the banking services in tier II centers, RBI permitted domestic commercial banks to open branches in tier II areas without the need to take permission from the central bank in each case, subject to reporting.

RBI took this decision after observing that the branch expansion in tier II cities had not taken place at desired pace. At present, banks need not require the prior approval of the RBI for opening branches in tier-III to tier-VI centers and in the rural, semi-urban and urban centers in the North-Eastern states and Sikkim. However, opening banks would continue to require RBI's prior approval.

Literature Review

Nagaraju (2015) summarized that the Mahatma Gandhi National Rural Employment Guarantee (MG-NREG) scheme contributed to perhaps the largest financial inclusion drive in rural India in recent times. Workers with individual MGNREGA bank accounts were highest in Kerala (73%) followed by Andhra Pradesh (61%), Tamil Nadu (49%), and Himachal

Pradesh (39%). The study believed that financial inclusion drives when linked to social security schemes such as MGNREGA could foster the financial inclusion at gross root level.

Abhishek Kumar Sinha (2014) conducted a study in Anand District of Gujarath state and concluded that out of 500 respondents, about 81% (403) of the rural households had bank account while 19% (97) rural households did not have bank account. 65% of the respondents, who had tried or taken loan faced difficulties in which major difficulty was documentation followed by requirement of collateral. 38.1% of the respondents said lack of Know Your Customer (KYC) documents was the major constraint for not opening bank account while 20.6% of respondents mentioned various charges for banking services as a reason. Further, the study highlighted that a large number of non-account holder respondents were farmers and landless laborers.

Research Objectives

1. To explore the issues relating to financial inclusion in rural and urban areas of Mandya district.

2. To characterize the factors influencing financial inclusion in the study area.

Hypotheses of the Study

- H₁:** There is significant difference in sources of credit availed by rural and urban respondents.
- H₂:** There is significant difference in access to various banking facilities in urban and rural areas.
- H₃:** There is significant difference in operating of accounts in urban and rural areas.

Methodology and Data Sources for the Primary Data

Study Area

The present study aims to elicit the level of financial inclusion in Mandya district. Mandya district is considered for the study area for the purpose of collection of primary data. For the sake of comparison, one developed and one under developed taluqs in terms of economic backwardness in the district were considered. Two taluqs namely Mandya and Nagamangala taluqs were considered for the study. In order to compare the financial inclusiveness of the rural areas and the urban areas, the primary

data collected from both rural areas and urban areas in the above said taluqs. The villages considered for the study area were allotted under Swabhiman Scheme in Mandya district (having population between 1600-2000 as per 2001 census). Urban wards were selected on random basis in both of the taluqs.

Sampling Technique and Sample Design

The study has employed multi stage random sampling method. Within the district, taluqs, villages and urban areas were subsequently opted with the help of selection criteria which is already explained in the previous section.

Table1.1: Numbers of Selected Taluk, Villages, and Urban Areas in the Study Area

District	Taluks	No of villages covered (SLBC criteria)	No. of Respondents Considered	Urban status	No. of Respondents Considered	
Mandya	1.Mandya	Gopalapura*	23	Town Municipal Council	115	
		Hemmige*	23			
		S.I. Kodihalli*	23			
		Kiragandur*	23			
		Haluvadi*	23			
	Total		115			115
	2.Nagamangala	Bettada Mallenahalli*	20	Town Panchayat	100	
		Mulkatte*	20			
		Honnavara*	20			
		Thuppadamadu**	20			
		Javarannahalli**	20			
Total		100			100	
Total Samples in Rural Areas			215	Total Sample in Urban Areas	215	
Grand Total			430			

Note: * Selected Under Swabhiman Campaign Allotted by State Level Bankers Committee (SLBC), Karnataka. ** Selection base was population.

Table 1.2 indicates the selection of multi stage systematic sampling of the study. The sample comprises one district, 2 taluks and 5 villages from each taluk. The study considered 430 respondents as sample size distributed between villages and urban wards.

Techniques of Data Analysis

The primary data is analyzed using SPSS 20.0 and STATA 10.0. Along the simple tables and charts, following statistical and econometric techniques have been employed to test the declared hypothesis. One Way ANOVA was used to identify the relationship/difference between urban/rural and other selected financial inclusion variables.

Sources of Credit in Urban and Rural Areas in the Study Area

The present study explored the sources of credit in urban and rural areas in the study area. One way analysis of variance test employed to elicit the sources of credit in

urban and rural areas. The institutional sources like banks, co-operative institutions and non-institutional credit sources like friends, relatives, money lenders, were considered as the variables for analysis. The hypotheses are specified as follows:

H₀: There is no significant difference in sources of credit availed by rural and urban respondents.

H_A: There is significant difference in sources of credit availed by rural and urban respondents.

If ANOVA statistic is significant then H₀ is not accepted and H_A is accepted suggesting significant difference in sources of credit availed by urban and rural respondents.

Table 1.2: Sources of the Credit Availed by Respondents

Profile Variable	Urban	Rural	Total Frequency and percent
Sources of the Credit			
Institutional Sources	131(61.0)	108 (50.2)	239 (55.4)
Non-Institutional Sources	84 (39.0)	107(49.8)	191(44.6)

Total	215	215	430
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Source: Primary Study

Table 1.3: ANOVA Result for Sources of Credit Availed by Respondents in Urban and Rural Areas

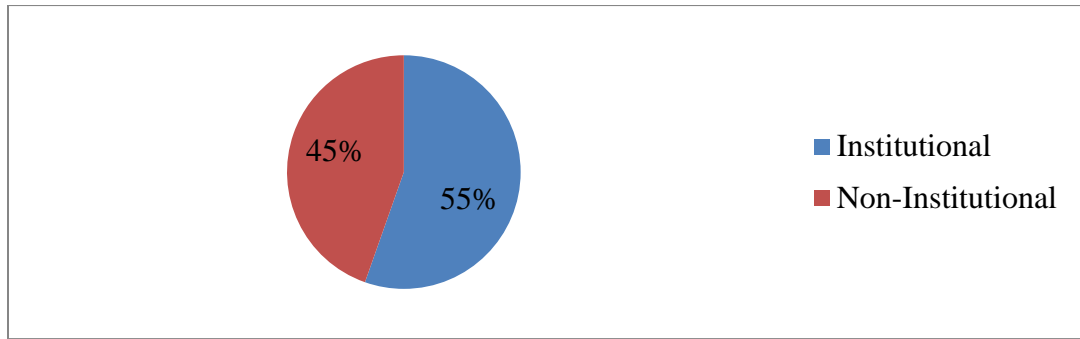
		Sum of Squares	df	Mean Square	F	Sig.
Institutional Sources	Between Groups	2.446	1	2.446	10.004	.002
Non Institutional Sources	Between Groups	2.866	1	2.866	12.991	.000

Source: From SPSS Output

Table 1.2 and Chart 1.1 show the sources of credit of the respondents in the study area. Out of 430 respondents, 239 that is 55.4 percent of the respondents depended on the institutional sources of the credit while 44.6 percent of the respondents on the non-institutional credit sources like friends, relatives, money lenders and other. Moreover, this percentage differs in both urban and rural areas. In urban, 61 percent of the respondents availed credit from institutional sources while 50.2 percent respondents availed credit from institutional sources in rural area.

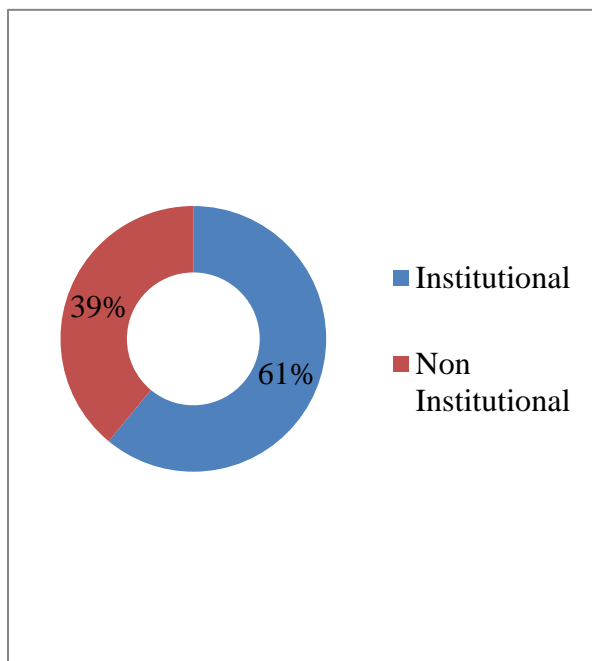
The primary data clearly shows that still large number of population in rural areas are seeking loan from the non-institutional sources with high interest rates and one of the reasons for highest suicide cases recorded in Mandya district. Hence, institutional credit sources should reach this neglected segment of the population and there by enhance their credit accessibility for economic upliftment at gross root level. ANOVA test statistic for institutional and non-institutional credit sources is significant at 1 percent level suggesting that there is significant difference in sources of credit availed by respondents in urban and rural areas.

Chart 1.1: Sources of the Credit of the Respondents in the Study Area



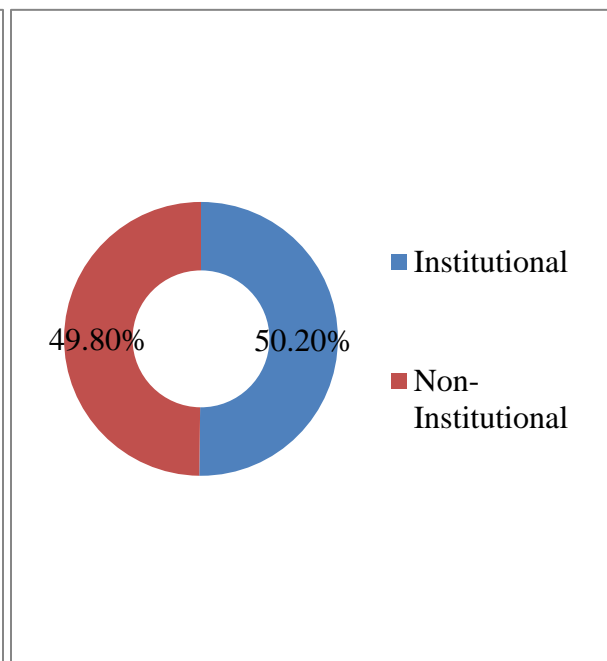
Source: Table 1.2

Chart 1.2(A): In Urban



Source: Table 1.2

Chart 1.2(B) In Rural Areas



Source: Table 1.2

Banking Facilities Accessed by Respondents in Urban and Rural Areas

The study examined the accessibility of banking facilities by respondents in urban and rural areas. One way analysis of variance is used to identify the difference to access other financial products provided by banking institutions in urban

and rural area. The banking facilities like over draft, cheque issue, ATM, SMS service, Business Correspondent, financial literacy programme are considered as variables for analysis. The hypotheses are specified as follows:

H₀: There is no significant difference in access to various banking facilities in urban and rural areas.

H_A: There is significant difference in access to various banking facilities in urban and rural areas.

If ANOVA statistic is significant then H₀ is not accepted and H_A is accepted suggesting significant difference in access to various banking facilities in urban and rural areas.

Table 1.3: Facilities Provided by the Banks to the Respondents

Profile Variable	Urban	Rural	Total Frequency and Percent (out of 393 samples)
Over Draft Facility	9 (4.4)	2 (1.0)	11(2.7)
Cheque Issue	51(25.0)	26 (13.7)	77 (19.5)
ATMs	114 (59.0)	56 (29.6)	170 (43.2)
SMS Service	132 (64.7)	125 (66.1)	257 (65.3)
Business Correspondents	32 (15.6)	51 (26.9)	83(21.1)
Financial Literacy Programme	28 (13.7)	6 (3.1)	34 (8.6)

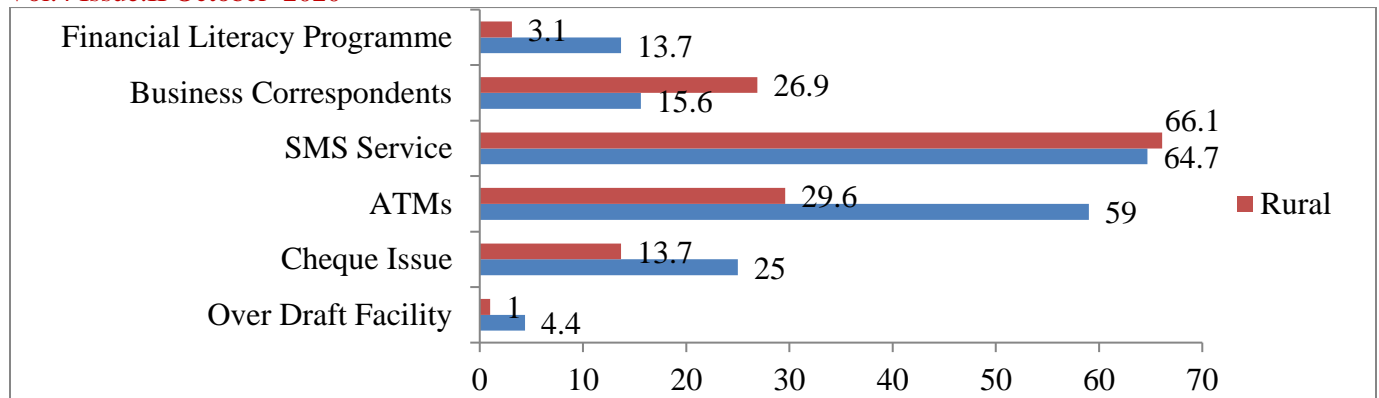
Source: Primary Study

Table 1.4: ANOVA Result for Banking Facilities Accessed by Respondents in Urban and Rural Areas

		Sum of Squares	df	Mean Square	F	Sig.
Over Draft Facility	Between Groups	.280	1	.280	7.652	.006
2. Cheque issue	Between Groups	1.274	1	1.274	8.138	.005
3. ATMs	Between Groups	6.942	1	6.942	30.254	.000
4. SMS Service	Between Groups	.013	1	.013	.059	.808
5. Business Correspondents	Between Groups	3.790	1	3.790	15.732	.000
6. Financial Literacy	Between Groups	1.114	1	1.114	14.373	.000

Source: SPSS Data Analysis

Chart 1.3: Facilities Provided by the Banks to the Respondents



Source: Table 1.3

The table 61.3 elicits the banking facilities enjoyed by the respondents in the study area. Out of 393 account holders, only 2.7 percent of the respondents have benefited by over draft facility. F-test statistic indicates that there is difference in availing over draft facility in urban and rural areas. In case of Cheque Issue, out of 393 respondents, 77 that is 19.5 percent respondents were provided cheque leafs through the banks in the study area. F-test statistic is significant indicating difference in availing cheque facilities in urban and rural areas in the study area.

The wide disparity in terms of ATM penetration in urban and rural areas creates differences in access by people in those areas. F-test statistic significant at 1 percent suggests that there is difference in terms of ATM penetration in urban and rural areas. In terms of SMS services, both urban and rural respondents were availing services by the banks and F-test statistic provides a statistical witness for this. Business Correspondents model has largely concentrated in rural areas than urban areas. Financial literacy programme has not reached larger sections of population both in

urban and rural areas. And F- test statistic is significant at 1 percent showing that there is difference in availing financial literacy programme by respondents in urban and rural areas.

Operationalisation of Bank Accounts by Respondents in Urban and Rural Area

The study attempted to elicit information on operationalization of bank accounts of the respondents based on frequency of bank visits for transactions. Table 6.32 provides information on operationalisation of bank

accounts of the respondents in the study area. One way ANOVA test was employed to trace the operationalization of bank accounts by respondents in urban and rural areas. The hypotheses are specified as follows:

H₀: There is no significant difference in operating of accounts in urban and rural areas.

H_A: There is significant difference in operating of accounts in urban and rural areas.

If ANOVA statistic is significant then H₀ is not accepted and H_A is accepted suggesting significant difference in operating of accounts by respondents in urban and rural areas.

Table 1.5: Operationalisation of Bank Accounts of the Respondents

Profile Variable	Urban	Rural	Total Frequency and Percent (out of 393 samples)
At Least Once in a Calendar Month	54(26.4)	40 (21.6)	94 (24.0)
Once in 2-3 Months	71 (34.8)	77 (40.7)	148 (37.7)
Quarterly	66 (32.3)	52 (27.5)	118 (30.0)
None since Opening of the Account	13 (6.3)	20 (10.5)	33(8.3)
Total	204	189	393

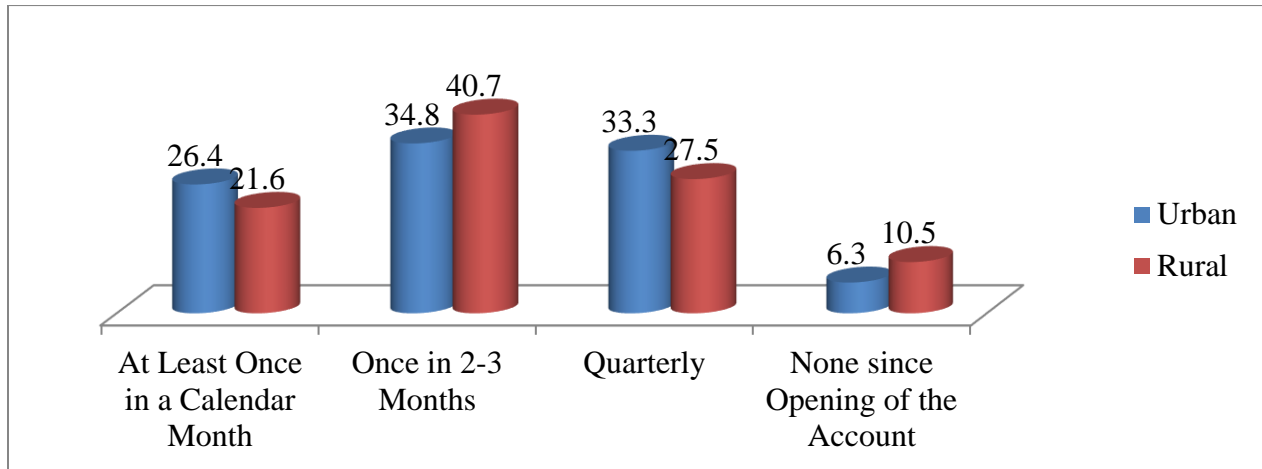
Source: Primary Study

Table 1.6: ANOVA Result for Operationalisation of Bank Accounts by Respondents in Urban and Rural Area

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.546	3	1.182	4.861	.002
Within Groups	93.862	386	.243		
Total	97.408	389			

Source: From SPSS Output

Chart 1.4: Frequency of Bank Visit by Respondents in a Quarter Calendar (Operationalisation of the Account)



Source: Table 1.5

One of the important aspects of financial inclusion is how well the people are using the benefits created out of financial inclusion. The present study tries to examine the operationalisation of bank accounts by respondents. For this, the study collected information on how many times the respondents who have bank accounts visited bank for transactions in once in a month, quarter year or three months.

Operationalisation of the bank account is also a key indicator of financial inclusion in the study area. Out of 393 account holders, 94 that is 24 percent of the respondents regularly visited the banks for transactions at least once in a calendar month; 148 that is 37.7 percent of the respondents were visiting the banks at least once in 2-3 months in the study area; 30 percent of the respondents visited the bank only once in 3 months and;

remaining 8.3 percent of the respondents have not visited the bank since opening of the account. These accounts are treated as non-performing accounts. Regular operationalization of bank account illustrates the increase in banking habits among the people there by increasing in the level of financial literacy among the participants. ANOVA test statistic is significant at 1 percent showing difference in operating of accounts by respondents in urban and rural areas.

Conclusion

The study has attempted to elicit the status of financial inclusion in Mandya district. There are 244 commercial bank branches functioning in the district and accounted 2.30 percent share in total branch network of the Karnataka state. Mandya district registered 74.3 percent growth rate in terms

of branch expansion from 2009 to 2018. In Mandya district, 55.4 percent of the respondents depended on the institutional sources of credit while 44.6 percent of the respondents depended on non-institutional credit sources like friends, relatives, money lenders and other. In urban, 61 percent of the respondents availed credit from institutional sources while 50.2 percent respondents availed credit from institutional sources in rural area.

The study observed that all SHG members were linked with saving account both in urban and rural area. The financial inclusion of the female SHG members was more than that of Non- SHG female members. SHG model helps the women to overcome financial constraints through credit linkages. To sum up, it can be observed that operationalization of bank account is greater in urban areas compared to rural areas in Mandya district.

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MELANGE IN MODERNISM

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ABSTRACT: *Many features overlap and / or contradict each other. It has paradoxical elements. Modernism dominated western life. Arts and literature in the first half of the twentieth century showed features of Modernism. During the eighteenth and nineteenth centuries several schools of Modernism flourished but the basic tenet of all these varieties of modernism was the glorification of the power of man. The authority of science and reason replaced the authority of faith and religion, but all these different types of modernism retained the essential unity of the human race. All of them believed in universal harmony and in the universal human essence.*

Key words: Paradox – contradictory statement ,Tenet- principle, Nomenclature – the body or terms applied, Transcontinental- passing or extending across a continent, Reverberate – resonance, repercussion, Avant-garde – favouring experimental ideas and methods, Illusion - appearance, delusion

Modernism sets out as an umbrella term for the tendencies in early twentieth century art and literature. The driving force of these tendencies was the credo “make it new”. It is a comprehensive but veiled term for a movement or tendency which began to get underway towards the fag end of the nineteenth century and which has had a considerable influence internationally during much of the twentieth century. The nomenclature pertains to mostly the creative arts, especially poetry, fiction, drama,

painting, music and architecture. There is not much evidence as to whether the movement is actually over or the tether continues to fasten. Eminent literati have suggested that modernism as an innovative and revivifying movement was played out by the late 1940 s paving the way for Post modernism. As a matter of fact, movements of such nature do not just start and stop; the evolution is gradual and its bearing reverberates. The impetus and energy of one diminishes but persists as the momentum of

another burgeons. At this point, it is valid to point out certain places and periods where and when modernist tendencies were most active and fruitful. In England, it started from the early twentieth century and during the 1920 s and 1930 s. In America it was seen from shortly before the First World War and during the inter-war period. Thus it was a European and transcontinental movement and its principal centers of activity were the capital cities.

The opulence of the general movement was evident, but within there were subsidiary and identifiable movements like Surrealism, Expressionism, Symbolism, Dadaism and Formalism etc. Much that is loosely categorized under it was avant-garde.

As far as the purview of literature is concerned, modernism reveals a breaking away from persistent rules, deeply rooted traditions, a slew of conventions and inherited cultural practices awash that hinge to a large extent on the emulation of ethnicities. Fresh ways of looking at man's position and function in the universe and many experiments in form and style.

Modernism is particularly concerned with language and with writing itself. Thus Structuralism is closely connected with

modern predisposition. The tapestry of thought and outlook of the English nation wore a revolutionary fervor and heralds a sharp and succinct departure from the shackles of conventions. The authors and poets exhibited a candour that was akin to experimentation. The peak of Modernism was between 1910 and 1930, mainly through the works of the high modernists like James Joyce and T.S Eliot.

The twentieth century saw the significance of 'isms' and the offshoot of one such ism is Modernism.

Literariness is what makes a given story a work of literature or a literary work. Literariness is closely associated with what is known as defamiliarisation. To defamiliarise is to make fresh and new.

It was T.S Eliot who sphere headed the thought that "there is no pastness of the past, there is a presence of the past" The past is always influencing the present. It cannot be detached. It was a fitting reply to the thought /thinking that the past is dead and gone and has no relevance to the present.

When a writer writes something, the writing influences both the past and the present. A new thing should be set against the past. This alters any new production, alters our

view of the past. The present influences our perspectives of the past. There is continuity between literature and art. It is something like a map spread in front of us. It is a pointer. The coexistence of the past and the present in literature is evident.

Eliot's *The Wasteland* is full of quotations from the past. It throws light on our understanding of the present. Modern world is bereft of spirituality. We live a luxurious life but it is null and void.- a stuffed man. All the values are lost, there is a need to restore the loss of faith in the modern society. Underlining and emphasizing depravity of the present wars, there is a grim picture everywhere. In every walk of life, man is like a spiritually dead one.

“Eliot's views as a modern critic and his poetry are taken into consideration by many poets who belong to different nations. His poetry suited the nature of the new life and the spirit of the age.” (Alkafji and Abdullah 70)AL-USTATH

From the vantage point of the twentieth-first century, it is readily apparent that the world did not change irrevocably with the end of the nineteenth century. It is, however, evident that during the final decades of the century clusters of seemingly unrelated

ideas were ‘in the air’ inflecting contemporary thought and artistic production- ideas that only gained increased force as they entered into the cultural mainstream and found expression in art and everyday exchanges. (Gillies and Mahood 03)

“Eliot saw the literary tradition as an evolving and transforming canon. He believed that the past in the form of literary tradition, informed and enlivened the present.”

(Alkafji and Abdullah 72)AL-USTATH

Freedom is just an illusion. To quote Rousseau “Man is born free but is everywhere in chains”. A sense of hopeless drift afflicted the generation after the world wars. Pathetic efforts echoed to find the fragments of a shattered faith. Moral values had lost dignity and affinity. Problems of the people became intricate and centered on the emptiness, futility and misery of modern life.

“Literature is a vital record of what men have seen in life, what they have experienced of it, what they have thought and felt about those aspects of it which have the most immediate and enduring interest for all of us”. W H Hudson

The First World War had shattered faith in the continuity of western civilization. 1922 was an important year in the Modernist movement. The greatness of T. S. Eliot is in his great ability to read the signs of the time and respond to it efficaciously, Man suffered from an impoverishment of emotional vitality. He lived according to the rules of empty social conventions and those of a decadent culture.

In the words of a critic, “The rising generation of the nineties claimed a wide character of liberties, and stepped out of the cages of convention and custom into a freedom full of tremendous potentialities for good and evil. The youth of the age were determined to taste the forbidden pleasures and never indeed was there a time when the young were so young or the old so old”.

‘Reconstruction’, ‘Restoration’ and ‘Recovery’, were the key words. Everywhere was moral degradation, barrenness and spiritual vacuity mirrored. The chaos of the age needed a new form of expression. Ezra Pound experimented with new forms and a new style that could render

contemporary disorder, often contrasting it to a lost order and integration that had been based on the religion and myths of the cultural past. Eliot experimented with new poetic form and new idiom in his Waste Land. Modernity gave birth to people whom T. S. Eliot called “hollow men”

The movement was a shift from the soft and uncritical romanticism. This changed to tough and critical romanticism which was embedded in the thinking of T. S. Eliot, when he talked about impersonality of the critic and the poet.

Modernism focuses on the forms of Literature and experiences rather than on the narrower sense of personal significance. The Modernists believed that through new forms they could create new worlds, whereas for the earlier ages there was only one world.

During the early years of the twentieth century Modernism developed in some circles into high Modernism- a kind of elitism. From this criticism moved away and resulted in abstract poetry, fragmented form and new and strange techniques and discontinuous narratives

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