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## **An overview of handicrafts of Madhya Pradesh in different Agro-climatic zones of the state**

**\* Shrishti Umekar**

**\*\* Sukanta Majumdar, \*\*\*Soumik Halder**

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**Abstract-** *The art and handicrafts of India is a legacy of visual expression and tradition depicting the religious, cultural and social appeal of different regions (Halder.S., 2016). It is a poetic manifestation of inner charm of the society through tangible forms and materials. Madhya Pradesh has a rich heritage of craft practices on various materials in different ways. Historically many of the crafts practiced in the state have been patronized and has reached to a state of economic stability. But there are still plenty folk crafts practiced in communities or guilds which have a scope but presently are not very stable. In this research work, the handicrafts and the handloom clusters in various agro-climatic zones of Madhya Pradesh are listed. A total of 53 numbers of clusters are listed with the help of secondary data collected from Govt Institutions and self-visits to 22 different clusters.*

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**Keywords:** Craft cluster; artisans; crafts person; folk craft; individual craft, cultural and economic influences, agro-climatic zone.

### **Introduction:**

#### **Crafts**

The Oxford Encyclopaedia defines craft as 'an activity involving skill in making things by hand, something that one learns and does, something mechanical'. According to Cambridge Advanced learner's Dictionary craft is defined as (a job or activity needing) skill and experience, especially in relation to making objects. Dr S. Settar, an art historian and Professor Emeritus, NIAS, considers craft as a practice that embarks on where art find its limiting end, 'When something is made in bulk it is no longer art but craft' (interview, 26 September 2011). Dr Chaluvaraju, Professor, Tribal Studies Department, Kannada University, (interview, 8 September 2011) echoes S?etsu Yanagi

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(1927) in that they both consider craft to be something that is made to be used in daily life. Dr. Chaluvaraju strongly feels that craft should be able to reflect the sociocultural background of the society and not just be an object for decoration. Similarly, Kamaladevi Chattopadhyay (1963), known for her contribution in Indian freedom movement and a great visionary of Indian Craft, considers that a craft product, especially in the Indian region, is something that symbolizes the inner desires of a community and is not an 'industry'. She partly echoes William Morris (1888), founder of the Arts and Crafts Movement, who felt workmanship had value only if it expressed the maker's individuality (Rajangam.K. 2017)

Craft as a socio-economic practice has been thriving with human society ever since humans started practicing systematic agriculture that is from during the end of Palaeolithic age (Mellanby.K. et. al., 2017). It resulted in settlement of human societies and further expansion of crafts.

The evolution and expansion of craft and craftsmanship in India can be witnessed from the Mauryan era (400 B.C. to 200 B.C.). During that time society began to witness expansion of crafts in all possible lifestyle and professional requirements. Like weapons, armours and ship building for state, textile looms, leather footwear, Jewellery, Terracotta storages, Ivory work, Shell work, stone work, Bamboo basketry, wood carving, furniture, etc. Guilds were formed to establish crafts as cottage industries. These guilds played a vital role in trade and revenue generation of the state (<http://www.historydiscussion.net/empires/mauryan-empire-administration-economic-condition-and-art-during-the-mauryan-period>, updated July 2013). Since then the country has been through various dynastic rules. Crafts and Craftsmanship have largely been encouraged with an intention to foster trade and social demands. The Varnashrama dharma developed during the Mauryan era had recognised the craftsperson largely as vaishyas (Cultivators and traders). They were lower than Brahmin (Priests) and Kshatriya (Warriors and aristocracy) (<https://unacademy.com/lesson/administration-economic-and-socio-cultural-life-magadha-empire-for-upsc-cse>, updated in March 2017). But the craftsperson nevertheless enjoyed a respectable and prominent place in the society. The material growth softened the caste restrictions and gave people prosperity and respectability ([www.historytuition.com/themauryanempire/societyandculture.html](http://www.historytuition.com/themauryanempire/societyandculture.html), updated in 2017).

Crafts are an integral part of socio economic system in Madhya Pradesh. The Craft landscape in the state is made up of numerous types of applications from objects for common household and daily use made up of local materials (mostly natural) to celebrated objects cherishing symbolic value. The range and manner of using materials reflect the enormous ingenuity of the local mind in discovering appropriate applications which are largely traditional. The materials and traditional techniques respond to a variety of needs, some immediate and of less value while some may be of great value involving either elabo-

rate processing or materials used (Ranjan.A. et.al. 2007).

### **Madhya Pradesh:**

Madhya Pradesh presently is India's second largest state, after Rajasthan bound by latitudes N 21°04'30" to 26°49'30" and longitudes E 74°1'10" to 82°48'20", has an area of 3,08,000 sq.km, which occupies 9.38% of the country's area. The state is rich in mineral resources but predominantly it has an agricultural and pastoral economy. Over 30% of the State's total area that is approx 94689.38 sq km is swathed by the forest which is largest in the country. The state is populated substantially by several tribes practicing agriculture and supportive activities as profession. Crops like wheat, soybean and jowar (Sorghum) are the main Crops. Paddy, coarse millets, pulses, cereals and groundnut are also sown in generally. Important among the cash crops are cotton, sugarcane and oil seeds. Mandsaur is the largest opium producing district in the country. The irrigation of land is mostly dependent on river water, irrigation canals and seasonal rain (<http://nidm.gov.in/PDF/DP/MADHYA.PDF>, M.P. Natural Disaster Risk Reduction Portal, updated in March 2017).

Presently around 74 per cent of the population of the state is directly or indirectly, dependent on agriculture. So it may be easily termed as an agrarian state (<http://www.ibef.org/states/madhya-pradesh-presentation>, updated in Dec 2016).

### **Craft culture in the state:**

The Craftsmen may be unschooled, may lack great articulation and individuality. But it is not from these attributes that brilliance is shaped in this region. The craftsmen rely significantly on nature. Natural material, traditional processes and a heart having faith are just enough to initiate a craft however there is a dependence of several influences like natural, bio-geographical, social, economic, cultural etc which fosters the craft (Kikuchi.Y., 2004).

The state is blessed with plenty of craft practices in each of the agro-climatic zones. The crafts are vivid and diversified. There are many crafts in the state which rose with time due to various influences like history, market, bio-geography, socio-cultural, resource etc. and captured the limelight for example Stone craft in Gwalior, Thewa in Mandasor, Chanderi handloom in Ashokenagar. They need no introduction. But there are also craft clusters like the white metal jewellery in Jobat, Terracotta craft in Neempani, Betul where the whole community is engaged in the craft for generations. Probably not many people know this cluster.

**The influence of craft in the society:** The influence of craft in the society has been through various aspects. Few of them are as follows:

- Common man became aware and valued artefacts of daily utility or luxury across time and culture (Butterworth.L. 2016).
- The society valued the contexts in which the craft products were developed (Butterworth.L. 2016).
- Consistent practice of craft stimulated a sense of appreciation amongst

people towards itself. It resulted in more visually aesthetic products as a part of healthy competition amongst craftsmen and their guilds. It thus enriched the society (Butterworth.L. 2016).

- It is the reflection of inner desires of a community in in particular region thereby impacting economy, trade and tourism (Chattopadhyay, K. 1963).
- Craft as a profession always helped in providing self-sustainability and employment in the society building on the identity of a particular area thereby enhancing the economy.

Japanese philosopher Soetsu Yanagi who initiated the Mingei (folk art) movement in Japan in late 1920s and 1930s classified crafts as mentioned in Fig:1 below.

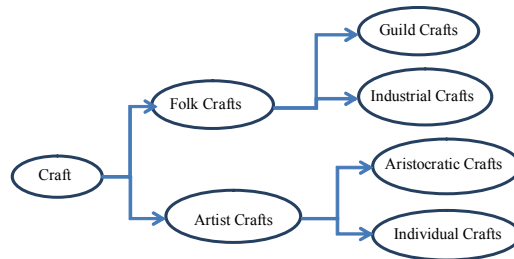


Fig:1. (Kikuchi.Y. 2004)

In his theory Soetsu Yanagi explained the following:

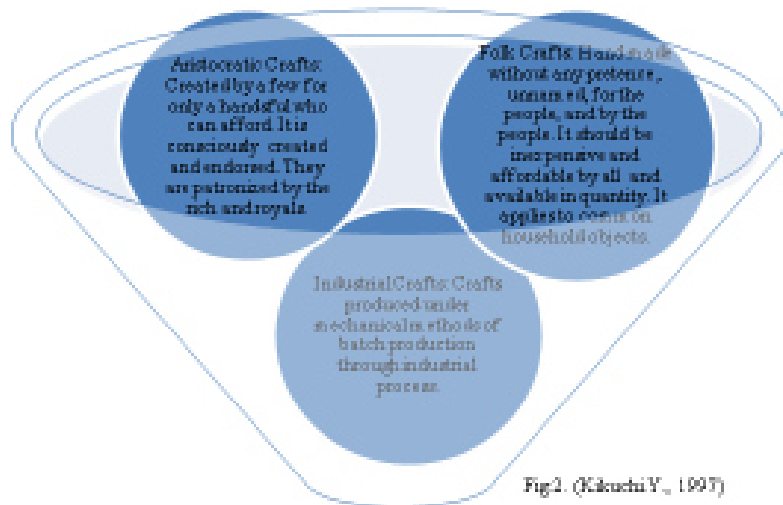


Fig2. (Kikuchi.Y., 1997)

## Methodology:

### Classification of various agro-climatic zones

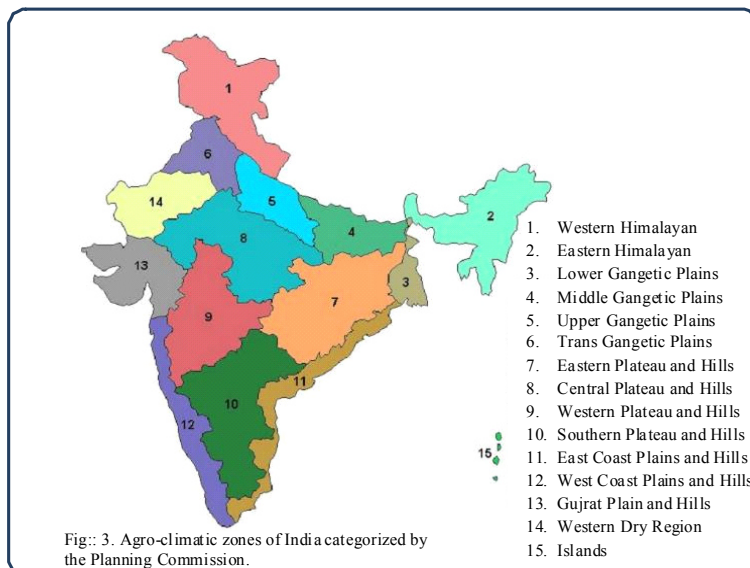
India as a country spread over approximately 329 million hectares of the geographical area exhibits a large number of complex agro-climatic situations

(<http://vikaspedia.in/agriculture/crop-production/weather-information/agro-climaticzones-in-india>, Updated in April 2017). The geographical position of a region plays a big role in impacting the course of historical occurrences and also its economic growth and expansion. It also influences the perception of its inhabitants and their behaviour (<http://www.mp.gov.in/web/guest/home-history>, Updated in Jun 2013).

According to the Planning Commission the country has been classified/ categorized into 15 agro-climatic zones (refer to Fig:3) taking into consideration the physical attributes and socio-economic conditions predominating in the regions (www.yourarticlelibrary.com, by Sinha.D.K).

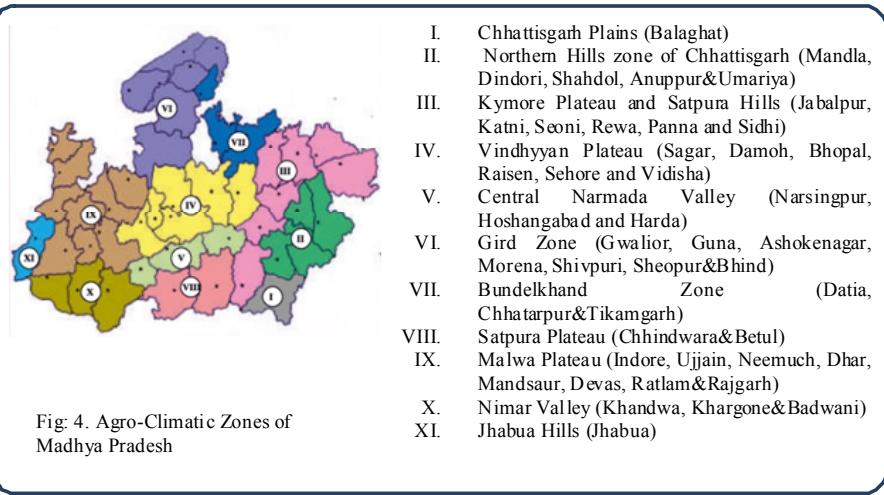
The state of Madhya Pradesh falls under the Central Plateau Hills and Western Plateau Hills and has a heritage of agrarian economy. Even in 21st century, economy is controlled largely by the rain.

The geographical location and its importance of the state go a long way in impacting the course of historical events and also its economic development. It also influences the outlook of its citizens and their behaviour (www.mp.gov.in, History of Madhya Pradesh "The heart of Incredible India." 2009).



According to Department of Farmer welfare and Agriculture Development, Madhya Pradesh the state is divided into 11 Agro-climatic regions and 51 districts (www.mpervis.nic.in., Updated on October 2011).

The Agro-Climatic map of the state has a substantial role in defining of history, socio-culture and economy of various regions within the state. It is also largely supported by the valleys of river Narmada, Chambal, Betwa, Shipra and other rivers towards the development of great centres of culture and civilization (Bhattacharya.P.K. 1977).












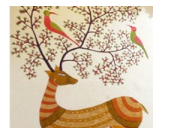



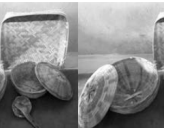
**Identification of existing crafts:** Identification of existing crafts and craft cluster is done in all the eleven agro-climatic zones in the state where in fifty or more number of people are engaged in the practice. Secondary data from SantRavidas Madhya Pradesh HastShilp EvamHastkarghaVikas Nigam and National Institute of Fashion Technology, Bhopal, Resource Centre. Self-visits were made to 22 different craft clusters in various agro-climatic zones in the state to acquire first-hand information. The detail of which is as follows in Table-1:
















Sl.No.	Craft Cluster	Place	Agro-climatic Zone	Year of Visit
1	Bamboo CraftCluster	Kalyan Pura, Jhabua	Jhabua Hills	2010
2	Doll Making Cluster	Jhabua and Meghnagar		
3	Terracotta Cluster	Jobat (Alirajpur)		
4	Tribal Jewellery in white metal (Antimony)			
5	Bead Work			
6	Pithora Painting			
7	Durri			
8	Wood Carving Cluster	Pipariya, Hoshangabad	Central Narmada Valley	2011 and 2014
9	Carpet Loom Cluster	Gwalior	Gird Zone	2011
10	Handloom	Chanderi, Ashokenagar		
11	Thewa Art	Mandsaur	Malwa Plateau	2011
12	Beaded Jewellery			2012-13 and 2015
13	Batik printing	Ujjain		
14	Handloom	Ashta, Sehore	Vindhyan Plateau	2012 and 2013-2014
15	Turn wood lacquer craft	Budhni, Sehore		2012
16	Embroidery	Bhopal		
17	Bamboo Craft	Bhopal		
18	Terracotta Cluster	Neempani, Betul	Satpura Plateau	2012
19	Bell Metal Dokra Craft	Tegariya, Khedi and Betul		2012 and 2015
20	Bamboo Craft	Betul		2012 and 2015
21	Bell metal Craft	Tikamgarh	Bundelkhand	2016
22	Wood Work	Bijapur, Anuppur	Northern Hill Zone of Chhattisgarh	2017

**Geographical classification of crafts according to the eleven agro-climatic zones:** A table is initiated to be designed to reflect the crafts in accordance to the eleven different agro-climatic zones in the state. The table is depicted in Table-2.















**Result:** A comprehensive list of craft practices in Madhya Pradesh is mentioned below:

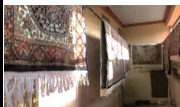





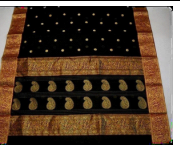



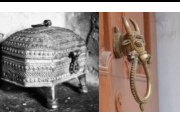

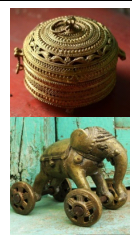


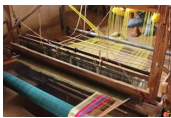
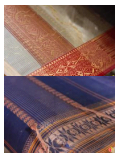







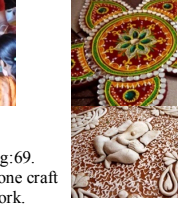

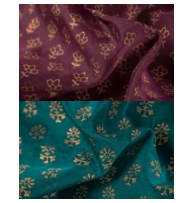


Sl. No.	Agro-Climatic Zone	Craft Practice/ Craft Cluster	Image of the craft		Location of the Craft cluster
1.	Chhattisgarh Plains	Bamboo craft			Balaghat
			Fig:5. Bamboo Artisan.	Fig:6. Common Bamboo products from Balaghat.	
		Seesalfibre			
			Fig:7. A craftswoman stitching seesal fibre.	Fig:8. Seesal Fibre Product.	
		Handloom			Waraseoni, Balaghat
			Fig:9. A weaver in Waraseoni.	Fig:10. Saree styles from Waraseoni.	
2	Northern Hill Zone of Chhattisgarh	Wrought Iron work			Dindori
			Fig:11. An artisan practicing forged metal craft in Dindori.	Fig:12. Wrought iron products developed in Dindori.	
		Gond Paintings			
			Fig:13. An artisan with his Gond painting in Dindori.	Fig:14. Gond painting.	
		Handloom			
			Fig:15. Weavers in Dindori.	Fig:16. Woven product.	
		Bamboo craft			Shahdol
			Fig:17. A bamboo craftswoman.	Fig:18. Products from the cluster.	











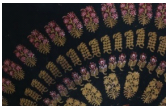


		Wood work	 Fig:19. A wood carving craftswoman.	 Fig:20. A carved piece.	
		Wood work	 Fig:21. An artisan doing wood carving.	 Fig:22. A carved product.	Bijapur, Anuppur
		Wood Work	 Fig:23. An artisan doing wood carving.	 Fig:24. A carved product.	Mandla
3	Kymore Plateau and Satpura Hills	Stone craft	 Fig:25. Stone products from Jabalpur.		Jabalpur
		Stone craft	 Fig:26. Carved stone products from Katni.		Katni
		Lacquer ware	 Fig:27. A turn wood lacquer artisan in Rewa giving shape to wood.	 Fig:28. Turn wood lacquer products.	Rewa
		Bamboo craft	 Fig:29. Bamboo artisans	 Fig:30. Bamboo products produced in Seoni.	Seoni
		Durris	 Fig:31. Weavers in Siddhi.	 Fig:32. Durries.	Siddhi
















4	Vindhyan Plateau	Embroidery	 Fig:33. Embroidery Artisans.	 Fig:34. Embroidery Work.	Bhopal
		Zari-zardosi	 Fig:35. Zardosi Artisan.	 Fig:36. Zardosi work from Bhopal.	
		Bamboo craft	 Fig:37. Artisan practicing Bamboo craft in Bhopal.	 Fig:38. Few bamboo products developed by artisans	Bhopal
		Handloom	 Fig:39. Artisans setting the loom in Ashta.	 Fig:40. Textile products from Ashta.	Ashta, Sehore
		Turn wood lacquer	 Fig:41. Artisan practicing Turned wood lacquer craft in Budhni.	 Fig:42. Turned wood lacquer products of Budhni.	Budhni, Sehore
5	Central Narmada Valley	Wood Craft	 Fig:43. Craftswoman practicing wood carving in Pipariya.	 Fig:44. Carved wood products developed in Pipariya.	Pipariya, Hoshangabad
		Bamboo Craft	 Fig:45. Bamboo artisan in Harda	 Fig:46. Bamboo products developed in Harda	Harda

6	Gird Zone	Carpet loom	  <p>Fig:47. Drying of Carpets.</p> <p>Fig:48. Sanding of Carpets by an artisan in Gwalior.</p>	Gwalior
		Papier Mache	 <p>Fig:49. Papier Mache artisan and products in Gwalior.</p>	
		Stone craft	  <p>Fig:50. Stone Carving workshop</p> <p>Fig:51. Carved sand stone products waiting for finishing touches.</p>	
		Handloom	  <p>Fig:52. A Chanderi weaver.</p> <p>Fig:53. Chanderi sarees.</p>	Chanderi, Ashoke Nagar
		Turn Wood Lacquer	  <p>Fig:54. Turn wood lacquer artisan in Sheopur</p> <p>Fig:55. Turn wood lacquer products in Sheopur</p>	Sheopurkala, Sheopur
7	Bundelkhand	Bell metal	  <p>Fig:56. An artisan working on the wax model in Tikamgarh.</p> <p>Fig:57. Bell metal products made in Tikamgarh.</p>	Tikamgarh
		Brass metal products	  <p>Fig:58. A craftswoman developing wax model.</p> <p>Fig:59. Bell metal products from Bundelkhand.</p>	Datia

8	Satpura Plateau	Handloom	 <p>Fig:60. Loom in Sausar.</p>  <p>Fig:61. Sarees from Sausar.</p>	Sausar, Chhindwara
		Dokra in Bell Metal	 <p>Fig:62. Dokra artisans in Betul.</p>  <p>Fig:63. Dokra craft products developed in Betul.</p>	Khedi, Tigaria and Betul
		Bamboo Craft	 <p>Fig:64. Bamboo artisan working on a piece of furniture in Betul</p>  <p>Fig:65. Bamboo products developed in Betul.</p>	Betul
		Terracotta	 <p>Fig:66. Terracotta artisan in Neempani</p>  <p>Fig:67. Terracotta products displayed by the roadside for sale in Neempani</p>	Neempani, Betul
9	Malwa Plateau	Cone craft	 <p>Fig:68. Cone Craft Artisans practicing their work in Indore.</p>  <p>Fig:69. Cone craft work.</p>	Indore
		Hand block printing	 <p>Fig:70. An artisan practicing block printing in Indore.</p>  <p>Fig:71. Gold block printed fabric from Indore.</p>	
		Leather craft	 <p>Fig:72. Artisan dyeing the animal figure before drying it in the sun.</p>  <p>Fig:73. Animal Figures made in Indore.</p>	

		Handloom	  <p>Fig:74. One of the traditional spinning units in Mandsaur.</p> <p>Fig:75. Textile products from Mandsaur.</p>	Khilchipura, Mandsaur
		Thewa Art	  <p>Fig:76. Workshop and working table of the artisan.</p> <p>Fig:77. Thewa art plate which won National Award. Artisan- Gircesh Rajsoni.</p>	PipliyaMandi, Mandsaur
		Beaded jewellery	  <p>Fig:78. Beaded jewellery artisans in Mandsaur.</p> <p>Fig:79. Beaded jewellery from Mandsaur.</p>	Narsingpura, Mandsaur
		Leather craft	 <p>Fig:80. Taxidermy of Dewas.</p>	Dewas
		Batik printing	  <p>Fig:81. Renowned Craftsperson Mr. Rahim Gutti performing kalamkari work in Ujjain.</p> <p>Fig:82. Batik work from Ujjain.</p>	Bhairongarh, Ujjain
		Hand block printing	  <p>Fig:83. An artisan practicing the art of hand block printing in Tarapur</p> <p>Fig:84. Hand block printed fabric in Tarapur.</p>	Tarapur, Neemuch
		Hand block printing	  <p>Fig:85. An artisan practicing hand block printing in Bagh.</p> <p>Fig:86. Block printed work from Bagh.</p>	Bagh, Dhar

		Hand block printing	  <p>Fig:87. Hand block printing under process in Sarangpur</p> <p>Fig:88. Textile Product of Sarangpur.</p>	Sarangpur, Rajgarh
10	Nimar Valley	Banana Fibre	  <p>Fig:89. Banana fibre mats.</p> <p>Fig:90. Banana fibre coasters.</p>	Burhanpur
		Handloom	  <p>Fig:91. A weaver in Maheshwar</p> <p>Fig:92. Maheshwar Textile products</p>	Maheshwar, Khargone
11	Jhabua Hills	Bead work	  <p>Fig:93. Beaded jewellery artisans in Jobat.</p> <p>Fig:94. Beaded jewellery from Jobat.</p>	Jobat (Alirajpur)
		Pithora Painting	 <p>Fig:95. Pithora painting from Jobat.</p>	
		Durri	  <p>Fig:96. Punjadurri Craftswomen in Jobat.</p> <p>Fig:97. Punjadurris.</p>	
		Tribal Jewellery in white metal (Antimony)	  <p>Fig:98. Tribal jewellery artisans in Jobat.</p> <p>Fig:99. Tribal jewellery in Jobat.</p>	









		Terracotta	  <p>Fig:100. Terracotta artisan in Jobat.</p> <p>Fig:101. Terracotta products in Meghnagar and Jobat.</p>	
		Bamboo Craft	  <p>Fig: 102. Artisan practicing Bamboo craft in Kalyanpura</p> <p>Fig: 103. Products usually made by artisans in Kalyanpura.</p>	Kalyan Pura, Jhabua
		Tribal Dolls	  <p>Fig: 104. Craftswoman developing tribal dolls</p> <p>Fig: 105. Tribal Dolls of Meghnagar and Jhabua.</p>	Meghnagar and Jhabua.

Table- 2

Most of the crafts mentioned in the table are practiced in guilds and communities. The planning in almost all the craft clusters, devoid of their being recognized or not is on the premises of ad hoc policy-making, may be because the operations are in limited product line. Most of them are catering to a small and identifiable set of customers with informal control and coordination. Geographical coverage of the crafts being practiced in the state lacks resulting in lack of strategic planning (Bagewadi. S., 2013).

#### Discussion:

Table-2 establishes the diversified crafts being practiced across the eleven agro-climatic zones in Madhya Pradesh. The predominant crafts practiced in the state in context to the folk culture or individuality leading to the stability of the craft cluster is mentioned in Table 3.

Sl.No.	Craft Cluster	Place/s	Agro-climatic Zone	Significance
1	Handloom	Chanderi, Ashokenagar	Malwa Plateau	Registered under GI.
2	Leather Craft	Indore		
3	Bamboo Craft	Balaghat, Kalyanpura/Jhabua, Betul, Shahdol, Seoni, Harda,	Chhattisgarh Plains, Jhabua Hills, Satpura Plateau, Northern Hill Zone of Chhattisgarh, Kymore Plateau and Satpura Hills, Central Narmada Valley.	Availability of natural resource in plenty across the state.

4	Folk Painting (Gond and Pithora paintings)	Dindori, Jobat	Northern Hill Zone of Chhattisgarh. Jhabua Hills.	Languishing tribal craft.
5	Stone Carving	Gwalior, Jabalpur, Katni	Gird zone, Kymore Plateau and Satpura Hills	Association of exclusive traditional skills.
6	Carpet Loom	Gwalior	Gird Zone	
7	Tribal Dolls	Meghnagar and Jhabua	Jhabua Hills	Languishing tribal craft.
8	Thewa Art	Mandsaur	Malwa Plateau	Languishing craft and association of exclusive traditional skills.
9	Batik Print	Ujjain		
10	Hand block printing	Bagh, Dhar		
11	Handloom	Maheshwar	Nimar Valley	Commercial existence of the craft.
12	Bell metal Dokra Craft	Betul	Satpura Plateau	Languishing tribal craft and association of exclusive traditional skills.
13	Embroidery and Zarizardosi	Bhopal	Vindhyan Plateau	Association of exclusive traditional skills.

Table 3.

Table 3 establishes there are thirteen diversified handicraft and handloom practices which are predominant in context to the folk culture or individuality leading to the stability of the craft cluster. These craft clusters truly constitute to be the reflection of inner desires of communities in respective regions. They convey history and story backed by a number of influences as mentioned below:

- Biogeographical Influence
- Socioeconomic influence
- Cultural Influence
- Historical Influence
- Market Influence
- Resource Influence

In totality they impact the economy, trade and tourism of respective regions.

#### Conclusion:

Madhya Pradesh is extremely rich with handicraft practices. The history of craft practices in this region is very old. The skills and tradition of these crafts are passed on through generations which are massive source of traditional insight and wisdom. During the self-visits made to 22 different cluster it is observed a long term sustainable chain can be developed with design intervention and a merchandising chain. The more strong the identity of the craft the more they impact the economy, trade and tourism of respective regions. So there should be steps from entrepreneurs, researchers, design and management institutions and other Governmental and Non-Governmental bodies towards developing a more stronger identity of these crafts and eventually make them iconic.

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- Mr. SupriyaPrajapati (41), Terracotta artisan in Jobat (Alirajpur).
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## **Bhabani Bhattacharya's Vision of Life: A Critical Study of his Novels**

**\* Prabhat Ranjan Karn**

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**Abstract-** *In an age when whole humanity is turning and turning in the widening gyre, April feels to be the cruellest month and the world appears to be nothing but the wasteland and life finds itself in despair, injustice and uncertainty, to discover the deathless life triumphant over every other thing in the novels by Bhabani Bhattacharya provides great amusement to the reader.*

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Of all the Indian novelists of older generation we find Bhabani Bhattacharya to be different, different in the sense that the chief merit of the art of his novel is to deal with positive vision of life explored and expressed par excellence in all his novels. It seems that the delineation of stark realities of life in his novels serves as the background for the positive vision of life to scintillate in the best possible manner. Believing in the fact that the novel should have a social purpose his stories abound in social and historical realities, quite often bitter and gruesome. But beneath them there is almost always present the novelist's unflinching faith in life and its invincibility, indestructibility and worthiness.

This is true that some of the contemporary Indian writers were also trying to console the aching soul in which they were remarkably successful too, but all of them had chosen different ways. Mulk Raj Anand is full of humanism with leftist leanings, R.K. Narayan has artistic detachment and commitment to human values and Raja Rao transports us to philosophical depth. But Bhattacharya astonishes us with his unparalleled positive vision of life.

Affirmative vision of life is brilliantly exposed in all his novels. The major scenes and episodes of the novel certainly reflect positive vision of life through dialogues and actions of characters. All the characters are full of life and always hopeful for the new dawn. There is no room for pessimism or disappointment in the novels. Harish Raizada observes :

“Bhattacharya portrays full blooded men and women, creatures of his society, victims of its unjust persecution and possessing invisible strength to carry the manner of high ideals of new life.” - 01

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In Bhattacharya's first novel, "So Many Hungers!" we find all his characters brave, courageous and real fighters inspired by the vision of new life. Kajoli is working in the field as usual even after the arrest of her father and brother Kanu. She is not weakened by oppression and terror but rather she is more aggressive. Here the novelist presents the village life full of energy and fearlessness. Rahoul has been depicted as brave, courageous and patriotic character. He does not feel fear and suffering even after his arrest. He is worried only about fellow men. His wife Monju is not shocked to know the arrest of her husband rather she becomes vigorous and full of strength and declares her desire to follow the path of her husband. Bhattacharya's positive view of life is further strengthened in the novel when Rahoul is reaching the prison, he is thronged with people with beaming faces. Bhattacharya writes : "There was no defeat in the voices but, a secret, excited triumph..... Listening, Rahoul began to lose his sadness, for that instant he saw past the cloud of pairs - he saw the horizon of the east illuminated by a new dawn ..... And a strong exultation burned in his eyes and a strange instance look of conquest kindled in his face as he gave his voice to the united voices" - 02

The novelist expresses his strong belief in positive view of life in his second novel, "Music for Mohini" through the central character - Mohini. She is city bred and village wed and is bright and joyful as she has passion for a good and happy life. She successfully resolves to adjust in a new house in which she comes after marriage. The novelist's view is that "But she had her husband. For his sake she would absorb new ways of thought and habit, cultivate new interest." - 03

Bhattacharya has projected the character of Mohini with a missionary zeal to remove all that is dull and deadly and find the new ways for the fulfilment of a satisfactory and happy life. She takes up educating and improving illiterate women of the village. She carves out a place for living, having rejected the worn out habits and adopting the ways of prosperity and fulfilment. The novelist holds

"Life in Behula had been hard at first, even drab and tiresome, but she had conquered the strain and had built a life for herself with a great brightness, a life of fulfilment." - 04

Kalo, the protagonist of his third novel "He Who Rides a Tiger" also reflects novelist's positive view of life. He is poor and starving but spits on the face of procuress of brothels. He becomes successful in saving his daughter when she is being lured to brothels. Even in the state of desperate hunger he follows the ideal of survival and does not commit suicide as he has firm faith in the principle of preservation of life. He along with his daughter Chandralekha does not lose his heart even at the most tragic situations.

Through the life history of Kalo the novelist further expresses his belief in positive view of life. Kalo dupes the high caste people and upsets the social order by investing himself with Brahminhood and comes up on the top of the



society. He resolves to revenge on the roots that have given rise to famine and harlot houses. He metamorphoses himself into Mangal Adhikari and creates a miracle by raising a stone Shiva from the ground. Bhattacharya describes in the metaphoric statement....“They had come back in time to hear him, to see him drive his steel deep into the tiger. The scum of the earth had hit back, hit back where it hurt.”- 05

We find that the protagonist Kalo with his daughter takes the risk as terrible as riding a tiger, rises higher and deride the people who had hated and insulted him.

In the fourth novel, “The Goddess Named Gold” Bhattacharya’s positive vision of life is expressed through the basic human values the characters highlight time and again. In this novel Meera is a girl who is full of positive attitudes towards life. She is never depressed and gloomy. The Seth is always cheerful and hopeful. The novelist had laid emphasis on the dignity of the down troddens who suffer a lot but never lose their bright vision of life. They strongly believe that they can make their life better through hard work. The remark of the minstrel made to the huge crowd of people exhibits great ideal of human life : “ The miracle will not drop upon us. It is we who have to create them with love and sweat.” ....- 06

In the fifth novel, “Shadow from Ladakh” Bhattacharya has presented the renovating idea. He suggests the need for the synthesis of modern industrialisation with rural industry. Bhattacharya has expressed the affirmation of life through the synthesis of two opposite ideologies which are symbolized by Gandhigram and Steeltown. The love affair between the chief engineer and Sunita the daughter of Satyajit, the shadow of Gandhi symbolizes the end of conflict between the two different ideologies and brings a new hope in life. The two confronting ideas coming to amiable terms suggest the positive view of life of the novelist. He has avoided the clash of ideologies and showed the ways of amiable solutions for the development of Indian society.

In his sixth novel, “A Dream in Hawaii” the protagonist denounces ascetic views and self abnegation which is the positive view of life. The Swami feels enchanted to see a beautiful maiden lying in her brief bathing suit. He sees for the first time in life a woman in full beauty of bareness. The sight gives him sensuous pleasure as a surprise and a shock. Here the novelist censures asceticism as a kind of repression of human desires and emotions.

Thus Bhabani Bhattacharya shows positive of life in all his novels. About this the remark of K.K. Sharma is further highly remarkable :

“The novel is, indeed ..... an artistic embodiment of his affirmative vision of life.” - 07

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## Lively Image of India in The Shadow Lines

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**Abstract-** Amitav Ghosh has beautifully portrayed lively image of India in his novel *The Shadow Lines*. He has searched thoroughly the political and economic growth of India through the lives of two families - One Bengali and one English. There are different types of pictures of our country but the author is never on the other side; he is always with India. His affection for his country cannot be explained in words. Right from the importance of Hindi film songs in our lives, Indian's love for cricket, attraction of Indian men for Western dresses and Indian women's love for jewellery - everything is wrapped in this novel in an artistic manner.

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The novel begins with the 8 - years old narrator who introduces the two parts of his family represented by his grandmother, Tha'mma and her sister, Mayadebi. Tha'mma is a retired school teacher but she is strict, practical, disciplined and devoted to her nation, having lived through a bad horrible dream of the partition of her native Bengal region from India. Her main ambition is to reunite the entire family, particularly to bring back to her uncle, Jethamoshai from Dhaka. Their family is middle – class. The narrator admires and respects Mayadebi's son, Tridib, because of his deep knowledge of history, deep thinking on events and people and a curious capacity to look beyond. However, Tha'mma does not like him and she calls him a loafer who wastes his time.

Ila is an important female character in *The Shadow Lines*. She is the niece of Tridib and granddaughter of Mayadebi. When the narrator is going through an acute sensation of love for Ila, he is haunted by an old Hindi film song – 'beqaraar karke hame yun na jaiyen' (Do not leave me helpless). He is unable to keep himself away from this recurring tune in his mind. "I don't know why it was that tune; I hadn't seen the film, nor ever possessed the record, but it was always that one and no other" (94). The reader at once identifies with the narrator because most of the Indians sing this popular film song to relax their mental condition in a very natural and spontaneous way. Similarly readers are amused to see narrator's desire to see Ila in Western dresses. When she comes like a true Bengali in a white sari with a red border, he is disappointed because it makes her an ordinary girl. But when the narrator finds her in a Western dresses, he again and again comments on Ila and her

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dresses. “She was wearing clothes the like of which I had never seen before, English clothes...”(43). Again “She looked improbably exotic to me, dressed in faded blue jeans and a T shirt – like no girl I had ever seen before except in pictures in American magazines” (81).

It is a general practice that we see in daily routine that Indian men like to wear Western dresses and prefer to be looked as modern while girl likes to wear jeans. The author correctly points it here. The author’s portrayal of male pleasure by watching girls and women is worth to mention here. Our culture does not permit our women to get the sensuous joy of watching boys and men. It is purely a male domain – ‘birds watching’ as it is popularly known. All these cultural inferences came to know while reading the narrator’s account of watching Ila:

She was walking slowly, looking down at the pavement, preoccupied, oblivious of the people who stopped to stare at her. I pushed myself back against the pillar, willing her not to see me; I wanted to watch her walking, unselfconscious, for as long as possible. (180)

Similarly, we also get many valuable information regarding women in India. It is common habit of the women that they feel themselves proud if their husband, son or daughter reaches at high ranking post in Govt. services or they come in power and become influential in the society. The narrator’s mother is fascinated by Shaheb’s high-ranking job and his power. He is in foreign services. His photos come in newspapers. When Shaheb makes a polite conversation with her, “My mother was touched that so important and distinguished a man should take so keen an interest in such trivial and unlikely matters...” (40-41).

It is obvious and can be said with confidence that women are attracted by power. They want to conquer the world through the power of the male, particularly their male. This can be seen in our culture where outward success and worldly power is entrusted to men and domestic work is given to women. So women have no option except to dream of success through men. They have to control their husbands, sons and grandsons in order to secure and maintain their place in the family. Domestic routine work sometimes creates women with extraordinary worldliness and even cunningness. One cannot help in agreeing with the narrator when he says that housewives accumulate “manipulative worldliness” (169) and it increases when they are left far behind from outside world. But this is not true in all the cases. Any man with a working wife can be jealous of the kind of attention and care that the narrator’s mother showers on his father. His mother eagerly waits for his father to return from office. Transistor and other noises are turned off in order to maintain peace and calm. In this serene, wifely atmosphere, she brings “a clean, fresh kurta and a pair of pyjamas and gently nudge him into the bathroom” (128).

The story of the novel begins with a passage of time in colonial India when the narrator was not born. It consists of the memories of the characters

in the two families. The unnamed 8 – years old narrator examines the complex interrelationships of the protagonist of the novel, Tridib, the cousin of the narrator and other members of the two families. Through the memories of the family members, Ghosh searches the history and growth of the city of Calcutta and India. He also explores the history from World War II when the bloody partition riots between Dhaka and Calcutta took place in 1963 and 1964 and continued to the late twentieth century. Therefore, the character's memories becomes the shadow lines, the unseen web that connects people and history together. The major theme of the novel reveals the way in which personal lives are intertwined and influenced by political and historical forces.

The friendship between the two families began when Mrs. Price's father, Lionel Tresawsen and Tridib's grandfather, Mr. Justice Chandrashekhar Datta – Chaudhary, met in Calcutta at séances. The narrator is in love with Ila, his cousin who lives in London, but he never discloses her about his secret feelings and later on she marries Nick Price. By the time Tridib meets May in 1963 and their friendship which was started through correspondence since 1959 developed into love. It is May – Tridib relationship which is central to the thematic concerns of the novel. The narrator has close connection with May who accompanied Tha'mma, Mayadebi and Tridib to bring his grandmother's uncle Jethamoshai from Dhaka to Calcutta. Unfortunately, it was her bad luck that they are separated by violence when Tridib rescues May from a mob during the Dhaka riots, and both Tridib and Jethamoshai are killed by the mob. Her witness to the killing of Tridib, is the most moving part of the novel. The narrator recalls his meeting with May at crucial point in the chronology of the novel; "I met May Price for the first time two years after that incident, when she came to Calcutta on a visit. The next time I met her was seventeen years later, when I went to London myself" (13).

The novel includes the freedom movement in Bengal, the Second World War, the partition of India and riots in East Pakistan (now Bangladesh) following the Hazratbal incident in Srinagar in 1963. It is one of the best Partition novels. It deals with the concept of Partition in a very sensitive manner, "There are other novels in Indo-English fiction that belong to the Partition genre ..... The Shadow Lines, however is especially notable because it delineates the agonies and ruptures of that period in such poignant detail."<sup>1</sup>

The novel is divided into two sections. They are named 'Going Away' and 'Coming Home' after the two principal journeys – Tridib's journey to England in 1939 and Tha'mma's journey to Dhaka in 1964. "The past, present and future combine and melt together erasing any kind of demarcation. Such lines are present mainly in the shadows they cast. There is no point of reference to hold on to."<sup>2</sup> Tridib goes away from India to England with his family and the child get his experiences revive through Tridib's imaginatively vivid descriptions, so that when he himself grows up and goes to London, he may feel some change, a 'coming' rather than a 'going'.

In the second part of this novel the narrator has described the journey of his grandmother to Dhaka that became a symbolic search. The prospect of a return to her home where she has become foreigner confuses her. The child innocently takes her confusion in a wrong manner making a wit that touches heart. All these perceptions turned into communal violence in Calcutta which the narrator experienced as a child, and which he later realizes in Dhaka that took Tridib's life. Amitav Ghosh tries to understand the differences and various meanings of political freedom. Nationalism and political freedom acquired different shades of meaning after independence and Partition. "Here the history of Partition is very real, indeed, but its broad strokes are used to paint a backdrop against which a personal struggle of the young protagonist and his family gets the spotlight."<sup>3</sup>

The main focus in the novel, however, remains the narrator's eye – an eight years old boy who lives with his parents and grandmother in Calcutta. From here the novel moves freely either forward or backward covering his grandmother's life. Ghosh has not given any name to the grandmother's character like Graham Greene's characters the whisky priest and the lieutenant in his novel *The Power and Glory*. In this novel through these nameless characters Greene presents the eternal conflict between salvation and damnation, the conflict between power (politics) and glory (religion). While in *The Shadow Lines* through the unnamed grandmother Ghosh symbolically presents modern man's search for roots and identity.

The Shadow Lines has succeeded in presenting the truth that human society cannot be divided by Shadow Lines of nations, colour or even races. Indians and Britishers, Hindus, Muslims and Christians are shown to have the same feelings and impulses. Though The Shadow Lines deals with the high ranked society but their feelings and impulses are the same. In this novel there are characters like Datta Chaudhary who is in the diplomatic service of India in U.N.O. On the other hand the writer presents the emotions of a rickshaw-puller in Dhaka. The writer has deleted The Shadow Lines between the lower class rickshaw-puller and high class academician, Tridib.

In addition, through his focus on locations, addresses and the houses where the families inhabit, such as the narrator's house in Gole Park, Price's house at 44 Lymington Road in London and the uncle's house in Dhaka, Ghosh imagines the idea that place helps people to establish identity. Tha'mma's dislocation as a Bengali and her deep desire to reunite her family by travelling to Dhaka to bring back her uncle, Jethamoshai, clear Ghosh's theme of identity conflict with the current political reality. Tha'mma considers herself Bengali but her travelling using Indian papers declares that she is an Indian. Such dislocation in place reflects the dislocation of identity.

Thus The Shadow Lines presents India geographically, historically, culturally and religiously in a minute manner. It has covered a wide range of the problems of its people - the child's vision in a joint family, problems of

adolescents and their solutions, the threat brought by terrorism and religion and also their cure one by one. The Shadow Lines “is a novel which must be read and re-read, thought about and discussed upon. It is a book that stays with the reader long after the last page has been turned and the light has been switched off.”<sup>4</sup> Infact Amitav Ghosh has succeeded to bring the desired aim to conclude that human race is not a slave to the shadowy lines shown on maps. There is a bond that unites the whole human race, no matter, they are Hindus, Muslims, Sikhs or Parsis. This is unity in diversity – a hallmark of Indianism.

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## **Feminist Perspectives in the novels of Anita Desai and Shashi Deshpanday**

**\* Renuka Shehar(Pawar)**

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**Abstract-** *The Feminist theory uses the conflict approach to examine the reinforcement of gender roles and inequalities. Conflict theory posits that stratification is dysfunctional and harmful in society, with inequality perpetuated because it benefits the rich and powerful at the expense of the poor. Radical feminism, in particular, evaluates the role of the patriarchy in perpetuating male dominance. Thus the simple way to define Feminine perspective is not meant for women alone, but at the immediate social level women should come up with more awareness to combat all indignities/ inequalities hurled upon them, and work towards empowerment of women in social-economic-cultural domains.*

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**Key Words:** Feminist- perspective, Protagonist, Intersectionality, delineation, patriarchy.

**Introduction:** Anita Desai, original name Anita Mazumdar (born June 24, 1937, Mussoorie, India), English-language Indian novelist and author of children's books who excelled in evoking character and mood through visual images ranging from the meteorologic to the botanical. Born to a German mother and Bengali father, Desai grew up speaking German, Hindi, and English. She was a student at Queen Mary's Higher Secondary School in Delhi and received her B.A. in English literature in 1957 from the Miranda House of the University of Delhi. The following year she married Ashvin Desai, the director of a computer software company and author of the book *Between Eternities: Ideas on Life and The Cosmos*. Among these eminent Indian women novelists writing in English, Anita Desai is one who is more interested in the interior landscape of the mind rather than in politics or socio-political realities. Desai's protagonists are women. Who have reached different stages in life: Even then, they are fragile introverts trapped in their own skin.

*As Anita Desai is interested in the exploration of female psyche dealing with thoughts, emotions and sensations at various level of consciousness, she found the technique, is quite suitable for her purpose of character delineation. Her characters are almost sick of life and listless playthings of their morbid psychic longings, most of her female protagonists are abnormally*

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*sensitive and unusually solitary to the point of being neurotic, for example, Maya in Cry, The Peacock, Monisha in Voice in The City, Sita in Where Shall We Go This Summer and Nanda in Fire On The Mountain William Faulkner and Henry James is quite suitable for her purpose of character delineation. Her characters are almost sick of life and listless playthings of their morbid psychic longings, most of her female protagonists are abnormally sensitive and unusually solitary to the point of being neurotic, for example, Maya in Cry, The Peacock, Monisha in Voice in The City, Sita in Where Shall We Go This Summer and Nanda in Fire On The Mountain .*

### **Objectives:**

1. Introduction
2. Novels of Anita desai.
3. Novels of Shashi Deshpanday.
4. A comparative study of Anita Desai and Shashi Deshpanday.
5. Feminist Perspectives.
7. Conclusion.

### **Methodology:**

The purpose of this paper is to make an in-depth study of feminist perspectives in the novels of Anita Desai and Shashi Deshpanday and highlight the outstanding contribution they have made. The approach will be interpretative and comparative. Our emphasis would be to draw it to the attention to the Indian milieu, how the playwright has raised the woman related issues in an artistic manner and to make them aware of their responsibility towards woman.

### **Discussion:**

In all her novels, Anita Desai conveys the inner urges of her female protagonists through interior monologue, the diary writing and the depiction of a situation, which echoes of situation where feelings are revealed suddenly with dramatic impacts. Such techniques help her to delve deeper into the inner world of the women and delineated their psycho emotional reality in totality. She makes her novels revolve around some men and women of exception, often around incompatible couples and strives to explore the feminine psyche of her female characters in varied moods and nuances. Her characters typically comprise women of all age group from a girl to the old women and of different types-intellectual, hypersensitive, typical homemaker unmarried woman etc. This brings Desai's writings to the corpus of women's writings indeed.

Shashi Deshpande (Kannada: ) (born in 1938 in Dharwad, Karnataka, India), is an award-winning Indian novelist. She is the second daughter of famous Kannada dramatist and writer Sriranga. She was born in Karnataka and educated in Bombay (now Mumbai) and Bangalore. Deshpande has degrees in Economics and Law. In Mumbai, she studied journalism at the Bharatiya Vidya Bhavan and worked for a couple of months as a journalist for the magazine 'Onlooker'.

*Shashi Deshpande's novels are concerned with a woman's quest for self; an exploration into the female psyche and an understanding of the mysteries of life and the protagonist's place in it. Shashi Deshpande uses irony in the majority of her stories and novels to satirize the morals and manners of our society although she is not an ironist. She employs situational, attitudinal and verbal irony to telling effect. Her language is simple, direct and terse; close to the speaking voice. Sometimes, instead of full and long sentences, she uses words elliptically and minimally and this makes for force. Saru of The Dark Holds No Terrors, seeks freedom without impinging on her obligations and responsibilities and achieves harmony in Life. It shows how she undergoes a trauma when her professional success has cast a shadow on her married life and how boldly she stands up to the situation and audaciously accepts the challenges of her own protege.*

*Indu, the protagonist in Roots and Shadows, her first novel, emerges successfully as a woman of determination and does not yield to the dictates of the patriarchal society. She exemplifies a woman in the transitional period that is torn between age old traditions and individual views. It records how she defies the worn-out traditions, pushes aside all her fears about her imagined inadequacies and asserts herself as an individual.*

*The woman concern in the social order. She is deeply concerned with the quest; with the search to define "a meaningful identity" in a hostile, social and domestic climate. This theme has a special significance in these novels as she wishes to depict women's internal struggle to unravel the immense complexities of her identity and gender definitions.*

### **Conclusion:**

There are many writers who wrote about love, oppression, shame, education of woman, marriage versus true love, female bonds, persistence of the past, private lives etc. The purpose of my research here is to analyse and portray of feminist perspectives, parallels, differences etc in the novels of Anita Desai and Shashi Deshpanday. Since no noteworthy in-depth Contribution in this field is available so my research work will initiate a path for better appreciation of Anita Desai and Shashi Deshpanday as a novelist.

It would not only give a proper perspective to Deshpanday contribution to Indian English literature but also spread the awareness among the masses and make them realize their responsibility towards women. It will also be helpful in improving the status of women in our society.

This paper is going to be an honest attempt to establish them as a true feminist and is to make their work known to the connoisseur of post colonial English Novels writers in the world. It will be a compact work of the thematic study of all the novels of Anita Desai and Shashi Deshpanday.

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## Fitzgerald's theme of Polarity

\* Mudita Agarwal

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**Abstract-** *F. Scott Fitzgerald is one of the most renowned writers of the 20th Century that his heritage and the public fascination of his lifestyle have significant roles in the context of world literature. The realistic effort of the late 19th Century writers- especially in this case F.Scott Fitzgerald - who accurately show life and its problems attempted to give a comprehensive picture of modern life by presenting the entire world picture. He did not try to give one view of life but instead attempted to show the different manners, classes, and stratification of life in America and he created this picture by combining a wide variety of details derived from observation and documentation to approach the norm of his experience. Along with this technique, he compared the objective or absolute existence in America to that of universal truths, or observed facts of life. Thus, the Realistic elements are obvious in all Fitzgerald's works. The main objective of this paper is to create an updated perspective of the reflection of three literary movements Realism, Modernism and Existentialism in his works. F.Scott Fitzgerald occupied an outstanding place in the annals of American Literary history in the arena of twentieth century American Fiction. He best represented the Roaring Twenties with his evocative works.*

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**Introduction:** It was an age when sensitive souls lived in an acute state of emotional and mental torment. Fitzgerald himself was a product of these polarities of his times and the tension and strain of living in a society where he felt himself to be a stranger finds a reflection in all his novels. There are thus always two opposing strands woven into the character of the protagonist and out of this comes the conflict in the given life of the characters. In this way the novels can be said to be a reflection of the conflict in F. Scott Fitzgerald's own life. Like him his protagonists are torn between the polarities of idealism and dreams on the one hand and disillusionment on the other.

Amory Blaine, the protagonist of F. Scott Fitzgerald's first novel, *The Side of Paradise*, is a questing hero armed with youth, intelligence, and good looks. Anthony Path in *The Beautiful and Damned* has a multimillionaire grandfather, a beautiful wife, and youth. Jay Gatsby in *The Great Gatsby* possesses power, newly made money, and good looks. Finally, Dick Diver in *Tender Is the Night* has a medical degree, an overabundance of charm, and a wealthy wife. The common denominators here are the subjects with which Fitzgerald

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deals in all of his novels youth, physical beauty, wealth, and potential or “romantic readiness” – all of which are ideals of Fitzgerald. Set against their subjects are their polar opposites: age, ugliness, poverty, squandered potential. Such conflict and resulting tension is, of course, the stuff of which all fiction is made. It is Fitzgerald’s main gift that he can draw the reader into a web of emotional attachment to a character, as he does to Daisy through Gatsby, while simultaneously allowing him to inspect the complexity of the web, as he does through Nick.

F. Scott Fitzgerald wrote five novels, each one of his novels is interesting not only because it tells a moving tragic tale but also because it presents a beautiful characterization of its hero and heroine. Fitzgerald was interested in the study of human emotions and feelings. The real charm of his works lies in their psychological appeal. It is a mistake to say that Fitzgerald was interested only in the superficialities of life and that his heroes are superficial beings. Infact Fitzgerald’s novels present a study of life made from inside what Fitzgerald tried to depict is the mental and spiritual life of his hero.

In all the heroes of the five novels of Fitzgerald, one thing that stands out clearly about Fitzgerald’s heroes is that they are highly ambitious. Not content with what they are, they always hanker after what is best, at least what appears to be the best. They devote their life to the attainment of their desires and when they fail to achieve them, they are disillusioned. The tension within and without remains unresolved till the end. They feel they are defeated in the game of life. Not even a single hero of Fitzgerald gets success. They are all failures. They are dreams are disillusioned, their life suddenly seems to lose its purpose; it becomes hollow and absurd, and the hero becomes the eternal wanderer, alienated from society, an outcast, and a scapegoat.

Fitzgerald’s heroes are representatives of the young men of his time. Fitzgerald’s foremost tale of the Jazz Age was based on as assumption that was shared by his real life contemporaries; it is possible to be anything one dreams of being, to become a part of any miler one chooses as desirable. There is a constant Aug-of-war within them, a conflict unresolved till the very end. They chase their dreams but reality as Fitzgerald presents, is always disappointment. It is always a lost paradise.

It is interesting to note that there is always a strong similarity between Fitzgerald and his heroes. Amory’s career closely parallels Fitzgerald’s own. George’s unlimited grief at the loss of his girl in “The sensible Thing” reminds us of Fitzgerald’s own grief in 1919 when Zelda broke their engagement. Dexter Green’s disillusionment of dreams in the story “winter Dreams” echoes Fitzgerald’s own frustration of his dreams.

What Fitzgerald meant to say is that though there is a likeness between himself and his heroes, they cannot be completely identified with each other. They are not Fitzgerald himself. Unlike his heroes Fitzgerald understood the elements of the irrevocable tragic loss that grounded his vision of the American

experience.

Fitzgerald introduced a new type of heroine. The Jazz Age called her the flapper. The ideal flapper is described as 'lovely, and expensive and about nineteen'. Each one of Fitzgerald's heroines is beautiful. The second feature of a Fitzgerald heroine is that she is young. Her age ranges from twelve to twenty one. Thirdly they are immensely rich. They are representative of the so called aristocratic class.

Lionel Trilling has remarked that Fitzgerald writes about a love that is destructive. Why it is destructive he does not explain. In fact, Fitzgerald's heroes are self-destructive; but their love is destructive also because it is showered upon the objects who are unworthy of it. Fitzgerald heroines do not deserve the adoration of his heroes. They are cruel and immoral. They are instrumental in bringing about the destruction of the hero. It is the heroine who betrays the love of the hero and leaves him dejected and desolate.

The theme of alienation runs through all the works of Fitzgerald. To him, it is central problem of human life. He has a remarkable consciousness of estrangement and loneliness. Fitzgerald presents in his works a close study in various psychological disorders like despair, depersonalization, rootlessness, meaninglessness anxiety states, loneliness, isolation and loss of visions and values. He writes of 'spirit' at war with itself. He deals with the lives of frustrated human beings. His characters, in most of the cases, are alienated personalities.

Whatever the approach, central to the definition of alienation is the idea that man has lost his identity or selfhood. In simple terms alienation defined as loss of identity is better illustrated by man and women troubled over the simple yet complex question, 'Who am I'?

Despair and disillusionment, meaningless and absurdity of life, nostalgia and emotional bankruptcy, loss of values and a search for identity all of these elements are in Fitzgerald's major novels and short stories, and are intricately related to the Central theme of alienation.

Fitzgerald was a man with a divided mind. He was a member of the Jazz Age civilization, but at the same time a severe critic of it. He repeatedly criticized the commercial culture of his time. He always cherished 'an abiding distrust, an animosity toward the leisure class' and whenever he wrote about this class his tone became unmistakably ironical.

Thus Fitzgerald was a conscious and creative artist. He was highly progressive. He started with the simple charming style of *This Side of Paradise*, revealed dramatic compression in *The Great Gatsby*, philosophical complexity and poetic flow in *Tender is the Night* and attained heights of perfection in *The Last Tycoon*.

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## **A Study on Accounting Practices of Business Enterprises - with reference to Golaghat Town**

**\* Harmeet Singh**

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**Abstract-** *Accounting depicts the relevant information regarding the position of the business concern. Information of the various business activities such as operations, finance and investments are communicated through the accounts of the business concern. In the recent times the importance of accounting has changed from mere book keeping to more analytical form which includes cost accounting, management accounting, taxation and recent developments like social accounting and green accounting. The operations of the business has become very complex and use of the accounting system helps in measuring the results and position of the business by preparation of trial balance, trading and profit and loss account and balance sheet. Apart from have a proper accounting system it also provides systematic information of the inventory and impact of sales, purchases, trade debtors and trade creditors etc. The paper aims to study the accounting procedure adopted by the business enterprises and to examine the problems faced by business enterprises in maintenance of accounts and preparation of financial statements. The study is expected to provide insight into the practices adopted by the business enterprises.*

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**Keywords:** accounting, sole proprietor, partnership

**Introduction:** Accounting depicts the relevant information regarding the position of the business concern. Information of the various business activities such as operations, finance and investments are communicated through the accounts of the business concern. In the recent times the importance of accounting has changed from mere book keeping to more analytical form which includes cost accounting, management accounting, taxation and recent developments like social accounting and green accounting. Adopting and using accounting practices are very important in today's changing and dynamic business environment and complying with the laws formulated by the Government. Big business houses and companies have incorporated these accounting practices into their management. But even now most of the sole proprietors or traders have not brought it into their business operations and have not given attention to recording their business transactions as per a

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systematic accounting system. The operations of the business has become very complex and use of the accounting system helps in measuring the results and position of the business by preparation of trial balance, trading and profit and loss account and balance sheet. Apart from have a proper accounting system it also provides systematic information of the inventory and impact of sales, purchases, trade debtors and trade creditors etc. Moreover, the accounting information also provides the relevant information for the tax authorities, banks, suppliers of goods etc.

No matter how small a business enterprise is it needs an effective and efficient accounting system to sustain and establish its long term business goals both operational and financial. A good accounting system will help a business enterprise to manage the cash inflow and outflow, making investment decisions and keep a track of the volume of business transactions.

Now, with the introduction of Goods and Service Tax (GST) the importance of proper accounting has increased to a greater extent. Since, GST is not only a change in taxation but it has affected the overall business, finance, accounting and reporting. Previously, accounting treatment of various indirect taxes varied based on their nature and point of levy but GST is a destination based tax which is levied on point of supply. This transition to GST will require business units to reconfigure their inventory valuation or recording expenses in their accounting system to ensure that tax credits are appropriately accounted in the GST regime. Furthermore, tax compliances and accounting will be required to be planned in the Information technology (IT) based systems for transactions such as sales, sales return, receipt of purchases etc.

Prajapati M, in his study on 'Accounting Practices of Wholesale and Retail Business Organisation in Gujarat', found that the accounting in wholesale and retail business is restricted to cash book, ledger, trial balance, trading account, profit and loss account and balance sheet and submitting these to tax authorities and banks at the end of financial year for tax filing and for continuation of banking facilities. Further, very few businessmen use accounting for decision making and to evaluate their financial performance. He opined that regular recording and accounting of business transactions are very essential to take immediate corrective decisions to solve the problems of business and suggested that computerization of accounts is essential as it enables businessmen to get all the required information at anytime without much cost. Shiralashetti and Hugar (2007), in their study 'Accounting Practices in Business: A study of Wholesale and Retailers in Bijapur District' found that most businessmen give less attention towards accounting of their business transactions and concentrate more on selling and buying of their products. They also mentioned that it is very difficult for individuals or group of individuals to keep track of each and every event and transaction of the businesses during a particular period. They suggested that progress and prosperity of business depend upon adoption of proper accounting practices. For a business to survive

in the competitive era, accounting contributes significantly, irrespective of the period it relates to.

### **Objectives of the Study:**

1. To examine the accounting procedure adopted by the business enterprises.
2. To examine the problems faced by business enterprises in maintenance of accounts and preparation of financial statements.

**Methodology:** The following methodology has been laid down for meeting the objectives of the study: The sampling units for the study are business units which are Sole-Trading concerns and partnership form of business. The sample size selected for the purpose of the study is 40 business enterprises which is done on convenience basis. The study is mainly based on data from primary sources which is collected through questionnaires and interview with the proprietors of the business units. The secondary data is collected through various journals, websites and related books. The analysis of data has been done through the help of descriptive statistics.

**Analysis and Interpretation:** Accounting procedure and practices adopted by the sample business units viz. sole proprietorship and partnership business has been analysed.

### **1. Ownership Structure:**

The ownership structure of business may be in the form of sole-proprietorship firm, partnership firm, joint Hindu family business, cooperative societies and companies. But since the present study is limited to business units viz. sole proprietorship and partnership form. The study showed that 31 i.e. 77.5% of the sample respondents were sole traders whereas 9 i.e. 22.5% were partnership form of business units.

### **2. Accounting Knowledge of Proprietors:**

The responses from the respondents shows that 24 i.e. 77% of the 31 sole traders have accounting knowledge whereas 7 of them i.e. 23% responded that they don't have accounting knowledge. Out of the 9 sample respondents doing partnership business 6 i.e. 67% had accounting knowledge whereas 3 i.e. 33% didn't had accounting knowledge. From the responses it can be interpreted that most of the respondents had accounting knowledge.

### **3. Mode of Maintenance of Accounts:**

Maintenance of Accounts	Sole- Proprietor (31)		Partnership (9)	
	Total	Percentage	Total	Percentage
Manual	4	13%	0	0
Manual and Computerised	16	52%	5	56%
Computerised	11	35%	4	44%

The responses shows that most of the respondents maintain accounts both on manual and computerized basis with 16 i.e. 52% of the 31 sole proprietor, and 5 i.e. 56% of the 9 partnership firms.

### **4. Use of Accounting Software:**

Accounting Software	Sole- Proprietor (27)		Partnership (9)	
	Total	Percentage	Total	Percentage
Tally	27	100%	9	100%
Others	0	0	0	0

The responses show that almost all the respondents who maintain their accounts in computerized form use Tally software. The reason stated by the respondents was that Tally is user friendly and is easy to use and therefore being used by them.

#### 5. Responsibility of Maintaining the Accounts:

Maintained by	Sole- Proprietor (31)		Partnership (9)	
	Total	Percentage	Total	Percentage
Self	4	13%	1	11%
Employee	19	61%	6	67%
Self and Employee	8	26%	2	22%

From the responses collected from the sample respondents it was seen that most of the proprietors entrust the responsibility to maintain accounts to their employees with 19 i.e. 61% of the 31 sole proprietors and 6 i.e. 67% of the 9 partnership firms. There might be different reasons for employing special personnel for accounting in a business. Sometimes the owners do not have sufficient time or are not interested to prepare accounts and sometimes they just find it convenient to get their accounts maintained by others.

#### 6. Preparation of Financial Statements:

Prepared by	Sole- Proprietor (31)		Partnership (9)	
	Total	Percentage	Total	Percentage
Self	0	0	0	0
Employee	2	6%	0	0
Chartered Accountant	29	94%	9	100%

From the responses collected from the sample respondents it was seen that almost all of the proprietors entrust the responsibility to prepare financial statements to their Chartered Accountants (CA) with 29 i.e. 94% of the 31 sole proprietors and 9 i.e. 100% of the 9 partnership firms. The reason stated by the respondents was that Chartered Accountants has specialized knowledge and the chances of errors is less and therefore they prefer to take the help of Chartered Accountants.

#### 7. Periodicity of Recording Transactions:

Periodicity	Sole- Proprietor (31)		Partnership (9)	
	Total	Percentage	Total	Percentage
Daily	23	74%	7	78%
Weekly	7	23%	2	22%
Every 15 Days	1	3%	0	0
As and when Convenient	0	0	0	0

The sample respondent business units maintain all the books of accounts such

as ledger, cash book, journals, stock book etc as required by taxing authorities. The frequency of recording transactions may be daily, weekly, fortnightly etc. depending on the number of transactions. The responses shows that most of the business units record transactions on a daily basis with 23 i.e. 74% of the 31 sole proprietors and 7 i.e. 78% of the 9 partnership firms.

#### 8. Frequency of stock verification:

Periodicity	Sole- Proprietor (31)		Partnership (9)	
	Total	Percentage	Total	Percentage
Monthly	17	55%	5	56%
Quarterly	8	26%	1	11%
Half- Yearly	6	19%	3	33%
Annually	0	0	0	0

It is necessary to verify stock periodically in order to avoid losses such due to damages, wastages etc. Some business entities verify stock either daily, weekly, fortnightly, monthly, quarterly, half-yearly or yearly depending on the nature of stock and type of business. From the data collected it was seen that most of the business units with 17 i.e 55% of 31 sole traders and 5 i.e. 56% of 9 partnership firms verify their stocks on a monthly basis.

#### 9. Method of Stock valuation:

Method	Sole- Proprietor (31)		Partnership (9)	
	Total	Percentage	Total	Percentage
FIFO	17	55%	5	56%
LIFO	5	16%	4	44%
Others	9	29%	0	0

The physical verification and valuation of inventory is an important function of every business entity. Inventory may be verified using a number of methods like FIFO, LIFO, HIFO, Average cost, Standard Cost etc. from the responses it can be seen that most of the business units use FIFO method of stock valuation with 17 i.e. 55% of 31 sole proprietors and 5 i.e. 56% of the 9 partnership firms. It was also found from the discussion with the respondents that most of them did not know the practical application of LIFO or FIFO and they take the help of their Chartered Accountants to value their stock.

#### 10. Complied with GST requirements:

Complied with GST	Sole- Proprietor (31)		Partnership (9)	
	Total	Percentage	Total	Percentage
Yes	31	100%	9	100%
No	0	0	0	0

Goods and Services Tax is a recent change in the Indian indirect tax system and has brought about a major change in the way indirect tax is to be levied. Various compliance requirements were asked to be done by the business units starting from registering and having a GSTIN number. From the responses it was found that all the 40 sample respondents had complied as per GST

requirements.

#### 11. Provisions maintained:

Provisions	Sole- Proprietor (31)		Partnership (9)	
	Total	Percentage	Total	Percentage
Depreciation	4	12.9%	3	33.33%
Doubtful Debts	18	58.1%	9	100%
Taxation	6	19.4%	3	33.33%

A provision is the sum of amount set aside by charging against the profit and loss account. It is created for meeting a known loss or liability. Provision is maintained for meeting an anticipated loss or liability of uncertain amount. Some of the provisions are providing for depreciation, provision for doubtful debts, provision for taxation etc.

#### 12. Method of Depreciation:

Method	Sole- Proprietor (18)		Partnership (3)	
	Total	Percentage	Total	Percentage
Straight Line Method	5	27.8%	0	0
Written Down Value Method	13	72.22%	3	100%
Others	0	0	0	0

There are various methods for providing depreciation such as Straight Line Method, Written Down Value method as per Accounting Standard 6 which governs depreciation accounting. It was seen from the data collected that most of the respondents follow WDV method of providing depreciation with 13 i.e. 72.22% of the 18 sole proprietors and 3 i.e 100% of the 3 partnership firms that provide depreciation out of 31 sole traders and 9 partnership firms.

#### 13. Audit of Accounts:

Audit of Accounts	Sole- Proprietor (31)		Partnership (9)	
	Total	Percentage	Total	Percentage
Yes	29	94%	9	100%
No	2	6%	0	0%

The enquiry regarding audit of accounts reveals that almost all the business firms under study get their accounts audited by the chartered accountants with 29 i.e 94% of the 31 sole traders and 9 i.e 100% of the partnership firms audit their accounts.

#### 14. Loss incurred due to embezzlement and theft by employees maintaining and keeping accounts

Loss due to Embezzlement	Sole- Proprietor (31)		Partnership (9)	
	Total	Percentage	Total	Percentage
Yes	18	58.1%	6	67%
No	13	41.9%	3	33%

Loss due to theft or embezzlement is one of the major challenges that business units face and managing their employees becomes a very difficult task for the proprietors. When enquired regarding this issue it was seen that most of the

sample respondents face this situation and 18 i.e. 58.1% of the 31 sole proprietors and 6 i.e. 67% of the 9 partnership firms.

### 15. Follow GAAP

Follow	Sole- Proprietor (31)		Partnership (9)	
	Total	Percentage	Total	Percentage
Yes	10	32.3%	2	22.22%
No	21	67.3%	7	77.78%

Generally Accepted Accounting Principles (GAAP) includes accounting principles, accounting standards, accounting guidelines which are generally applied by a business firm to prepare and present their financial statements. But for the sole proprietorship and partnership concerns it is not mandatory to comply with the requirements of accounting standards. But since a business firm has to transact with various groups of persons including financiers and statutory authorities, it is expected that it has complied with the minimum requirement under the GAAP. From the data collected it was seen that most of the respondent business units did not follow GAAP, with 21 i.e. 67.3% of the 31 sole proprietors and 7 i.e. 77.78% of the 9 partnership firms not following GAAP principles on a formal basis. The reason stated by most of them is that even if they apply it they are not aware of it.

### Conclusion:

Preparing and maintaining proper books of accounts is one of the primary requirements for any business enterprise. Having a good accounting system for the enterprise can help in managing the cash inflows and outflows as well as can help in forecasting revenues and pay measuring the values of the assets and the worth of the business. In the modern technology based economy and competitive business environment, quick and reliable availability of information is a pre-requisite for the success of business and this information is provided through accounting. Proper accounting of transactions plays a vital role in ascertaining overall results of the business.

The aimed to study the accounting practices of the business units viz. sole proprietors and partnership firms. From the study it was seen that most of the sample respondents has reasonable accounting knowledge and maintained their accounts on both manual and computerized forms where the responsibility of preparing accounts was on the employees. The problems that they face were that they incurred losses due to embezzlement and turnover of employees maintaining accounts.

To conclude it can be said preparation of financial statements cannot be possible if the accounts are not properly maintained and also the true and fair position of the business can only be shown if the accounts are properly maintained and on regular basis.

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## **An Assessment of Impact of GST on Indian Economy**

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**Abstract-** *In the midnight of June 30 -July 1 2017, India experienced a historic occasion as it move towards " One Nation, One Tax, One Market" economy. Introduction of Good & Services Tax (GST) is regarded as the most revolutionary action taken in Indian taxation history. GST is single comprehensive indirect Tax on supply of goods & services from manufacture to the consumer levied by central and state government. This paper concern an investigation into India's recent introduction of goods & services tax and tries to find out the probable impact of this reform on Indian economy. The focus of the paper is to issues why India needs this reform & how GST impact on different sections of the economy. Secondary data is sourced from academic journal, articles, India's mainstream newspaper, online analysis. Finding suggests that earlier multiple taxes in the country with different rates & law divided the nation into single economic sphere. GST get rid the nation of cascading effects, high compliance costs and remove the barrier of trades, enhance ease of doing business, greater productivity & efficiency, making India competitive in the international market. Moreover, the conclusion describe that initially India suffer some inconvenience but ultimately it will have positive impact on economy.*

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**Keywords:** GST, Compliance Cost, Indirect Tax

**Introduction:** Tax is not only the source of revenue and growth of nation, but also it enables a state to be accountable to its taxpayers. Effective tax policy ensures the economic development of a nation. It provides resources to the government to support the social welfare as well as to promote the economic activities. Indian Tax structure is always known for its complexities and rigidities. To get rid of all these complexions, India took the most significant step in its tax reform history, with the implementing Goods & Services Tax from July, 1 2017. GST is an umbrella that subsumes all states & federal taxes for instance value added tax (VAT), exercise duty, service tax, entry tax, entertainment tax, etc. GST was first adopted by France in 1954 to fight against high sales taxes & tariff that promoted smuggling. As for 2016, 165 countries had adopted it. On 1st July 2017, India became 166<sup>th</sup> GST nation. The idea of

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moving towards one tax economy first came in 2000, when government set up an empowered committee for discussion on GST, under Asim Das Gupta (Finance Minister of West Bengal). Later in 2006-07 budget sessions it was proposed that it will be introduced by 1<sup>st</sup> April 2010. In 2009, one task force was set up to discuss GST and due to disagreement among states on various issues, it proposed a revised date of introduction of GST to 1<sup>st</sup> April 2013. The reason to bring GST is that different tax paid at different rate would come under one single tax that includes all indirect taxes. GST would be one tax for one nation. Prior to GST we have to pay taxes ranging from 30 % to 35% on different commodities but with the introduction of GST we will have to pay fewer taxes now. Another major feature of GST is that it will remain similar across the nation. By subsuming, the large numbers of central and state taxes, it is expected that GST would help to change the economic scenario significantly. This tax reform leads to create common national market. In reference to the consumer, the biggest benefit would be reduction of tax that mitigate the cascading effects of taxes; prices of goods expected to be transparent because of input tax credit between the manufacture & retailers and it would be helpful to make India more competitive on domestic & international market. The revenue of the government is anticipated to increase due to expansion of tax base, improved tax compliance, increasing the trade volume, reducing corruption by removing direct interface between the tax payer & tax administration. Last but not the least, all above features would ultimately be helpful in poverty eradication through employment generation as well as through offering more financial resources. This paper makes a small step to access the probable impact of GST on Indian Economy. It is divided into five sections. Section-1 has concerned with introduction of the paper. Section-2 discusses the objectives and methodology of the paper, while Section-3 relates to the review of literature that is basic to the subject. Section, 4 is concerned with the analysis of GST proposal and its probable impact on Indian economy. Conclusion of the paper is discussed in Section-5.

## **Section-2**

### **Objectives of the Paper:**

- 1) To enquire the need of GST in India.
- 2) To highlights the salient features of GST in India.
- 3) To access the impact of GST on Indian economy.

**Research Methodology:** The study is based on secondary data and information's based on the government's reports, journals, articles, newspapers and information figured on internet, etc. The descriptive research design has been opted to fulfill the objectives of the study.

## **Section-3**

**Review of Literature:** Major studies supported the arguments that G.S.T will enhance the pace of growth of economic development. It will have positive impact on sectors like agriculture, manufacturing, regional & international

trade, employment generation, formal economy expansion etc.

Rao, (2008) while examining the feasibility of Goods & Service Tax (GST) in India, discussed the previous tax system and opined that GST should be implemented both at Central & state levels. She says there should be clear regime of taxation for interstate transaction, and tax base must be homogenized across the taxes. Her concern is about the rate of GST. In her words, "A GST regime with acceptable tax rate might provide the scope for moving away from a multi rate regime to a single rate of regime".

National Council of Applied Economic Research, on the other hand estimated the impact of GST on GDP. Its study (NCAER, 2009) estimated that implementation of GST will increase the gross domestic product (GDP) growth in between 0.9% to 1.7% and it will make Indian industry more competitive.

Radhaswami, (2010) analyzed the impact of GST and concluded that GST will enhance the government revenue by widening the tax base. He opined that with the implementation of GST an improvement over previous tax system will be achieved. He argued that with subsuming of several taxes under GST, all the concerned parties including central & state governments, industry, trade, agriculture, consumers, etc. will be benefited. This will occur due to removing cascading effects, providing additional power of levy of taxation on services and making the system more comprehensive.

"Analyzing the impact of GST on different areas of economy" Vasanthagopal (2011) described that GST will create a positive impact on development areas like agriculture, micro, small & medium enterprises, housing, poverty reduction, government revenue etc. Further, he described that GST could increase the prices of agricultural products that would benefit the farmers of India. According to the paper, flawless GST will reduce fifty per cent cost in manufacturing sector and will make this sector more competitive. Apart from it, with the introduction of GST, a more positive impact would be experienced on tax collection that will further lead to an increase in the government revenue. He describes' switch over to flawless GST would be a big leap in the indirect taxation that will give a new impetus to India economic changes.

Agrawal (2011), discussed in his paper that Goods & Services Tax is the biggest reform in India but it is not desired. A single indirect tax should not be introduced as India's federal structure has to be preserved. He, however, anticipated that GST would bring various economic as well as non-economic benefits to the economy. All these benefits, nevertheless, are based upon assumption that tax structure would be less bureaucratic & cumbersome.

In the study of "Good & Services Tax- Panacea for Indirect Tax System in India" Pinki et al (2014), described that it will be fruitful both to the central & state government as well as to the consumers if it implemented with strong IT infrastructure.

Kumar, (2014) in his paper “Goods & Service Tax- A way forward” indicated that with a successful implementation of GST will encourage the unbiased tax structures.

Sharma M. & Neha (2014), in their study “A Study on Goods and Services Tax in India” described that the proposed GST has many shortcomings that should be considered. They concluded that to some extent after the implementation, GST will reduce the cascading effect and tax evasion.

Nitisha Gupta (2014) in her study on “Goods and Services Tax: It’s Impact on Indian Economy” explains that GST would offer India a world class tax system and that will improve the tax collection. Further, she describes that due to the unified tax system the prices of goods and services will come down. Its successful implementation may cause benefit to industry, trade and agriculture, common man and as well as for the central and state government. Chaurasia et al (2016) in his paper “Role of Goods & Service Tax in the growth of Indian Economy” emphasized that GST will benefit the development of economy as well as improve the gross domestic product, (GDP) by more than 2 %.

#### Section-4

Goods and Services Tax (GST) is single unified comprehensive indirect tax system, which has been levied at each stage of value addition on goods and services. It consists of dual model, i.e., Central Goods and Services Tax (CGST) and State Goods & Services Tax (SGST) that would subsume all indirect taxes of both central<sup>1</sup> and state government<sup>2</sup>. Inter-state tax is also part of G.S.T. It is a tax that would be destination based consumption tax<sup>3</sup> instead of present origin or manufactured based tax<sup>4</sup> on sale of goods or services. The following chart (Table-1) depicts indirect taxes subsumed into GST.

**Table-1 Indirect Taxes subsumed into GST**

<i>Central level Tax</i>	<i>State level Tax</i>
<ol style="list-style-type: none"> <li>1. Central Excise Duty</li> <li>2. Duties of Excise (Medicinal &amp; Toilet Preparation)</li> <li>3. Additional Excise Duty</li> <li>4. Service Tax</li> <li>5. Additional Customs Duty commonly known as Countervailing Duty</li> <li>6. Special Additional Duty of Customs</li> <li>7. Cesses and surcharges in so far as they relate to supply of goods or services</li> </ol>	<ol style="list-style-type: none"> <li>1. State Value Added Tax</li> <li>2. Entertainment Tax (other than the tax levied by the local bodies)</li> <li>3. Central Sales Tax (levied by the Centre and collected by the States)</li> <li>4. Octroi and Entry tax</li> <li>5. Purchase Tax</li> <li>6. Luxury tax</li> <li>7. Taxes on lottery, betting and gambling</li> <li>8. Taxes on advertisements</li> <li>9. State Cesses and surcharges in so far as they relate to supply of goods and service</li> </ol>

**Note:** GST would apply to all goods and services (including tobacco and tobacco products), except Alcohol for human consumption. GST on five specified petroleum products (Crude, Petrol, Diesel, and Aviation Turbine Fuel & Natural gas) would be applicable from a date to be recommended by

*the GST Council.*

**Source:** [www.cbec.gov.in](http://www.cbec.gov.in)

### **Why India needs GST:**

The first question that arises is that why India needed GST? To answer this question, it is important to know the indirect tax structure prevailed in India until recently and its pitfalls. In the previous scenario, India followed two levels of indirect taxes, which was governed separately by central and state governments. Besides it, certain taxes were levied by the local bodies as well that were assigned by state governments to their local bodies for revenue generation. It was, in fact, three layers of tax system i.e., central, state and local bodies that was prevailing in India. Central government used to impose tax on manufacture commodities in the form of Central Exercise Duty. State levied taxes on retail sales (VAT); entry of goods in the state (entry tax), luxury tax, and purchase tax. Local bodies collect octroi, property and local bodies' taxes. It is clear that there are multiplicities of taxes in India that were levied on the same goods & services. This created a cascading of taxes; meaning levying tax on tax. It was not an end here, different VAT laws, rates and dissimilar tax practices by different states divided the whole nation into distinct economic part, following their own rules and regulations. The taxes such as, octroi, entry, check post etc, prevents the free access of trading within the country. Apart from it, due to numbers of taxes, tax payers had to bear high costs in the form of return, payment etc. (D.S Malik 2017). Different levels of rules and regulations discourage the foreign investors in doing business in India. Multiple taxes on the factors of production across the nation created distortion in resource allocation that further leads to an inefficient production of domestic sectors (Khan, Mohd. Azam; Shadab, Nagma; 2012).

### **It was therefore; felt necessary to adopt GST due to following reasons:**

- India was a nation of multiple tax regimes. GST helps to get rid of it. Now there is only one tax for one nation.
- Multiplicities of taxes create cascading effects. GST mitigates the cascading effects of taxes as input tax credits apply at every stage of supply chain.
- Earlier, there were huge compliance costs paid by the taxpayers to maintain the records for a variety of taxes. Now GST reduces this as all returns are to be filled through online.
- Different VAT laws and rates separated the whole nation earlier hindering the interstate trade, however, uniform SGST & CGST rates eliminate it now and improve the interstate trade.
- Greater use of information technology (IT) will reduce the direct interface of tax payers & tax administration that will help to reduce tax avoidance & evasion in future.
- It helps to enhance India's competitiveness & efficiency in world market.

**Table 2 How GST Differ from VAT**

<b>Value Added Tax(VAT)</b>	<b>Goods &amp; Services Tax(GST)</b>
<ol style="list-style-type: none"> <li>1. VAT structure &amp; rates were differing from state to state.</li> <li>2. VAT doesn't include the chain of value addition and due to this profit from comprehensive input tax &amp; service tax remain far from the reach of manufacturer/dealer.</li> <li>3. VAT doesn't have broad base of taxation &amp; it left out service tax.</li> <li>4. Tax collection procedures were differing from state to state.</li> <li>5. Tax administration w complex &amp; costlier because of multiplicity of taxes.</li> <li>6. Use of information &amp; technology was not much</li> </ol>	<ol style="list-style-type: none"> <li>1. GST is dual tax with central goods &amp; service tax (CGST), state goods &amp; service tax (SGST) with four rates across the nation.</li> <li>2. GST included more indirect central taxes &amp; integrated goods &amp; services tax. It will seize the value addition in distributive trade and set a continuous chain of input tax credit from the original produces of goods &amp; services up to the retailer's level. This would alleviate the cascading effects. it also help to get rid of multiplicity of taxes.</li> <li>3. GST has wider based. It applied on all the goods &amp; services. And, it is consumption base tax that will be collected by the state where the goods &amp; services are consumed.</li> <li>4. GST is one tax one nation. Uniform tax rates procedures across the nation.</li> <li>5. Due to direct interface &amp; online procedures tax administration is simple, easy &amp; tax payer friendly.</li> <li>6. GST is totally IT based. A separate body GSTN has been set up.</li> </ol>

**Reasons of Deferment of GST in India:**

The implementation of GST in India was not an easy task for the government. Government faced lots of challenges, hindrance, opposition that resulted into deferment of GST. They were as follows:

- India proposed dual GST, while many other countries have centralized GST, maximum two or one rate. In India, both central & state governments have been empowered to levy taxes. Because of this, there were lots of negotiations and bargaining between 29 states, two union territories on the structure and administration of levy of taxes. The interest of states did not coincide to each other due to difference in the economy structure. So, it was needed a lot of efforts to persuade the states to adopt even tax structure.
- Second issue that took more time of discussion related to inclusion of purchase taxes on food grain; taxes on motor spirit and high- speed –diesel (GSD) and entry tax. The states were refusing to bring high speed diesel and motor spirit within GST, having apprehension that it will deprived them of from 40 per cent of the state revenue. They wanted special discussion on these issues.
- What taxes would be levied by the center & states were another contentious issue. It was demanded that tax rate should be revenue neutral. Its mean that in a short span there would be no profit no loss but in long period tax revenue productivity would be increased because of better tax compliance. It was difficult to eliminate the revenue neutral rate categories. So, consent on the common rate was not easy. Different states have different revenue rates. High revenue states argued that a revenue loss situation may emerge if they levy a uniform GST rates. Even Central government had to assure the states

that it will compensate their revenue loss.

- Another major area of concerns for states was the taxes on services with inter-state coverage. GST is going to be destination base tax, while earlier taxes were consumption based. Now, the tax is going to benefit the state where it should be estimated.

### General Operation of GST:

As per draft resolution, liability of tax arises when a person cross the threshold exemption limit of Rs.20 lakh. The central goods and services tax (CGST) and state goods and services tax (SGST) are payable on all intra-state supply of goods and services and IGST will be levied on all inter-state trade of goods and services. 'Good' stand for all material, commodities & articles and 'services' for anything other than goods or both. Human consumption except alcohol and five petroleum products (crude petroleum, motor spirit, high speed diesel, and natural gas & aviation turbine fuel) would be taxable under GST. As far as GST rates are concerned, four tax slabs i.e. 5%, 12%, 18% and 28% would be applicable. Some goods like rough diamond and gold have exclusive tax rates and some exempted from taxation.

**Table 3 GST Tax Slabs decided on**

Pre-GST Goods and Services tax between	3% to <9%	9% to < 15%	15% to < 21%	21% to above 28%
Post GST	Under 5% tax slab	Under 12% tax slab	Under 18% tax slab	28% tax slab
Total % of Tax Base	7.1%	28.3%	31.1%	34.8%

Source: TOI, 30<sup>th</sup> June, 2017,

GST council has brought different goods in different slabs. While deciding the slabs of tax on a particular good, it was decided to exempt products of daily use that are useful for common man. Similarly, GST on major food items, transport services like railways and air travel has been brought under lowest slab category, i.e., 5% slab.

**Application of Tax:** In the GST regime, the tax will be levied in two ways. First one is input tax and second one is output tax.

**Input Tax:** Input tax is a tax that will be paid by the person who used or purchased goods and services in the process of his output. He is allowed to take credit of this tax (the amount that has already been paid on goods & services during the process of production) during the payment of output tax. If, the person fails to utilize or avail the benefits of input tax credit in time, it will be carried forward. This attributes will lessen double taxation. There is refund provision of input tax credit in GST law.

Input tax credit refund mechanism is as follows:

- Refund can be claimed in two years of time span.
- Refund can be claimed with the documentary evidence and it will be directly credited to the nominated bank account
- Refund shall be granted within 90 days from the date of application

filed.

- Interest rate would be payable if refund is not given within the period of 90 days.
- If, claimed refund amount is less than 5 lakh rupee, only self-certification would be sufficient claiming the amount.
- Refund of input tax credit up to 80 per cent is allowed without verification of documentary evidence in case of export.

#### **Output Tax:**

Output tax is a tax that is charged on the taxable person on the goods and services produced by him in the process of his business. There are Five GST rates approved in India. They are as

**Table:4 GST Rates & Items Covered Under Different Rates**

GST Rates (in %)	% of total commodities covered	Illustrative lists of Commodities
0	7%	Milk, Food Grain, Bread, Printed, Book, Hearing aids, stamp paper etc.
5	14%	263 Items like cola sugar. Tea, coffee, edible oil, building bricks, renewable energy etc.
12	17%	242 Products like medicines, telephones, LED lights, fruits juices, pa painting, fertilizers, agarbatti etc.
18	43%	Soap, Toothpaste, Hairs oil, Steel, Insecticide etc
28	19%	228 Products as Consumer durable, Motor Cars, Auto Companies , Cement , Cosmetic, furniture etc.

Source: www.Pwc.In. “Tax insight, From India Tax & Regulatory Services”

#### **Difference between Exempted Category & Zero Category:**

Exempted category is that category in which no tax will be imposed on supplied goods and services whereas zero category goods & services are taxable but the rate of the tax is zero or nil. However, credit of input tax can be availed. Major difference between the exempted and zero tax categories is that in exempted category the input tax credit cannot be claimed whereas in zero rate tax credit it can be claimed.

#### **Assessment of GST on Indian Economy:**

After implementation of India’s biggest tax reform, it is expected that an outstanding change would occur in the economic scenario of India. It is expected that G.S.T would stimulate the economic growth to a perceptible extent and would cause an addition of 1 to 2 % growth in Gross Domestic Product (GDP)<sup>5</sup>. According to the study of National Council of Applied Economic Research (2009), GST would impact the growth and export of the country through direct cost reduction as well as cost reduction in capital inputs. The study shows that a well- designed GST can increase GDP growth to 2 to 2.5%. The export can be increased between 10-14%. This will occur because single tax rate ensures



low compliance cost and help to form a uniform approach amongst all manufacturers & traders<sup>6</sup>. Even a 2% reduction in cost increases profit by 20%. This will attract both national & international investors<sup>7</sup>. Contrary to these studies, some studies estimated and projected a mixed result regarding GST impact on GDP growth. They forecast that in short period there is a chance of slowdown in the growth rate due to an increase in service tax that accounts 58% share in total GDP. On the other hand CPI inflation may increase by 20-70 bps till the end of this year due to inadequate pass through of tax saving by firms. However, in long run due to broadening of tax base and efficient tax system; greater competitiveness (because of low manufacturing cost) will boost the growth.<sup>8</sup> The general description of the perceptible economic scenario presented above, requires a deep analysis further.

GST being one tax system removes all the burdens of indirect taxes on the common masses and hence, creates positive impact on them. Tax simplification, low compliance cost and removal of the cascading effect i.e. tax on tax will benefit them. Consumer is going to be benefited due to lower manufacturing cost resulting into lowering of the prices of consumer goods. Moreover, consumers will further get benefits since a large number of products are included in consumer price index (CPI) basket is kept under the exempted or moderate tax rate limit. A study made by Economic Times on 'Daily consumable items' and 'long term purchase items' (Tables 5 & 6) depicts that almost all the items included in that will cost less after the introduction of GST. The GST lightens the common man basket both for daily use (Table 5) and as well as long term items (Table 6)

Items	Unit s cons ume d	MRP(Rs)	Total Tax (VAT, Excise octroi)	Total taxes( %) on per tax price	Budget till June	GST Rate	Revised Price Assumi ngsam e Base Value	Budget from July	Chan ge per Unit	Chan ge (%)
Masala	0.5	300/kg	25	9.09	150	5	289	144	11	3.83
Packed Paneer	2	250/pk	21	9.17	500	5	240	481	10	-383
Butter	4	50/pk	3	6.38	200	12	53	211	-3	-5.66
Cheese	2	50/pk	6	13.64	100	12	49	99	1	-1.32
Biscuit	15	10/pk	2	25	150	12	9	134	1	-10.92
Mithai	2	350/kg	29	9.03	700	5	337	673	13	-3.83
Bhajia	2	302.5/kg	25	9.03	605	12	310	621	-8	2.58
Chocolate	10	20/pk	5	33.33	200	28	19	187	1	-6.51
Ice-cream	15	45/pk	9	25	675	18	42	634	3	-6.14
Juice	15	30/pk	4	15.38	450	12	29	43	1	-4.14
Hair -oil	2	150/pk	42	38.89	300	18	127	254	23	15.26
Face cream	2	300/Pk	81	36.99	600	28	280	361	20	-6.51
Medicine	5	100/Pk	14	16.28	500	5	90	449	10	-10.13
Shampoo	2	250/Pk	70	038.89	500	28	230	460	20	-8.08
Cold drink	15	20	7	53.85	300	40	18	269	2	-10.32
Chwinggum	10	10/Pk	3	42.80	100	28	9	93	1	-6.51
Cornflakes	2	150/Pk	37	37.74	300	18	42	634	3	-6.14
Milk	60	45/Ltr	0	0	2,700	0	45	2,700	0	0
Veg & fruit	30	50/kg	0	0	1,500	0	50	1,500	0	0
Bread	10	25/Pk	0	0	250	0	25	250	0	0
Basmati rice	10	70/kg	0	0	700	0	70	700	0	0

Atta	20	30/kg	0	0	600	0	30	600	0	0
Pulses	5	110/kg	0	0	550	0	110	550	0	0
Tea& coffee	2	150/Pk	14	10.12	300	5	143	286	7	-4.53
Package chicken	5	350/Pk	29	9.03	1,750	12	359	1,795	-9	2.58
Edible oil	4	125/Ltr	18	16.82	500	18	126	505	-1	1
Soap	8	25/Pk	7	38.89	200	18	21	169	4	-15.26
Toothste	2	60/Pk	17	39.53	120	18	15	102	9	-15.26
Packed curd	5	100/Pk	8	8.87	500	0	92	458	8	-8.4
					16,000			15,584		-2.6

**Table 6 Long Term – Purchase Items**

Items	Units Consumed	MRP(Rs)	Total Taxes including VAT excise and octroi	Total Taxes (%) on per tax price	Your Budget till June	GST Rate	Revised Price Assuming Same Base	Budget from July	Change Per Unit	Change (%)
Television	1	20,000	5,011	33.43	20,000	28	19,186	19,186	814	-4.07
AC	1	25,000	6,264	33.43	25,000	28	23,982	23,982	18	-4.07
Furniture	1	10,000	2,506	33.44	-	28	9,593	-	407	-4.07
Fridge	1	15,000	3,758	33.43	15,000	28	14,304	14,389	611	-4.07
Washing Machine	1	15,000	3,758	33.43	15,000	28	14,389	14,389	611	-4.07
Watches	1	5,000	1,253	33.44	-	28	4,796	-	204	-4.07

\*PK= Pack

**Note:** Consumption basket for a household spending Rs 16,000 per month in Mumbai | +Rate as per Maharashtra VAT Act as on May 19, 2017 and as per Octroi applicable in Mumbai city including cess @ 12% on aerated waters falling in HSN 22 | Rates for biscuits assumed as these were not declared

1) It is expected that the reduction in tax rates in GST regime as compared with present should be passed on to the end consumers

2) No. of units shown above is considering an estimated monthly consumption for family comprising 2 Adults with 2 childrens

**Source:** E:\GST\GST impact Will GST impact my daily budget ET breaks it down for you - The Economic Times.mht

### **GST & Government Revenue:**

GST replaces all types of indirect taxes. With the implementation of GST there is no double taxation on goods & services right now. In the earlier tax regime there was a tax on tax. It will cause reduction in compliance cost which will ultimately increase the profit margin. It is expected that with the adoption of easy tax procedure and improved tax compliance, public finance to the tune of \$ 2 trillion will accrue to the economy<sup>9</sup> It is expected that public welfare will improve with the increase in the revenue of the government.

Impact of GST on state government revenue will be positive to a greater extent. Collection of revenue from this tax now will be bifurcated between Centre & State governments. Thus, with the present tax system state revenue will positively get a boost. Apart from it, in GST law there is a compensation

clause that safeguards the states in case of their loss of revenue by the Centre. Moreover, to claim the benefit of input tax credit on its input, now companies will prefer to buy from registered businesses that will also increase the tax revenue of the government. Backed with, extensive use of information technology (IT) in the goods and services tax network (GSTN), the administration of tax becomes much simpler and easier. It too will help to reduce the non-tax compliance. Due to more use of information technology, interface between taxpayer and tax management will be reduced that will cause less corruption.

### **GST and Digitalization:**

After demonetization GST boost the growth of digitalization of the economy. It will take India towards a cleaner & bigger economy. To a large extent the entire document processed electronically under GST. It will faster the process of inspection & reconciliation of tax information. On the other hand, digitalization of taxation will surely enhance the tax collection by reducing the leakages. Through mechanism of input tax credit, data mining & pattern detection will certainly reduce the tax evasion and increase the tax revenue.

### **GST and International Trade:**

Under the GST regime the integrated goods & services (IGST) replaced all existing indirect taxes levied on imports of goods & services. Besides it, custom duty and other protective taxes, i.e., anti-dumping duty will continue but on import of services only IGST will be levied. Import would be treated as inter- state supply. As GST is destination based tax, IGST will be imposed when the goods & services are consumed. IGST can be paid, through input tax credit of GST, SGST & IGST. There would be no cross utilization of input tax credit. It means that CGST will only be for CGST & IGST.

Export is subjected to zero supplied tax rate which will reduce the manufacturing cost of goods and services that increases the competitiveness of Indian goods & services in the international market and it will surely boost the economy. National Council of Applied Economic Research has made projection regarding the impact of GST on international trade in its study namely, 'Moving to Goods & Services Tax in India: Impact on India's Growth & International Trade'<sup>10</sup>. It is worthwhile to mention the report. According to this report, both export and import will gain much with GST. Gains in export will expect to vary between 3.2 and 6.3 per cent. In absolute value it will constitute as Rs. 24,669 crore and Rs. 48,661 crore, respectively. The sectors with relatively high proportional increase in exports include textiles and readymade garments; beverages; industrial machinery for food and textiles; transport equipment other than railway equipment; electrical and electronic machinery; and chemical products: organic and inorganic. On the other hand, the moderate gainers would be agricultural machinery; metal products; other machinery; and railway transport equipment. However, exports of agricultural sectors; iron and steel; wood and wood products except furniture; and cement

will experience decline. There are minor gains and losses in exports of other sectors.

Imports are expected to gain somewhere between 2.4 and 4.7 per cent with corresponding absolute values ranging between Rs. 31,173 crore and Rs. 61,501 crore. The major import gaining sectors include leather and leather products; furniture and fixtures; agricultural sectors; coal and lignite; agricultural machinery; industrial machinery; other machinery; iron and steel; railway transport equipment; printing and publishing; and tobacco products. The moderate gainers include metal products; non-ferrous metals; and transport equipment other than railways. Imports are expected to decline in textiles and readymade garments; minerals other than coal, crude petroleum, gas and iron ore; and beverages.

Prices of agricultural commodities and services are expected to rise. Most of the manufactured goods would be available at relatively low prices especially textiles and readymade garments. Consequently, the terms-of-trade will move in favour of agriculture vis-à-vis manufactured goods within a range of 1.8 to 3.8 per cent.<sup>11</sup>

### **Challenges Before GST:**

GST is not free from challenges. There are some inconveniences that business has to face at least in the initial period. However, with the passage of time, it is expected that most of the challenges will automatically be wiped out. Some challenges are transitional in nature, while others relate to creation of proper infrastructure. Some are industry specific while others are concerned to administrative ability. Yet others are related to time and space. However, it is expected that we can overcome all these problems in the light of the experience of other countries and the skill we have generated in the last several years in the area of tax collection and tax administration. We have hastened the implementation of GST<sup>12</sup>. Knowing the complex nature and structure of GST, it was warranted that government should have taken more time for preparation of laying down infrastructure and procedure and making business community versed with the system. Many challenges, though, are transitional in nature, are being experienced by business community right now<sup>13</sup>. Such challenges are related to registration, taking new credit, issues related to pending refund, receiving new contracts, and sorting out incomplete transactions, filing of returns, etc. The success & failure of implementation of GST depends largely on these crucial factors and how effectively we overcome them.

Second, in the zeal of implementation of the greatest economic reform after independence, government bundled out in creating IT infrastructure, a prerequisite for successful implementation of the program.<sup>14</sup> IT infrastructure, not strong enough in all the states and union territories alike, is posing serious threat in the way of implementation of this program. Challenges for Small and Medium Enterprises (SMEs) are severe as they are not technically efficient and mostly unaware of GST procedures. They have entered into a new tax

regime without having minute details, the knowledge of which is most essential for the success of this program. They are facing the problems of issue of GST compliant invoice & filing of timely returns. These industries which were mostly depended on pen & paper for their work until now, are required to have adequate understanding & time to keep digital records online (GSTN). They require professional assistance to file GST compliant now. For this SMEs have to bear the additional cost of hiring professionals. It will increase their cost of operating business. Similarly, SMEs and export industries have to pay initially taxes to the government on the raw materials and other inputs they use which they can claim after some time. However, the small entrepreneurs having meager resources in their hands dry down in that process and are not able to manufacture the commodities due to paucity of resources.<sup>15</sup> Likewise, tiny small trader having not registered with the government cannot claim the benefits of input credit. In addition to this keeping, updating, adding and sometimes deleting records according to GST norms are essential.<sup>16</sup> However, it would be a herculean task for a small trader who lives in far away in the countryside and deprived of some basic IT resources. Similarly, the threshold limit for exemption from GST rates in India is lower than many other countries of the world causing a great challenge for SMEs.<sup>17</sup> Likewise, GST council that has got power to change the initial tax slab on certain commodities may take some irrational and politically motivated decisions that may mar the initial philosophy of creation of GST. The above challenges are there, however, with certain clause and a step that has been undertaken by the government safeguards the interest of the consumers as well. For example, in order to protect consumers from inflation government has enacted 'Anti-Profiteering Rules to the GST law'<sup>18</sup> According to this rule, it is mandatory to pass on the benefits of tax or input tax credit to consumers. If any manufactures don't pass the benefit to the consumer or selling his products at high price, then complaint can be filed against him and his registration may be cancelled. This step of the government may escape India from the inflation due to price rise after GST.

### **Section-5**

**Conclusion:** The above discussion brings out the following facts:

- India is the 166<sup>th</sup> country of the world that has adopted GST on July 2017.
- GST subsumed multiple taxes levied by deferent authorities at different places
- It is expected that GST would foster the growth substantially and revenue of the government would increase many fold.
- Common man will be benefited by the GST
- An astounding development would be seen in digitalization of the economy due to GST
- Revenue augmentations would foster the welfare and development programmes of the government substantially

- The threshold limit for exemption from GST rates in India is lower than many other countries of the world causing a great challenge for SMEs. So there is need of second thought to increase and revised the threshold limit for SMEs.
- Challenges before GST are many; however, collectively we can overcome them.

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**(Footnotes)**

1. Central indirect tax includes central sales tax, service tax, excise/custom duty, surcharge and cess.
2. State indirect tax includes Value Added Tax (VAT), Entertainment, luxury, entry & octroi tax.
3. “A tax treated under the destination principle becomes consumption since goods are taxed where consumed, not where produced.” (Destination Principle Border Tax Adjustment for the Corporate income and Social Security Taxes” Office of Tax Analysis U.S Treasury Department, 1976)
4. “A tax treated under the origin principle becomes a production tax, no matter what its legal form, since goods are taxed where produced, not where consumed”( Destination Principle Border Tax Adjustment for the Corporate income and Social Security Taxes” Office of Tax Analysis U.S Treasury Department, 1976).
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17. <https://cleartax.in>
18. Section 171(1) casts responsibility to pass on the benefit of GST to the recipient under the GST Law, If there is reduction in rate of tax on the supply of goods or services or benefit of input tax credit is now available under GST, a registered person must pass on the benefit by reduction in prices.( <https://cbec-gst.gov.in>)

## Recent trends in Indian Banking Industry

\* Archana V. Bajaj

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**Abstract-** *Today, we are having a fairly well developed banking system with different classes of banks -public sector banks, foreign banks, private sector banks -both old and new generation, regional rural banks and co-operative banks with the Reserve Bank of India as the fountain Head of the system. In the banking field, there has been an unprecedented growth and diversification of banking industry has been so stupendous that it has no parallel in the annals of banking anywhere in the world. The banking industry has experienced a series of significant transformations in the last few decades. Among the most important of them is the change in the type of organizations that dominate the landscape. Since the eighties, banks have increased the scope and scale of their activities and several banks have become very large institutions with a presence in multiple regions of the country.' The paper examines the new trends in commercial banking..*

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**Introduction:** The Banking sector has been immensely benefited from the implementation of superior technology during the recent past, almost in every nation in the world. Productivity enhancement, innovative products, speedy transactions seamless transfer of funds, real time information system, and efficient risk management are some of the advantage derived through the technology. Information technology has also improved the efficiency and robustness of business processes across banking sector. India's banking sector has made rapid strides in reforming itself to the new competitive business environment. Indian banking industry is the midst of an IT revolution. Technological infrastructure has become an indispensable part of the reforms process in the banking system, with the gradual development of sophisticated instruments and innovations in market practices.

IT in Banking Indian banking industry today is in the midst of an IT revolution. A combination of regulatory and competitive reasons has led to increasing importance of total banking automation in the Indian Banking Industry. The bank which used the right technology to supply timely information will see productivity increase and thereby gain a competitive edge. To compete in an economy which is opening up, it is imperative for the Indian Banks to observe the latest technology and modify it to suit their environment. Information

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technology offers a chance for banks to build new systems that address a wide range of customer needs including many that may not be imaginable today. Following are the innovative services offered by the industry in the recent past:

**Electronic Payment Services:**

E-Cheques Nowadays we are hearing about e-governance, e-mail, e-commerce, e-tail etc. In the same manner, a new technology is being developed in US for introduction of e-cheque, which will eventually replace the conventional paper cheque. India, as harbinger to the introduction of e-cheque, the Negotiable Instruments Act has already been amended to include; Truncated cheque and E-cheque instruments.

**Real Time Gross Settlement (RTGS):**

Real Time Gross Settlement system, introduced in India since March 2004, is a system through which electronics instructions can be given by banks to transfer funds from their account to the account of another bank. The RTGS system is maintained and operated by the RBI and provides a means of efficient and faster funds transfer among banks facilitating their financial operations. As the name suggests, funds transfer between banks takes place on a 'Real Time' basis. Therefore, money can reach the beneficiary instantaneously and the beneficiary's bank has the responsibility to credit the beneficiary's account within two hours.

**Electronic Funds Transfer (EFT):**

Electronic Funds Transfer (EFT) is a system whereby anyone who wants to make payment to another person/company etc. can approach his bank and make cash payment or give instructions/authorization to transfer funds directly from his own account to the bank account of the receiver/beneficiary. Complete details such as the receiver's name, bank account number, account type (savings or current account), bank name, city, branch name etc. should be furnished to the bank at the time of requesting for such transfers so that the amount reaches the beneficiaries' account correctly and faster. RBI is the service provider of EFT.

**Electronic Clearing Service (ECS):**

Electronic Clearing Service is a retail payment system that can be used to make bulk payments/receipts of a similar nature especially where each individual payment is of a repetitive nature and of relatively smaller amount. This facility is meant for companies and government departments to make/receive large volumes of payments rather than for funds transfers by individuals.

**Automatic Teller Machine (ATM):**

Automatic Teller Machine is the most popular devise in India, which enables the customers to withdraw their money 24 hours a day 7 days a week. It is a devise that allows customer who has an ATM card to perform routine banking transactions without interacting with a human teller. In addition to cash withdrawal, ATMs can be used for payment of utility bills, funds transfer

between accounts, deposit of cheques and cash into accounts, balance enquiry etc.

**Point of Sale Terminal:**

Point of Sale Terminal is a computer terminal that is linked online to the computerized customer information files in a bank and magnetically encoded plastic transaction card that identifies the customer to the computer. During a transaction, the customer's account is debited and the retailer's account is credited by the computer for the amount of purchase.

**Tele Banking:**

Tele Banking facilitates the customer to do entire non-cash related banking on telephone. Under this device Automatic Voice Recorder is used for simpler queries and transactions. For complicated queries and transactions, manned phone terminals are used.

**Electronic Data Interchange (EDI):**

Electronic Data Interchange is the electronic exchange of business documents like purchase order, invoices, shipping notices, receiving advices etc. in a standard, computer processed, universally accepted format between trading partners. EDI can also be used to transmit financial information and payments in electronic form.

Challenges Faced by Banks, vis-à-vis, IT Implementation It is becoming increasingly imperative for banks to assess and ascertain the benefits of technology implementation. The fruits of technology will certainly taste a lot sweeter when the returns can be measured in absolute terms but it needs precautions and the safety nets.

The increasing use of technology in banks has also brought up 'security' concerns. To avoid any mishaps on this account, banks ought to have in place a well-documented security policy including network security and internal security. The passing of the Information Technology Act has come as a boon to the banking sector, and banks should now ensure to abide strictly by its covenants. An effort should also be made to cover e-business in the country's consumer laws. Some are investing in it to drive the business growth, while others are having no option but to invest, to stay in business. The choice of right channel, justification of IT investment on ROI, e-governance, customer relationship management, security concerns, technological obsolescence, mergers and acquisitions, penetration of IT in rural areas, and outsourcing of IT operations are the major challenges and issues in the use of IT in banking operations.

**Future Outlook:**

Everyone today is convinced that the technology is going to hold the key to future of Banking. The achievements in the banking today would not have made possible without IT revolution. Therefore, the key point is while changing to the current environment the banks has to understand properly the trigger for change and accordingly find out the suitable departure point for the change.

**Conclusion:** The banking today is re-defined and re-engineered with the use of Information Technology and it is sure that the future of banking will offer more sophisticated services to the customers with the continuous product and process innovations. Thus, there is a paradigm shift from the seller's market to buyer's market in the industry and finally it affected at the bankers level to change their approach from "conventional banking to convenience banking" and "mass banking to class banking". The shift has also increased the degree of accessibility of a common man.

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## Corporate Social Responsibility in the context of Business ethics and Customer Retention

\* Purushottam Singh

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**Abstract-** *Corporate social responsibility implies that the business needs to be concerned with more than just profit. Protecting the environment is one aspect of social responsibility; another is making an effort to address social problems such as poverty and hunger. A business social responsibility also is expressed through its ethical standards-- how it treats its various stakeholders, including vendors, employees and customers. Corporate initiative to assess and take responsibility for the companies effects on the environment and impact on social welfare. Positive Effects of Corporate social Responsibility on Youth Development and go on to tertiary education and goods jobs. The would surely hope so. It invests a lot in the students who go to attend the schools in the area hoping for them to succeed, using them as a potential employee's pool for future leaders of the business organization. This paper examines the questions of measurability of the impact of Corporate Social Responsibility on Business Performance. It starts with describing newer trends of measuring business performance, showing that one can observe a shift from the classical short-term analysis with particular focus on indicators like stakeholders value, revenue and market share towards taking also into account soft indicators, such as employee and customer satisfaction that contribute to the long-term success of a company. This approach is shown based on the European Foundation of Quality Management (EFQM) criteria. The paper goes on to give an overview of latest trends in field of Corporate Social Responsibility Business Performance on the basis of stakeholder, in the context of organizational Stability and customer recantation.*

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**Introduction:** Corporate social responsibility may also be referred to as “corporate citizenship” and involve incurring short-term costs that do not provide an immediate financial benefit to the company, but instead promote positive social and environmental change. Companies have a lot of power in the community and in the national economy. They control a lot of assets, and

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may have billions in cash at their disposal for socially conscious investments and programs. Some companies may engage in “green washing” or feigning interest in corporate responsibility, but many large corporations are devoting real time and money to environmental sustainability programs, alternative energy\clean tech, and various social welfare initiatives to benefit employees, customers, and the community at large, rather than just maximizing profits.

In the refined CSR strategy set forth by the European Commission in 2011 As well as in much past recent scientific publication, a considerable focus is being set on the benefit of CSR to society as a whole. Consequently, much effort is being made to promote CSR in all member states and companies of all sizes. Furthermore, member states are not only asked to update their individual CSR strategies, but also to prepare for some further regulatory intension. Some business associations (e.g. the German Chamber of Commerce and Industry) are rather hesitant to accept mandatory CSR requirements promoted by the Commission, although the value of importance of CSR for society is acknowledged. Also, there is more and more awareness that CSR activities are not only merely of charitable nature, but that they also contribute to a positive image of the company, to increased employee and customer satisfaction as well as to other soft factors that need to be taken into account when measuring business success. These developments consequently lead to the question: Is it possible to measure the impact of CSR activities on business performance; and if so, how? This paper is designed to answer this question by first describing what may be understood when using the termed business performance (chapter one), then dealing with the latest development of CSR (chapter one) and finally outlining a possible answer (chapter three) followed by some conclusion and prospects. Relevant literature is mentioned in the reference section at the end of the paper.

### **Background of Business Performance- and its measurement :**

Business Performance was traditionally a topic that leader of large companies paid a good deal of attention to, because it gives vital information about the state of the company, its success, development and future outlook. However, though for large companies it is inevitable to employ Business Performance Measurement System, which are usually supported by Information Technology like Data Mining or Data Warehouse, Small and Medium Sized Companies traditionally lack well-performed strategies in this area. In addition little research has been done in the area of Performance Measurement Adaption of SMEs.

All business processes eventually revolve around the target of contributing to the success of the company in one way or another .While the term “success” describes the positive effective overall turnout of a company’s activities, the term Business Performance in itself is a neutral descriptive concept for the effectiveness and efficiency of the company’s action in general or of certain parts or processes of the company in particular. Business Performance can be

characterized with attributes , for example as “well” or “poor “, depending on the expectations of the individual analyzing the data he or she has chosen to examine in order to gain insight into the state the company is in at a given moment. Business Performance is weak, managers need to intervene in order to return to the path of growth for better competitive, and business leaders need to pay close attention to Business Performance.

In May 2009 - and thus on the middle of the financial and economic crisis - the board of Governors of the EFQM Foundation formally requested an update of this Business Excellence model .The EFQM Foundation states that its request for the update was influenced by a variety of stockholders such as members , assessors , partners , trainers, learning networkers and even EU representatives . There four the revised model contains up- to -date key drivers of business Excellence. The change also reflect the increasing awareness for the need of sustainable economic and social perform formance.

In order to measure and compare business performance, 8 criteria have been set up by the EFQM and grouped into two main categories: Enablers and result s. Enablers represent factors that help companies achieve their desired result s. Excellent businesses have a leadership that support sustainable development, sets up a consistent strategy, works effectively together with partners, the processes, product and services are evaluated. On the result side, not only classical key result like market share and growth, turnover and profit are evaluated, but also soft factors like the impact of the business processes on its own people , on the customers , and on society .Long -term focused activates like corporate social responsibility are to be considered as important as shareholder value and other rather short -term -factors . According to Serban and Ghenta , the EFQM -model is used as a diagnostic model and serves as a basic for an expansion that includes aspects of social and environmental responsibility. Using this model, the companies learn to evaluate themselves and to measure their own progress for continual further development. This is difficult to do in prosperous times. It is more difficult to maintain this commitment in a time of rapid technological innovation cycles; rising international competition; fundamentally changing processes; frequent changes in the economic, social and customer environment; and last but not least, in a time of financial or economic crisis.

### **Corporate Social Responsibility- historical and developments:**

The European Commission defined CSR in 2006 as “*a concept where by companies integrate social and environmental concerns in their business opera rations and in their interaction with their stakeholders on a voluntary basis*”. The individual actions of companies undertaking CSR measures are voluntary and are until now not standardized. Currently, there are voices demanding for legislation on the EU level that aim at raising CSR activities onto a mandatory component of business activities. Proponents of this requirement argue that companies play a vital role in society and therefore

should contribute to growth in social issues. Opponents to these demands hold that privately run companies should not be held responsible for activities that should primarily be the domain of public agencies and private initiatives.

During the course of history awareness of social and environment responsibility developed from individual social and environmental concerns and led to the perception that also collectives, such as profit-oriented businesses need to partake in responsible activities that do not necessary produce profits visible in the short run. In the ancient Codex Hammurabi, excavated in Susa in 1902 and displayed today in the Louvre, Paris, a number of laws address responsibility businesses carry for the effect of their products and processes on customers and citizens; For example, If a property developer would build a house that collapse later because of faulty statics and thereby causes the death of occupants, severe punishment would be due. Hammurabi's crowning took place around 1800 B.C., and similar laws were set up already about 300 years earlier by the Sumerian king Ur-Nammu .

Looking back to the immediate present, between 2006 and 2011 the European Commission worked on refining the definition of CSR as well as its strategy in respect to understanding and practically implying CSR in companies within EU member states. One of the questions addressed was the possible shift from voluntary actions to a mandatory requirement for enterprises to implement a CSR strategy. Business associations by and large have criticized this prospect, largely due to an increased load of reporting duties that would exceed the capacities especially of SMEs.

“CSR should have in place a process to integrate social, environmental, ethical and human rights concerns into their business operations and core strategy in close collaboration with their stakeholders”

This wording replaces the original solely voluntary approach with a weak requirement, depicted in the word “should”. Concerning SMEs, the commission states that “for most small and medium-sized enterprises, especially micro-enterprises, the CSR process is likely to remain informal and intuitive”. The Commission sets out an action plan for the between 2011 and 2014 with eight focus areas;

1. CSR and good practices should become more visible. In order to achieve this vision, a new European award is to be established and stakeholders should meet in a more formal way to set common goals and monitor progress in the CSR strategy of the affected companies.
2. Levels of trust should be tracked and improved by the European Commission by launching a public debate on the role and potential of enterprises and by organizing a survey on citizen trust in businesses.
3. Self-and co regulation initiatives are to be guided and improved by the commission.
4. EU policies in the field of consumption, investment and public procurement are to be aimed at enhancing market rewards for responsible

business conduct.

5. The Commission intends to develop a legislative proposal for company disclosure of their environmental and social performance.

6. CSR should be integrated in education, training and research with potential funding possibilities.

Considering the definition and strategy lined out by the commission, it becomes evident that CSR will be a focal issue in succeeding years and that all effort is taken to make CSR more verifiable, better known and more widespread. Even though CSR is not a completely new topic, an increased public awareness regarding social responsibility of companies started to develop during the late 50's and early 60's of the 20's century.

### **III The indirect approach to measure the impact of CSR on Business Performance:**

As outlined in the first chapter, the EFQM model provides a modern and intuitive approach to integrate CSR activities into the observation of Business performance and the measurement of Business success on a sustainable foundation. Some companies have already implemented new CSR strategies linked with EFQM evaluation.

Furthermore, the EFQM model provides an ideal framework for the measurement of CSR activities and their influence on business performance, in the sense that the model provides guidelines regarding how much weight should be given to different "enablers" and "result" criteria within the overall performance measurement.

In the case of an employed questionnaire, this can be achieved by formulating questions such as;

- "Are you aware of the fact that your company has participated in program x?"
- "Do you approve of the company's involvement in program x?" various Business Activities
- "Does the involvement of the company make you think better of the company?"

### **Importance of Organizational Stability in C.S.R.**

A small business owner initially may not view organizational stability as an important goal. He strives for growth, to create a dynamic, rapidly evolving organization that becomes a recognized force in its industry. Stability may sound like a company that is standing still. Nevertheless, his long-term goals of revenue growth and increased profits can be served by maintaining stability with certain aspects of his company.

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with certain aspects of his company.

### **Customer Retention:**

Consumers may choose not do business with companies that have a reputation for being socially irresponsible. Conversely, business that shows a commitment to the community and the environment can attract customers who share these values. The good the company does part of the perceived value of its products and services and can result in higher customer's satisfaction. These satisfied customers are likely to continue to do business with the company. Thus a stable, loyal customer's base is a valuable asset.

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Companies that have ethical lapse such as ignoring environmental regulations or standards for how employees should be treated can suffer damage to their reputation when these lapse come to light in traditional or social media. A company's image its relationship with all of its stakeholders, and remaking a company's troubled image into one of stability— sometimes referred to as damage control—can take time and drown managerial resources from the important tasks of building the company. Customers who leave because they do not approve of the company's image can be difficult to win back.

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### **Stable Cash Flow**

Fines and penalties assessed by the government for lack of regulatory compliance and lawsuits from customers due to product defects or from employees due to unsafe working conditions can be costly to small business. Cash flow is the lifeblood of accompany, allowing it to meet its obligations such as payroll and to fund marketing and business development programs. Ethical, socially responsible companies can avoid the cost of ligation and other problems that could have a negative effect on the company's cash position. Maintaining a stable cash flow keeps the company on its growth track. The impact of CSR on Business performance be measured? By an indirect approach must be chosen. Although it is virtually impossible to subtract out the influences

of CSR on business Performance directly, it is possible to determine the influence of CSR on different stakeholders of the company by young a new approach; It is necessary to measure changes in stakeholders satisfaction levels due to investment in Corporate Social Responsibility.

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## **Modernization and Its Impact on Traditional Culture and Values of Indian Society**

**\* Reena Singh**

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**Abstract-** *Modernization refers to the transitional process of moving from 'traditional' or 'primitive' communities to modern societies. It declares the passing of tradition, identified with industrialization and also clubbed with capitalism. Industrialization transformed the agricultural-traditional society into modern-bureaucratic-rational-capitalist society. In terms of history, it is said that the world first experienced renaissance and then enlightenment and thereafter modernity. India witnessed modernity during the British rule. Today, Modernization has become a progressively a global phenomenon. Modernization has not only transported the good side of the economic and social development across the globe but has also changed in the culture of host communities. In the process of national and international interaction; a borrowing and diffusion of cultures, interchange of ideas, and spread of materialistic values has also taken place. This is in itself not unusual. But the unusual and unfortunate is the dominance of one culture over the other, which create lots of challenges before traditional values and culture. Hence this paper tries to examine all these impact of modernization on traditional culture and values of Indian society.*

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**Key Words:** Traditional society, Modernization, values, Family system, disenchantment, culture conflict.

**Introduction:** Modernization in Sociology means the transformation from traditional, rural, agrarian society to a secular, urban and Industrial society. In other word Modernization declares the passing of tradition, identified with industrialization and also clubbed with capitalism. The attributes of modernization took multiple processes. Industrialization transformed the agricultural-traditional society into modern-bureaucratic-rational-capitalist society. India witnessed modernity during the British rule. Modernity is a sense or idea of discontinuing the present with the past. It is the idea of change in social as well as cultural process (either through improvement or decline) in society and the present life is different from life in the past. In India, modern technology has elevated the social status of women in family but at the same time has put the fabric of social relationships at the stake. As individual adopt

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the principle of modern world, their priorities, loyalties, occupations, normative structure and religious affiliations change due to Modernization. Modern family system is the product of Modern Societies.

Modernization is a great force of social change. It has transformed the modern western society to post modern society. India experience of modernization is historically different from western. The forces of communication, industrialism and market have not been so pervasive or strong here as in the west. In west modernity means rationality, industrialization, capitalism, democracy and state power. The Indian notion is different. We are a plural society having multi-castes, multi-language, and multi-ethnicities. In such a situation, each ethnic or social division has its own notion of modernity thereby denying the general accepted meaning of modernity.

India has first experience of modernity during the British Raj. This brought modernity face to face with tradition. In the early period of this encounter, there grew disenchantment towards tradition. But, with the widening of the net of modernization and the recent beginning of globalization, there has grown disenchantment also against modernization. Many of the expectations of modernity remain unfulfilled. On the one hand, people feel that the age-old traditions have become irrelevant to fulfill their needs and on the other, they are dissatisfied with the processes of modernization. This is precisely the situation of disenchantment.

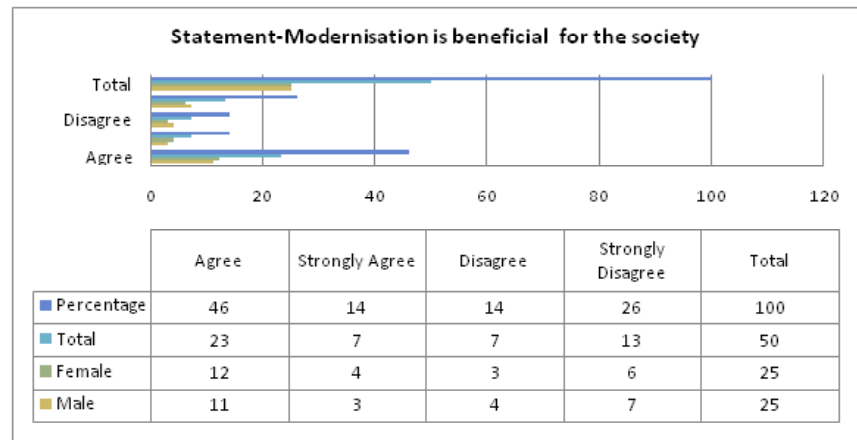
In the context of present day India, the process of modernization has reached to the common people through the networks of media and transport. This has led to remarkable rise to the strength of ethnic consciousness of people. They fear that if modernization moves with such a fantastic speed, their ethnic identity would become weak. This kind of fear of decay of ethnicity has made the culture areas of the country to rise against the trends of modernization. The ethnic areas have developed the feeling that the overwhelming growth of the mass media society, which is anchored on television, internet, telephony and other electronic instruments of communications, would in long run decay their total ethnic identity. Their local culture would die a slow but sure death.

**Objective:** The objective of this paper is to examine the impact of modernization, changed social situation and lifestyle alteration on the traditional Culture and Values of Indian society.

**Methodology:** With objective to assess the impact of modernization on traditional culture and values of Indian society, Mirzapur district was selected as a Universe of the present study. Convenient and purposive sampling method was used to extract a sample of 50 respondents from the whole population. In this sample 25 respondents were male and 25 female. The data was collected through face to face interviews. To communicate with the respondents Hindi as well as local language was used. After the data collection it was analyzed and interpreted.

**Result and interpretation:** In order to point out some key feature of our actual social climate, we attempted six types of statements regarding perception of the respondent toward modernization, containing their likeness and dislikeness of modernization, changing their ways of life, traditional value system, religious system, family system, effects on cultural dress patterns and values. The result of these items are listed in the table and interpreted below.

**Table-01 Respondent's attitude toward Modernization**



From the Above data it appears that majority of the respondents i.e. 46% like modernization and they are agree with the statement that modernization is beneficial for the society while only smaller portion of the respondent i.e. 14% were not in favour of modernization and in this also number of male respondent is higher than the female respondents. During enumeration and data collection it was investigated why they do not like modern societies and modernity as a whole, they argued that they love their traditional culture and values; modern society creates disturbance and conflict with their cultural traits.

**Table: 02**

Statement	Modernization has changed the way of life of the people	Number of Male	Number of Female	Total Number	Percentage
1.	Agree	13	12	25	50.0
2.	Strongly Agree	11	11	22	44.0
3.	Disagree	01	02	03	06.0
4.	Strongly Disagree	00	00	00	00.0
<b>Total</b>		<b>25</b>	<b>25</b>	<b>50</b>	<b>100%</b>

From table 02 it become clear that 50% of the respondents agreed on the statement that modernization has changed that way of life of the people and only 06% of the respondent denied the statement and stated that their ways of life are as they were before modernization. When it was investigated

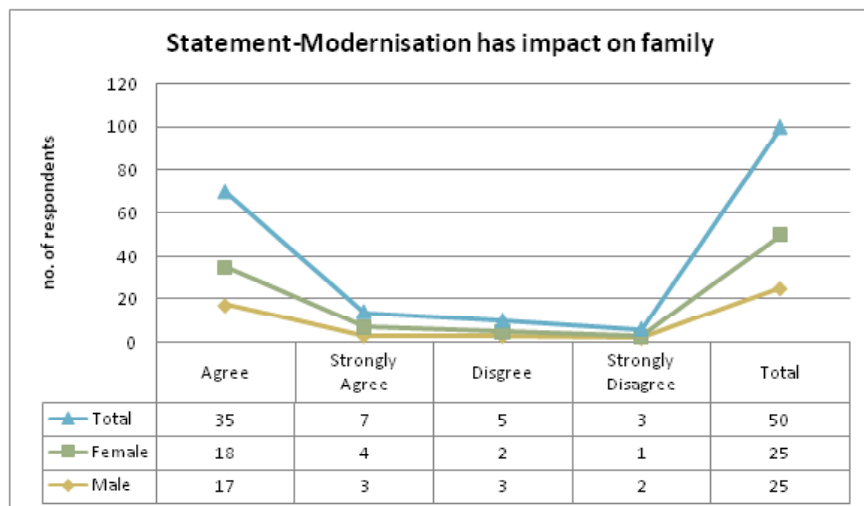
that how their way of life has been changed due to modernization, they argued that only a few years back the situation was totally different, people had lot of time for each other but now everyone is busy with their own matters and social cohesiveness has nearly vanquished.

**Table: 03**

Statement	Modernization has changed the traditional dress of the people	Number of Male	Number of Female	Total Number	Percentage
1.	Agree	13	13	26	52.0
2.	Strongly Agree	12	11	23	46.0
3.	Disagree	00	01	01	02.0
4.	Strongly Disagree	00	00	00	00.0
<b>Total</b>		<b>25</b>	<b>25</b>	<b>50</b>	<b>100%</b>

When the respondents were asked about their dressing sense that whether modernization has changed the traditional dress of the people, a huge proportion of respondents i.e. 52% agreed that the modernization has altered the dress patterns, replaced by different foreign dressing styles and only 02% of respondents disagreed and stated that they only wear their cultural dress, Which show their intimacy with their traditional cultural system.

**Table-04**



Family is considered as the basic unit of society and in India Joint family system is very much prevalent. When respondents were asked about the impact of modernization on family system 70% of respondents agreed that modernization has very much affected family system, now a day's people more wants to live in nuclear family than in joint family and only 6% of respondents disagree with it.

**Table: 05**

Statement	Modernization has impact on Religious of the people	Number of Male	Number of Female	Total Number	Percentage
1.	Agree	10	11	21	42.0
2.	Strongly Agree	11	12	23	46.0
3.	Disagree	02	01	03	06.0
4.	Strongly Disagree	02	01	03	06.0
<b>Total</b>		<b>25</b>	<b>25</b>	<b>50</b>	<b>100%</b>

On the question of religion 46% of respondents strongly agreed with the view that religion system has changed due to modernization and only 6% of respondents disagree with it.

**Table: 06**

Statement	Modernization has lead to cultural conflict	Number of Male	Number of Female	Total Number	Percentage
1.	Agree	11	12	23	46.0
2.	Strongly Agree	05	05	10	20.0
3.	Disagree	08	07	15	30.0
4.	Strongly Disagree	01	01	02	04.0
<b>Total</b>		<b>25</b>	<b>25</b>	<b>50</b>	<b>100%</b>

When the respondents were asked that whether modernization lead to cultural conflict in the society, than 46% of respondents agreed with the statements that cultural values are hurdle towards adoption of modernity and this give birth to cultural conflict. Only 4% of respondents were not infavour of this, they had a view that cultural values and modernity can stand parallel with each other. Increased modernization has lead to the creation of new technologies that go a long way in changing the socio-economic structure of the society. People by nature tend to maintain the status quo which is challenged by the new generation. New ideas lead to a novel outlook on life however they are opposed by the traditionalists leading to conflict in the society.

#### **Conclusion:**

On the basis of above result we may conclude that Indian culture, which is one of the old and richest Culture in the world with varied languages, customs, beliefs, ideas, taboos, codes, instructions, works of art, architecture, rituals, values, ceremonies, etc. is going under transition and is becoming modernized. Modern world has greatly affected our traditions, customs, cultural traits, value system, dress patterns and our family system. The concept of joint families is fastly decreasing everyone wants to remain aloof from others and has given rise to nuclear families. Marriages are fast breaking down and our tolerance & patience has given the answer. Marriage comes to be regarded as a contract and not entirely a religious sacrament. Religious institutions have lost their grounds. There is ritualism and rise in scientific belief. People are becoming more secular, rational and scientific. Modernization basically means to remold



a cultural system into a new mode. In case of India the adoption of western clothes, food, hairstyle and houses etc can be regarded as a part of westernization. On the other hand, the introduction of television, telephone, mobiles, airplanes, mass communication, bureaucratic institutions, internal systems and so forth can be considered to be a part of modernization because they contain the potential for enlarging the sphere of life and broadening one's outlook, and further more transform way of thinking, patterns of behavior and worldviews. It definitely means remolding a cultural system into a new form. This remolding will not always produce good effects such as dignified style of life and social stability, although it is necessary and indispensable for improving the living standards of each citizen. This is because introducing western elements into non-western countries may sometime causes serious friction and tension with the traditional cultures and values.

It is said that man is a child of history, society and culture. Even if modernization is necessary to improve human life, it will be indispensable to maintain their traditional cultures too. Traditional culture need neither to reject modernization nor to be absorbed in the stream of modernization. These two must harmonize and complemented each other. Now is the time for each nation to seek its own individual and unique way of modernization.

In India modern technology has elevated the social status of women in family but at the same time has put the fabric of social relationships at the stake. As individuals adopt the principle of modern world, their priorities, loyalties, occupations, normative structure and religious affiliations change due to modernization. Nuclear family system is the product of modern societies. No doubt, Modernization today has become a progressively global phenomenon, but it has both negative and positive effects on the society. On one hand it improve our lives in many tangible ways but on the other hand Modernization break up the social ties that bound people together in traditional societies. It makes it so that people no longer feel as connected to one another.

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## Participation of Manual Scavengers in waste management in India - A Review

\* Md. Faizanullah

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**Abstract-** *The role of Manual Scavengers are very important in waste Management in India simultaneously As India Possess the highest population in the world after china and even after sixty nine years of independence, the development of waste management processes are not up to the mark and still there is practice of manual scavenging at various parts of the country. The people who are called scavengers are economically weak and socially backward. They have highly sophisticated unhealthy lifestyle and highly unhygienic working condition. The lack of government support, poor education, un-developed technologies and religious belief about the scavenger's is highly contradictory. The group of people "Dalits" who perform manual scavenging belongs to a particular community who are assigned for this particular work according to the religious beliefs in India. This paper analyses, their role in waste management. It throws light on the working condition and living standards of the people performing scavenging operations and also it highlights the need of changing the beliefs and laws related to manual scavenging. Their Death ratio is frowning face and raising eyebrow on their life management*

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**Keywords:** Waste Management , Manual Scavenging , Environment Management.

**Introduction:** Manual scavenging in India is officially defined as lifting and removal of human excreta manually', at private homes and toilets maintained by municipal authorities. The practice. The practice consists of gathering human excreta from individual or community dry latrines with bare hands, broom or metal scrappers into woven basket or buckets. This scavengers the curry on their heads, shoulder or against their hips, (and in wheels barrows if they can afford it) into dumping sites or water bodies. Apart from this many scavengers are similarly employed to collect, carry and dispose excreta from sewers, septic tanks, drains and railway tracks. The according to latest act "Prohibition of employment as manual scavengers and their rehabilitation Act 2013" is "A person engaged or employed at the commencement of this act or any time, thereafter by an individual or local authority or an agency or a contractor, for manually cleaning, carrying, disposing of or otherwise handling in any manner human excreta in an insanitary latrine or in open drain or pit into which the

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human excreta from the insanitary latrines is disposed of, or on railway track or in such other space or premises, as central government of a state government may notify, before the excreta fully decompose in such a manner as may be prescribed”

Labour welfare comprises all those measures which promote the psychological, social, physical and general well-being of the workers. It boosts up the morale of the workers and encourages them to work hard and honestly. with respect to labour welfare, “Are all labour working in healthy and safety environment? Are they realizing the sense of belongingness with other employees and society? Are they willingly doing their work? Are they getting their basic rights?” still facing the problem of manual scavenging are forced to continue this task. In order to abolish this inhuman practice, recently, our government has introduced new act, “The Prohibition of Employment as manual scavengers and their rehabilitation Act, 2013”, By keeping above, objectives in view, this study begins with the introduction of labour welfare, meaning and problem of manual scavenging, evaluation of anti-manual efforts of the government and reasons for failures of the government measures and continuance of this practice in the era of globalization and technological advancement. To achieve these objectives various literature has been reviewed. This study ends with limitations of the study and scope for further research.

**Table 1 : statusof manual scavenging in India as in 2006**

No.	States	Popular of scavengers	Addition (Resurvey)	Total	Total Scavengers Rehabilitated and ineligible	Remaining Scavengers to be rehabilitated
1	Andhara Pradesh	30.921	14.901	45.822	45.822	0
2	Assam	40.413		40.413	1.594	38.819
3	Bihar	12.226		12.226	285	11.941
4	Delhi	17.420		17.420	2.941	14.479
5	Gujarat	64.195		64.195	11.653	52.542
6	Haryana	36.362		36.362	15.558	20.804
7	Himachal Pradesh	4.757		4.757	2.023	2.734
8	Jammu & Kashmir	4.150		4.150	211	3.939
9	Karnataka	14.555		14.555	12.597	1.958
10	Kerala	1.339		1.339	141	1.198
11	Medhava Predesh	80.072	1.235	81.307	77.512	3.795
12	Maharashtra	64.785		64.785	19.086	45.699
13	Meghalaya	607		607	0	607
14	Nagaland	1.800		1.800	0	1.800
15	Orissa	35.049		35.049	10.681	24.368
16	Pondicherry	476		476	129	347
17	Punjab	531	2.457	2.988	2.988	0
18	Rajasthan	57.736		57.736	14.169	43.567
19	Tamil Nadu	31.561		35.561	23.687	11.874
20	Uttar Pradesh	145.202	64.773	213.975	1.80.719	33.256
21	West Bengal	23.852		23.852	2.338	21.514
22	Chhattisgarh	30.921	3.243	3.243	3.243	0
23	Jharkhand	40.413	5.750	5.750	0	5.750
24	Uttrakhand	12.226	1.970	1.970	493	1.477
	<b>Total</b>	<b>6.76.009</b>	<b>94.329</b>	<b>7.70.338</b>	<b>4.27.870</b>	<b>3.42.468</b>

Source : ministry of social Justice and empowerment, 2006, Delhi.

State/ut-wise Number Of Households Having At Least One Manual Scavengers In Rural Area India As Per Secc-2011		
No.	State/UT	Number of manual Scavengers Household
1	JAMMU & KASHMIR	2883
2	HIMACHAL PRADESH	4
3	PUNJAB	11949
4	CHANDIGARH	0
5	UTTARAKHAND	483
6	HARYANA	42
7	NCT OF DELHI	6
8	RAJASTHAN	3592
9	UTTARPRADESH	17619
10	BIHAR	5296
11	SIKKIM	51
12	ARUNACHAL PRADESH	913
13	NAGALAND	274
14	MANIPUR	1
15	MIZORAM	1025
16	TRIPURA	17332
17	MEGHALAYA	113
18	ASSAM	0
19	WEST BENGAL	2526
20	JHARKHAND	4903
21	ODISHA	460
22	CHHATTISGARH	1754
23	MADHYA PRADESH	23093
24	GUJARAT	56
25	DAMAN & DIU	6277
26	DADRA & NAGAR HAVELI	142
27	MAHARASHTRA	63713
28	TELANGANA	139
29	ANDHRA PRADESH	356
30	KARNATAKA	15375
31	GOA	0
32	LAKSHDWEEP	1
33	KERALA	25
34	TAMIL NADU	167
35	PUDUCHERRY	66
36	ANDMAN & NICOBAR ISLAND	21
	INDIA	180657

Source : The Lok Sabha Unstarred Question No. 2519 for answer on 04.07.2019 regarding Manual Scavenging

Status of rehabilitation of identified and eligible Manual Scavengers under Revised RSMS									(Expenditure-Rs. In Lac)	(Beneficiaries-Numbers)
S. No.	State/UT	Manual Scavengers Identified	Details of Onetime Cash Assistance Provided							
			2013-14		2014-15		2015-16 (up to 30.06.2015)		2015-16 (up to 30.06.2015)	
			Expenditure	Beneficiaries	Expenditure	Beneficiaries	Expenditure	Beneficiaries	Expenditure	Beneficiaries
1	Andhra Pradesh	124	0	0	18	45		0	18	45
2	Bihar	137	0	0	0	0	52.2	131	52.4	131
3	Chhattisgarh	3	1.2	3	0	0	21.2	0	1.2	3
4	Karnataka	302	50	125	7.2	18	1653.6	53	78.4	196
5	Uttar Pradesh	10016	14	35	433.2	1088	49.6	4134	2100.8	5252
6	Uttarakhand	137	0	0	0	0	0	124	49.6	124
7	West Bengal	98	0	0	38	95		0	38	95
	Total	10817	65.2	163	496.4	1241	1776.8	4442	2338.4	5846

## **Waste : Management in India:**

The key to efficient waste management is to ensure proper segregation of waste at source and ensure that the waste goes through different streams of recycling and resource recovery. Then reduced final residue is then deposited scientifically in sanitary landfills. Sanitary landfills are ultimate means of disposal for unutilised municipal solid waste from waste processing facilities and other types of inorganic waste that cannot be reused or recycled. Major limitation of this method is the costly transportation of MSW to far away landfill sites.

A report by IIT Kanpur (2006) found the potential of recovering at least 15 per cent or 15,000 MT of waste generated every day in country. This, the report said, could also provide employment opportunities to about 500,000 rag-pickers. The report added that despite immense potential in big cities in this area, participation from non-profits or community is limited.

In some urban centres, people working in the informal sector collect solid waste for each door step to get a collection fee and derive additional income from sale of recyclables. The informal recycling industry plays a major role in waste management. It also ensures that less waste reaches landfills.

The scavenger who collects the dry excreta manually and disposes off to place which is either away from the collection area or closer to the place of residence of the Scavenger. Manual scavenging is believed to be social practice rather than more occupation: this belief came from the caste system of Hindu religion of India. India caste system can be categorized in four parts viz. Brahmins, Kshatriya, Vaishya and Shudra. The scavengers fall under the lowest hierarchy of caste system i.e. The Dalits or Shudras which perform all type of unhealthy practice risking their lives to serve the society by cleaning the clogged gutters "the sewer lines", manually handling the human excreta, removal of dead animals on the streets, villages and cities. Even after attaining higher level in education the mentality of the people is same. The scavengers are mostly women. Men also take part in such occupation but women participation is most.

## **Manual Scavengers: Meaning & Problems:**

Despite technological advancement, there are certain labour class, who to perform unhygienic and inhuman practice, facing the problem of untouchability, deprived with their basic rights and living life without dignity. This labour class is known as Manual Scavengers, performing hereditary occupation, unwillingly and forcefully for their empty stomach, sometimes their children also support them to earn livelihood. These categories of labour class are known as 'Bhangi' in our society. Actually, manual scavengers are the people, who take away the human waste (Night soil) from insanitary, "dry" toilets. (Commission, 2011), defined manual scavenging as the practice to remove human excreta manually with the help of brooms and tin plates from dry latrines. Commission explained that, the excreta are loaded into baskets

which scavengers carry on their heads to locations sometimes several kilometers from the Latrines. (Pathak, 1995), mentioned that this inhuman practice is said to have started in the year 1214 in Europe when the first public toilets appeared. (Suzuki, 2009), has explained this task to be one of the most disgraced work this inhuman practice has made the life of scavengers miserable. These people perform this task every day for a handful of money. The percentage of female (95%) engaged in this task is more than male. Sometimes their children also support them. (Masoodi, 2013), has shared in his article about the feelings of 57 year old Sraswati a manual scavenger in Farrukhnagar village Ghaziabad, she agreed to do any low profile work but requesting to take out of this practice. These scavengers hesitate to cook food and even they don't take meal due to recall of dirty work. (Medina, 2000), explained the condition of country to be backward, dirty, uncleanliness and foulness. He also highlighted various problems of scavengers like, suffering from lot of ailments, high infant mortality rate, low life expectancy and holds lowest position in the society. In society these people are known as untouchables. Even, their children's face discrimination in school, college, work place and other social places. (Wilson, 2012), shared experience and informed that people relate their identity to that of 'Bhangi' whether they have not performed that task.

### **Conclusion:**

Even in this advanced era where people are busy propagating importance on human rights and other socially relevant issues, it is embarrassing to know some of our fellow beings are still treated as untouchables and are forced to clean the excreta of others to earn their daily bread. This reflects a clear-cut image that India is still suffocating with the evils of caste system. In the recent years this issue has generated widespread recognition in both national and international platforms. Even though there came various legislations and Judicial Proceedings to curb this act, they all went futile due to the lack of bona fide implementation of governmental policies. Given the importance of the informal sector there is an urgent need to make necessary changes in the relevant law to recognize the collection work of informal workers. In addition, the dismantling and recycling of wastes should be restricted by law and by the enforcement of law strictly to registered units - not any units in the informal sector.

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## The Need to Connect: How Humans are Hardwired to Communicate

\* Malvika Singh

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**Abstract-** *Have we ever pondered over the thought as to how we know so much about something that happened thousands of years ago? Despite not being physically present in the eras bygone, we know what the people looked like and what was the environment at that point of time. We know about all these things through the cave drawings that were found on the walls and ceilings of the caves, the civilizations that were unearthed during the systematized excavations and the body of knowledge that has been passed on through the generations. Humans are hardwired to communicate and this very fact forces us to communicate with the rest of the world. From the very beginning of the human existence till the advent of the social media, this urge to share and being heard has been insatiable. From merely being there, waiting to be discovered by people to being 'viral', the journey of human communication has been remarkable.*

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**Keywords:** Communication, media, transfer of information

**Introduction:** “Not to know what has been transacted in former times is to be always a child. If no use is made of the labors of past ages, the world must remain always in the infancy of knowledge”.

- Marcus Tullius Cicero

Times Magazine carried an article in 1994, titled ‘How Man Began’. Within that article was the following bold assertion: ‘No single, essential difference separates human beings from other animals’. Yet, in what is obviously a contradiction to such a statement, all evolutionists admit that communication via speech is uniquely human—so much so that it often is used as the singular, and most important, dividing line between humans and animals. In his book, *Eve Spoke*, evolutionist Philip Lieberman admitted:

‘Speech is so essential to our concept of intelligence that its possession is virtually equated with being human. Animals who talk are human, because what sets us apart from other animals is the “gift” of speech’.

Speech gives us the power to make ourselves heard and put across our

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ideas and ideologies in a clearer, more forthright manner. In short, speech makes the homo sapiens more able to communicate with the fellow homo sapiens. Communication is a tool with which we exercise our influence on others, bring out changes in our and others' attitudes, motivate the people around us and establish and maintain relationships with them. Communication makes a major part of our active life and is a social activity. This social activity is pursued verbally through speech, reading and writing or non-verbally through body language. The channels that we choose to communicate make us understand each other better or even lead to misunderstanding. The nature of human communication has been very complex. Though communication exists even among some species of animals, birds and insects, it is limited to certain noises like chirping and crying, or movements and is related to their instinctive needs like hunting, preying and mating. Human, communication is more complex, varied and has several objectives. It is complex because of the use of language, a repertoire of previously accepted and agreed oral and written codes. It is varied because it ranges from signs, symbols, simple gestures or facial expressions to the most advanced e-mail technologies.

Humans have been hardwired to communicate since the very beginning. We have evolved from the primates and the primates had larger brains to enable them to solve problems, use complex tools, search for food or call for mating. Along with this, the primates had another distinguishing feature - their social nature. They live in groups and have unusually complex social systems. They can form coalition with their peers and are capable of deliberate deception, just like humans.

### **The Beginning:**

The need for communication was felt at the very onset of human civilization. After the hunting and gathering phase when the humans felt the need to settle at one place and build civilization, they also felt the need to share what they had learned from their experience. So we can say that the development of writing or communication was pioneered not by gossips, story tellers or poets, but by accountants, who kept accounts of everything that went about in the era bygone. The earliest writing system has its roots in the Neolithic period, when man decided to switch his nomadic existence of hunting gathering to a settled lifestyle based on agriculture. This transition is documented to have taken place in 9500 B.C. in Egypt till southeastern Turkey. The first written document which come from the Mesopotamian city of Uruk and date from around 3400 B.C., record allocations of bread and beer rations, payment of taxes, and other transactions using simple symbols and marks on clay tablets. These recordings were more like the documentation of the goings on in that era. These clay tablets pictographs made way for more complex and abstract symbols called ideograms, made using a stylus. These ideograms were very much different from the pictographs that they came from, but this approach had the advantage of making writing much faster and hence was more adept in

communication. Another development came in around 3100 B.C. when ideograms were used to describe particular sounds. By this time writing had started to emerge in Egypt too. The Egyptian hieroglyphic system was very much similar to the existing system and consisted of pictograms that were also used to describe the sounds. But unlike Mesopotamia where the development of writing and communication was gradual, from clay tablets to ideograms, the writing in Egypt seems to have come overnight, which makes it clear that the idea might have been imported from Mesopotamia. For the first time it was possible to share the information in a physical form rather than relying on the message to be understood through spoken form. The advent of papyrus in Egypt made the recording and documentation of the knowledge gathered even more easier. However, most of the written documents that have survived have been the official or formal correspondence between the king and the officials, rather than the personal messages. Literacy was limited to small fraction of people in the first fifteen centuries. It was due to number of reasons. Being literate required extensive training, which was both time consuming and expensive, which is why it was restricted to limited elite of the society. The other subset that has the luxury of literacy was the scribal class. Despite being literate, these people never actually tried to make literacy less expensive or available to all, because they were more interested in protecting their own status quo as an information priesthood. In both the Egyptian and Mesopotamian cultures, literacy was largely limited to the scribes and the court officials and was primarily used within this social group for record keeping and other administrative purposes.

Literacy became more widespread in Ancient Greece, where the earliest alphabets emerged in the early eighth century B.C. And from then on, there was no looking back for the language, for it developed and flourished in all its glory. This made the journey of communication smoother and faster than ever. In sixth century B.C., stones were put up in Athens to lead people out of the city. These were the first road signs.

The first social media ecosystem was developed in Rome, under the rule of Julius Caesar. Marcus Tullius Cicero was a statesman in the regime of Julius Caesar and a great orator. In July 51 B.C. he arrived in Cicilia as a regional governor and played a pivotal role in establishing the social network of the Roman Empire. Cicero had the means to stay in touch with the goings on in the entire Rome, as the Roman elite had developed an elaborate system to distribute information. Since neither paper nor printing press was invented at that point of time, the information was circulated through the exchange of letters. The documents were copied, commented and shared with other parties concerned in the form of papyrus rolls.

Cicero himself had a collection of letters that showed his communication with his friends and colleagues. The letters were copied, shared and even quoted in other letters. Whenever a statesman or a delegate used to make noteworthy

speeches, it was copied and distributed to the people who could read and these people would then pass it on to other people. After making his network stronger Cicero departed from Cicilia but not before directing his friend and protégé Marcus Caelius Rufus to send him a copy of *acta diurna* or the daily happenings.

“Others will write, many will bring me news, much too will reach me even in the way of rumor”. Cicero wrote.

This system of communication was able to penetrate the farthest of the provinces within a span of few weeks. The news from Rome would reach Britain in the west in five weeks and Syria in the east in seven weeks. The merchants, soldiers and officials in the distant parts of the world would use this channel of communication to send information to their families and friends. The letters were carried by messengers or travellers heading in the right directions.

All this seems very redundant today as information travels at the blink of an eye because we have internet. But Cicero’s web, as it is called, was the first social networking instrument of its kind.

Cicero’s web is just one of the examples of the ancient social networking phenomenon. The other notable examples are the circulation of letters and documents in early Christian church, the exchange of gossip laden poetries in the Tudor and Stuart courts, the pamphlets in which the Royalists and the Parliamentarians courted public opinion during the English Civil War, the pamphlets and letters that rallied support for American independence, the handwritten poetries of the pre-revolutionary France. All these social systems arose due to the basic urge of the human to communicate and make their voices heard and emotions shared with fellow humans.

The advent of the printing press over five hundred years ago may be described as one of the few major significant events in mankind’s history in terms of the greatest impact on literacy. Before paper and print were invented, oral communication was the only method in which information was gathered and distributed. Even though this bound the community together, it did not allow the community to grow and there were no methods of accurately storing and retrieving information. Further, if the community moved on or perished so did their historical records and knowledge. Although the following technologies involved the written word in the form of papyrus scrolls and manuscript codex as examples, it was still quite time consuming and limited to the upper literate elite class of society. When the printing press was invented there was a shift from the laborious manuscript making to the codex print allowing many copies of written work to be quickly created, in turn providing greater access to information for all and providing the framework for the gradual transformation of societal literacy. By the middle of the nineteenth century, the face of social interaction changed like never before, due to the advent of steam powered printing press and in the early twentieth century, with the advent of radio and

television. These inventions gave birth to a new term “mass Media”. But even now, the transfer of information was highly centralized and one way. The high cost of the technologies meant that only the selected few in the society had access to them. The delivery of information was one-way and the nature of the flow was not at all conversational as it used to be in the ancient times.

### **The Present Scenario:**

After the advent of writing in the Mesopotamian and Egyptian era, the process of communication became commonplace. And it kept on evolving with passing time. Poetry came to become a medium of self-expression and self-promotion in the mid fourteenth century. It took off from the court of the English king Henry VIII, where young lords and ladies used to write to each other, while being shielded away from the gaze of their parents. Poetry offered members of the Tudor court a parallel medium of communication, where the unsayable could be said in a coded or veiled form. It also offered a channel for gossips amidst the strict rules of court life and a conveniently ambiguous way to comment on the current political situations. Poetry became a major source of communicating with the fellow court members and the outside world also. The various theories of media that came into being in the late nineteenth century described how the media affected the target audience. The Hypodermic Needle theory stated that the media has a huge impact of the people, so much so, that whatever message we want to deliver to the people, we just have to pass it on through the media and that will have a uniform impact on the people. This theory failed to take into consideration the fact people are heterogeneous. No two individuals think alike and that's why the effect on them also differs in magnitude. The Limited Effects model however contradicted the Hypodermic Needle theory. It stated that all individuals are differently hardwired and possess different thinking capabilities, which is why the messages sent out by the media affect them differently. In 1972, Maxwell McCombs and Donald Shaw came up with the Agenda Setting Theory. This theory tells us that a positive image of a person or a political party or an organization can be cultivated through media. This theory came into being after the presidential elections in North Carolina in 1962, where the voters were made to vote for the president using the power of propaganda. This theory tells the people not what to think but what to think about. All these theories focused on the one way character of the mass media. The sender would send the message and expect a desired impact on the masses. No mention of feedback made these theories regressive in nature.

However, communication existed then also, and it exists now also. The urge to share and be heard was present then also and now also.

With the advent of social media, self- expression and self- promotion became very easier and faster. Also, the feedback or the reactions became instant. Social media became a major platform to express the ideas, exchange of information and getting instant reactions or feedback. It has also played a

pivotal role in the social revolutions. Whether it is seeking to fight for democracy against a strict regime or any other form of dissent, social media has emerged as a beacon of hope. But at the same time those that seek to impose their values on a democratic society are also resorting to the social media. To put across the viewpoint and to communicate one's own thinking was never so easy. Those who choose to bring about a revolution turn to social media to amass support. Social media enabled the revolution in Hong Kong, Ukraine and Egypt to take place but it is social media that is enabling groups like ISIS to make their views visible to the entire world.

Without the use of the social media tool Firechat, the HongKong protests may have either never began or may have ended weeks ago. Without even having access to Facebook and other sites, HongKong citizens are using technology to communicate their concerns and updates about protest efforts to each other without having their electronic words examined by the government. This app does not require cellular data to operate and can be used to spread message with the help of Bluetooth. And there is absolutely nothing that the government can do about it. Before the Hong Kong protests, the Arab Spring protests in Egypt exemplified the use of social media in 2011. Egypt blocked the internet right before the protests, however it could not stop protests from happening. Some groups had already organized with the use of social media sites, and, once "new" Internet social media was shut down, groups turned to other forms of media - telephones, television etc. to continue communicating. The social media not only played an important role in sending information among the protesters but also sending out the information and making the rest of the world aware of it. However, it wasn't just the social media that made the revolution a success but it definitely played a pivotal role in aiding and planning the protests.

The "Euromaidan" protests in the Ukraine have also been effectively using social media as a tool to make protests stronger and make voices heard. Social media, according to research, is enabling the Ukrainian protests to be "framed" - protest themes are made clear by use of social media. Half of the people who were a part of the revolution said they came to know about it through the social media. According to them, the news reports floating on social media gave them a better picture of the mood and shape of the protest. Also, Whistleblowing has found a new face in the form of social media. Julian Assange's Wikileaks unferreted the wrong doings of the government of the United States of America. Assange is an Australian programmer and the founder of an organization called Wikileaks. His organization took the help of internet to bring to light the things that were kept hidden from the public gaze e.g. the collateral murder video (2010), the Afghan war logs (2010), the Iraq war logs (2010), the Cablegate (2010). As a result of which the US government launched a criminal investigation into WikiLeaks and asked allied nations for assistance. The whole world came to know about the realities that were not

shown the light of the day.

With social media people are more able to communicate their feelings and voice their opinions more readily. This implies that the issues at hand remain in the public gaze for a longer period of time and the chances of people banding together to bring a positive change increases manifold. But the same positivity aids the fringe elements of the society also to make their propaganda visible to the world. They use social media to communicate their own pseudo-ideology and recruit more followers who can carry forward their 'vision'. ISIS uses multiple twitteraccounts to put their message out in various languages, and they put out videosthat are designed to give a perception of unstoppable power. Each video theyput out is marketed to recruit people from different areas of the world, fromthe United States to the Middle East.

### **Conclusion:**

Communication has taken the shape of a message bearer, a unifying bond and a masked crusader. Humans have always been hardwired to communicate since the very beginning. The basic urge to share what they feel and make their opinions heard has been one of the basic requirements of the homo sapiens. From the age of drawing on the walls to the age of internet, the base of all the trails and tribulations in putting forward their thinking, attitudes and opinions has been this urge to make their voice count and heard. Right from the Neanderthal man to Arpanet, man has tried to communicate with the rest of the world through trial and error. And as long as mankind survives, the art of communication will survive.

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## **Employee Welfare Measures in TSNPDCL, Warangal: Telangana State**

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**Abstract-** *In the early stages of Industrialization, the scope of Employee welfare was very limited. Recent developments in the field of welfare increased the scope of Employee welfare. Employee Welfare is an important fact of Industrial Relation, giving satisfaction to the worker in a way, which even a good wage cannot. This study was conducted by the researcher at TSNPDCL(Northern Power Distribution Company of Telangana Ltd ), Warangal (Telangana State). Welfare programs are aimed at promoting the physical, psychological and general well being of the working population. It is a corporate attitude or commitment reflected in the expressed case for employers at all levels. Findings were from the part of canteen facilities, medical facilities and other fringe benefits. The employee reaction is neutral towards the facilities provided by the company. It can be concluded that the welfare measures in an organization are one of the factors for the workers to stay within the organization and to work towards success of the organization and this has been evident in this organization.*

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**Keywords:** Employee welfare, Welfare measures, Facilities of the organization, Power Sector

**Introduction:** Employee welfare is an important facet of industrial relations, it is the extra dimension, giving to the worker in way which even a good wage cannot. With the growth of industrialization and mechanization, it has acquired added importance. The worker, both in industry and agriculture, cannot cope with the pace of modern life with minimum substance amenities. Today, employers have generally accepted welfare. the state only intervenes to “widen the area of applicability”. It is now accepted that it is a social right. The Committee on Labour Welfare (CLW), formed in 1969 to review the Employee welfare scheme, described it as social security measures that contribute to improve the conditions under which workers are employed in India. Void conditions it is as an”expression of assumption by industry of its responsibility for its employees”. Though industrial workers conditions necessitate more

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than minimum amenities, and hence most statutory legislation applies to them.

In a resolution in 1947, the ILO defined Employee welfare as “such services, facilities and amenities as adequate canteens, rest and recreation facilities, and arrangements for travel to and from work, and for the accommodation of workers employed at a distance from their houses, and such other amenities and facilities as contribute to improve the conditions under which workers are employed”. In a country like India, where poverty among workers prevails and where individually an Indian worker is generally not in a position to create such welfare facilities as can make his life more pleasant, welfare programmes by the government, the industry and the unions assume special significance. I.L.O and India have an enduring and active relationship, which has been marked by close and dynamic co-operation over the years. Under the new Active Partnership Policy of ILO collaboration between the ILO and India is supported by technical inputs from the multi-disciplinary teams in New Delhi (ILO-SAAT) and Bangkok as well as by technical departments in ILO Headquarters. During the year, technical specialists provided advisory services in international labour standards, labour statistics and also discussed areas of possible collaboration in the future. The Government, together with workers and employers' organisations, worked closely with the ILO in identifying the major country objectives for the ensuing years. The main focus of the exercise was to promote employment and social protection in the process of restructuring of the economy, elimination of child labor, management of working conditions and occupational safety and health in high-risk areas.

**Importance of the Study:** The Welfare measures place and important role in the development of human resource of any organization. This is most important aspects which exploits an employee's unlimited capacity and potential. Such capacity and potential of employees have to develop for the benefit of an organization by applying proper welfare measure. The problem of welfare measures is serious in any type of organization whether it is public sector or private sector. Being TSNPDCL has to play as on model employer being the most important power sector organization it is believed that in Indian organization there is a change in consciousness and aspirations of the workers in this context every employee should feel satisfied.

**Company profile:** Northern Power Distribution Company of Telangana Ltd (TSNPDCL) was incorporated under the Companies Act, 1956 as a Public Limited Company on 30-03-2000 with head quarters at Warangal to carry out electricity distribution business as part of the unbundling of erstwhile A.P.S.E.B. The Company caters to supply of electricity in districts of Mancherial, Nirmal, Kumram Bheem, Kamareddy, Peddapalli, Jagtial, Rajanna Sircilla, Warangal Urban, Warangal Rural, Mahabubabad, Prof Jayashankar, Jangaon, Bhadrachari, Adilabad, Nizamabad, Karimnagar and Khammam Districts. The company reaches out to a population of about 155.22 lacs (as per provisional 2011 census) spread across hamlets, villages and towns spanning an area of



# ORGANISATION CHART

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graph TD
    A[BOARD OF DIRECTORS] --> B[CHAIRMAN & MANAGING DIRECTOR]
    B --> C[CVO]
    B --> D[SE TECH TO CMD]
    B --> E[OS]
    B --> F[DIRECTOR (OPERATION)]
    B --> G[DIRECTOR (PROJECTS)]
    B --> H[DIRECTOR (FINANCE)]
    B --> I[DIRECTOR (HRD & RS)]
    
    F --> J[COM (OPERATION)]
    F --> K[COM (FA&MRT)]
    F --> L[COM (PLANN)]
    J --> M[SE (OC)]
    J --> N[GM (OP)]
    K --> O[SE (OPE)]
    K --> P[SE (E&A&I)]
    L --> Q[GM (PMNG)]
    Q --> R[SE OPERATION MANAGEMENT]
    Q --> S[SE OPERATION MAINTENANCE]
    Q --> T[SE OPERATION INSPECTION]
    Q --> U[SE OPERATION ADJUSTMENT]
    Q --> V[SE OPERATION ACCIDENT]
    
    G --> W[COM (PROJECTS)]
    G --> X[COM (PM&MG)]
    W --> Y[GM (PROJECTS)]
    W --> Z[SE (CONSTRUCTION)]
    W --> AA[GM (IT)]
    X --> AB[SE (PLC)]
    X --> AC[SE (PLC&R&C)]
    
    H --> AD[COM (FINANCE)]
    AD --> AE[GM (FINANCE)]
    AD --> AF[GM (ACCOUNTS)]
    AD --> AG[GM (AUDITS)]
    AD --> AH[GM (COSTING)]
    
    I --> AI[COM (HRD)]
    AI --> AJ[GM (PM)]
    AI --> AK[GM (SERVICES)]
    AI --> AL[SE (ENCOURAGE)]
  
```

**Legend:**

CVO	Chief Vigilance Officer	COM	Chief General Manager	PM&MG	Production and Material Management
OS	Chief Operating Officer	GM	General Manager	OC	Quality Control
SE	Senior Engineer	SE	Specializing Engineer	CM	Collection of Management of Energy
CE	Chief Executive Officer	SEI	Senior Engineer and Technicians	S&I	Energy and Investment
HRD	Human Resource Development	EA	Energy Audit	SE	Senior Engineering
PLC	Production Control	IPC	Investment Production Cell	PLC	Planning
R	Regional Institute	REG	Regional Office		

**Objectives of the Study:** The main objective of the studies to analysis the impact of welfare methods on works environment culture employee satisfaction and human productivity, profitability hence the other specific to arrive the prime objectives of the study are:

- To review the state of welfare measure in india in General TSNPDCL in particular.
- To find out the satisfaction of employees of TSNPDCL over the welfare measures through the opinion analysis.
- To findout the graphs, flows and differences, in application of welfare practices.
- To suggest suitable changes in Welfare measures for betterment of welfare of employees at TSNPDCL.

**Scope of the Study:** Employee Welfare work postulates a real changes of hearts and change outlook on part of the Employees upon a vast programmer of industrialization, the need for Employee Welfare is all the more important, Employee Welfare plays a vital role in industrialized economies. It is now an essential part of business organization and management. In View of the importance of Employee welfare in industries, an attempt is made. In this study to enquire into statutory and non-statutory as well as intra and extramural welfare activities by selecting one of the public sector undertaking in India namely, TSNPDCL. This study confines itself to the Employee welfare measures provided to the workers TSNPDCL CORPORATE OFFICE, WARANGAL(TELANGANA STATE).

**Limitations of the Study:** The methodology adopted in collecting the data, for the analysis of the data, scaling techniques has been used where in the opinions expressed on various issues relating to Employee welfare measures are quantifiable. In most of the cases where multiple responses are obtained, the responses are arranged in order of their priority. For this purpose respondents were asked to indicate their choice among the given three preferences that were assigned by the values.

**Score Values:**

Unsatisfied 1

Moderately satisfied 2

Satisfied 3

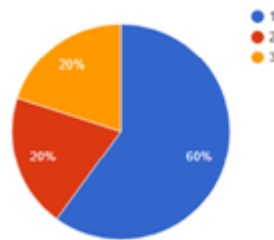
**Data Interpretation:**

**Level of Satisfaction on Employee Welfare policies Implemented by TSNPDCL**

**Table showing Satisfaction level**

Satisfied	Moderately Satisfied	Unsatisfied	Total
30	10	10	50

Graph 1

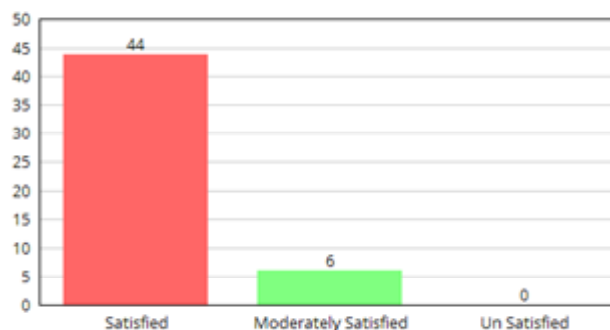


Graph 1

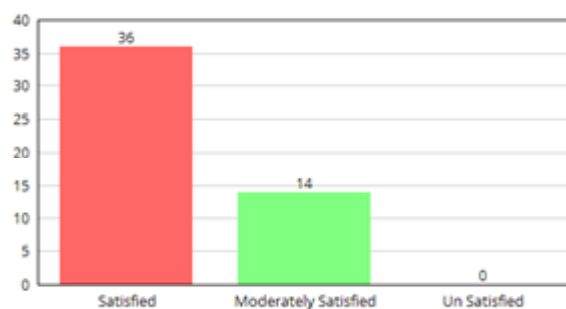
**Interpretation:** For the above question asked 60% employees were satisfied, 20% employees were moderately satisfied and 20% employees were unsatisfied with welfare measures provided from the above diagram it is clear that more number of workforce is satisfied with welfare benefits provided.

**Bar-Diagrams Showing Levels of Satisfaction on Different welfare Measures**

**Medical facilities** (satisfied 44, moderately satisfied 6, unsatisfied 0)

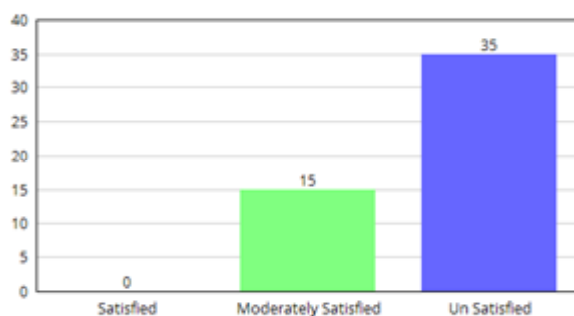


**Provident Fund** (satisfied 36, moderately satisfied 14, unsatisfied 0)



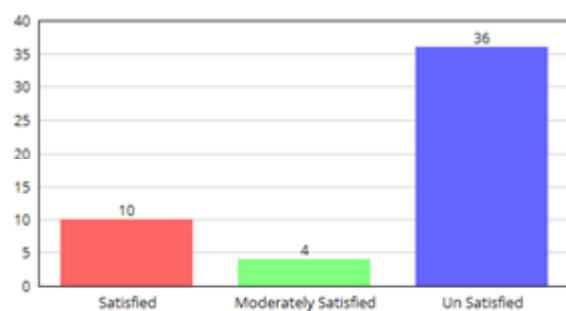
Graph 2.2

**Canteen & Lunch rooms** (satisfied 0, moderately satisfied 5, unsatisfied 35)



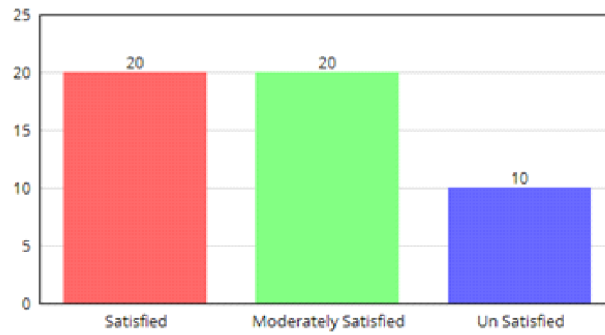
Graph 2.3

**Drinking Water & Toilets**(satisfied 10, moderately satisfied 4, unsatisfied 36)



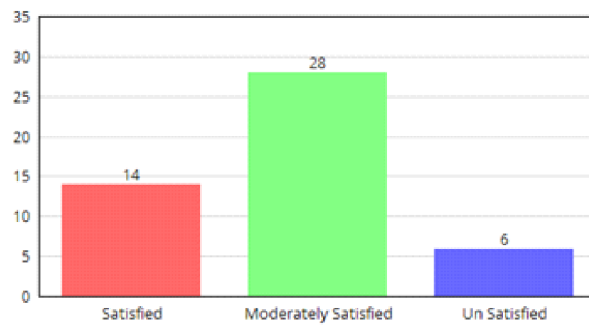
Graph 2.4

**House building Advances** (satisfied 10, moderately satisfied 20, unsatisfied 10)



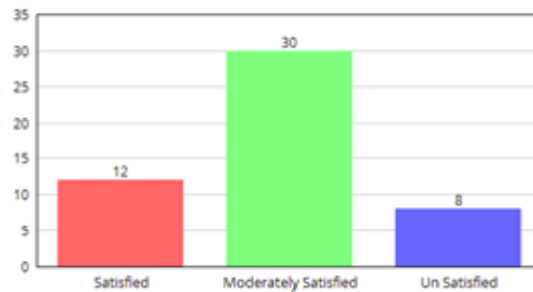
Graph 2.5

Educational Advances (satisfied 14, moderately satisfied 28, unsatisfied 18)



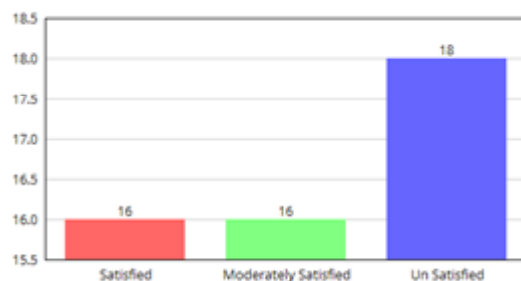
Graph 2.6

Advances for 2&4 wheelers (satisfied 12,moderately satisfied 30,unsatisfied 8)



Graph 2.7

Recreation Facilities (satisfied 16, moderately satisfied 16 unsatisfied 18)

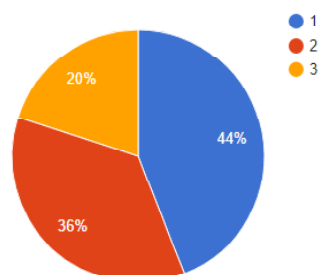


Graph 2.8

**Interpretation:** From the above graphs we can clearly understand that most of the employees were satisfied with the benefits provided in the organization like medical, provident fund, housing advances, educational advances, advances for 2&4 wheelers and recreational facilities. And it is also clear that some of the employees expressed their dissatisfaction over the facilities like canteens, lunchrooms, drinking water and toilets.

#### **Satisfaction with the Concern of Management in Implementing Employee Welfare Polices**

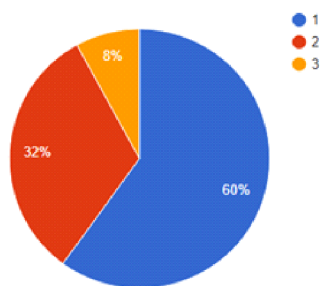
Table showing the level of satisfaction



**Interpretation:** For the above question 44% employees expressed satisfaction, 36% felt moderately satisfied and 20% are unsatisfied. From the above graph it is clear most of the employees are satisfied.

#### **Satisfaction with the concern of Management in the working conditions in the organization**

Table showing the level of satisfaction

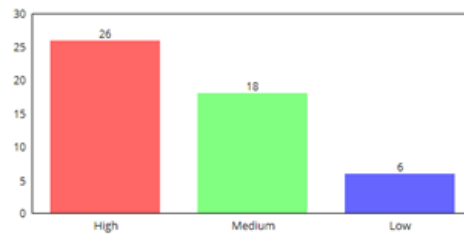


graph 4

**Interpretation:** For the above question 60% employees are satisfied 32% are moderately satisfied and 8% are unsatisfied from this it is clear that most of the employees are satisfied. With the working conditions in the organization.

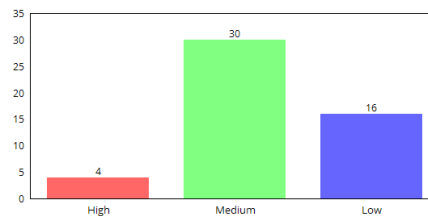
### Opinions on Welfare Measure influence

Productivity	High	Medium	Low
	52%	36%	12%



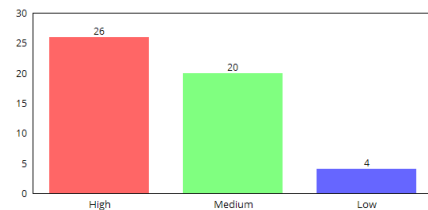
graph 5.1

Absenteeism	High	Medium	Low
	8%	60%	32%



graph 5.2

Loyalty	High	Medium	Low
	52%	40%	8%



graph 5.3

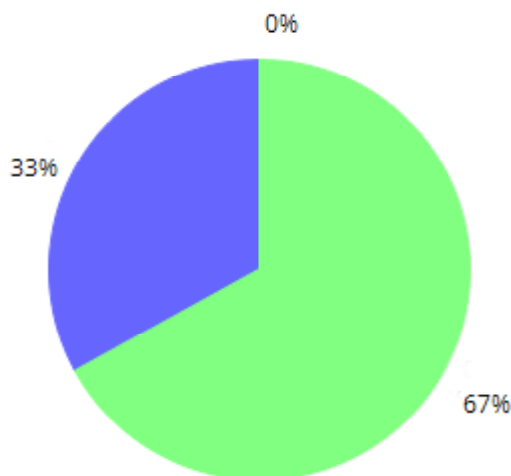
**Interpretation:** For the above question asked 52% employees mentioned that the welfare measure taken up by TSNPDCL are highly influencing the productivity 36% felt average and 12% employees mentioned influence is low.

For absenteeism 8% employees felt welfare policies are influencing absenteeism highly 60% felt averagely and 32% felt low.

For loyalty 52 employees felt welfare policies are highly influencing the loyalty 40% felt averagely and 8% felt low.

## Problems Welfare Receiving the Benefits

Table showing the no of problems



Graph 6

**Interpretation:** For the above question 33% employees expressed the main problems in the receiving the benefits provided by the organisation are time consuming, none of the employees agreed with Negligence and 67% employees expressed lack of information.

**Conclusion:** Findings of the study reveals a most significant fact that the power sector reforms have been initiated, implemented much against the wishes of the employees at all levels. Reform measures have not touched the functioning at the lower levels in any manner in the TSNPDCL. In fact there is deterioration in the work culture at the lower levels due to feelings of uncertainty, fear about careers, threats, punishments, excessive controls from the higher levels. There is need to change their opinions like, 'It is his duty', 'not mine', 'go to your supervisor', 'why did you came to me', your supervisor only should speak to me'. Due to this kind of indifferent attitude of middle level executives and also the first-supervisors, many of the grievances of workers are not attended, not cared for and even threatened, but the consequences are there in the form of apathy towards work. Most of the employees are not happy with the functioning of the establishment department at the divisional level. Accountability, credibility and professional values are eroded. The management should concentrate on designing certain programmes to keep updating the employees about welfare policies. Suggestions from employees should be invited from to improve the implementation of welfare policies. This would help management in involving the employees in designing and implementation of welfare policies and also in increasing the feeling of loyalty among employees.

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## Remapping Causation "Unbolting the Enigmatic"

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**Abstract-** Causation plays an important role as regards criminal liability, and occupies primal position in the field of criminal law. Establishing the "causal relationship" is a step towards imputing criminal liability. It is often a tedious task to figure out the causal relationship given the complexity resulting from the factual matrix of cases. Many a time, difficulty is faced in fixing the criminal liability simply because there may be numerous factors responsible for the harm caused. 'Plurality of factors' therefore poses challenge to the understanding of what has caused the proscribed harm. Besides, it is imperative to re-look at the settled notions of law to see how far they are sound to meet the challenges posed by the changing times. At times, it is wise to reconsider the age-old precepts and principles to test their vitality and purposefulness. The present paper aims to re-consider the notion of causation.

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**Key words-** Causation, Mens Rea, Actus Reus, Voluntariness etc.

**I. Prologue:** Roscoe Pound once said that "one who essays a systematic exposition of causation as an element in legal liability is undertaking what has been described as unscrewing the inscrutable"<sup>1</sup> To Dean Green, causation "did the work of Aladdin's lamp"<sup>2</sup>. However, causation in criminal law is one area which is worth studying given the complexities that pervade the notion of causation. The general aim of the criminal law is to forbid certain types of conduct, but in most serious crimes the accused must also have been legally at fault. Offences therefore have two sides: conduct and fault.<sup>3</sup> The conduct of an individual is an important factor in establishing the criminal liability as it shows what caused the harm, which is prohibited by law. Law prescribes as well as proscribes the doing of certain things. A person is held liable when he does something which comes in conflict with the prohibition laid down by law. To constitute a crime, there should be a "result brought about by human conduct, a physical event, which the law prohibits."<sup>4</sup> Criminal law is only concerned

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with the results flowing from the human conduct (“human deeds”): and of all the infinite instances of possible deeds it is only concerned with the limited number which the criminal policy of the community has singled out as sufficiently harmful to prohibit, with sanctions for disobedience to the prohibition.<sup>5</sup> However, at times, mere conduct may be sufficient to hold someone criminally liable, given the fact that crime may be conduct crime or may be a result crime. In offences like attempt to commit a crime, abduction, perjury, bigamy etc., it is the conduct which is made punishable. When we think of causation, it is the result crime that forms the subject of study as a chain of causation can be established between conduct and a prohibited harm. Many a time, difficulty is faced in fixing the criminal liability simply because there may be numerous factors responsible for the harm caused. ‘Plurality of factors’ therefore poses challenge to the understanding of what has caused the proscribed harm. Besides, it is imperative to re-look at the settled notions of law to see how far they are sound to meet the challenges posed by the changing times. At times, it is wise to reconsider the age-old precepts and principles to test their vitality and purposefulness. Causation plays an important role as regards criminal liability, and occupies primal position in the field of criminal law. Establishing the “causal relationship” is a step towards imputing criminal liability. And, this speaks volumes about the importance of the concept of causation. Be that as it may, it is often a tedious task to figure out the causal relationship given the complexity resulting from the factual matrix of cases. Principles evolved and cases decided over a long period of time present a picture which requires a close scrutiny to understand the nuances that are integral part of the concept of causation. The present paper aims to re-consider the notion of causation.

## **II. Causation: Exploring its Denotation:**

To use an example given by Fuller, a poet writes a sad poem. A rejected lover reads and is so depressed that he commits suicide. Who “caused” the loss of his life? Was it the poet, or the lady who jilted the deceased, or perhaps the teacher who aroused his interest in poetry? Though the illustration sounds interesting, it is at the same time intriguing. It showcases the intricacies that accompany a question of causation notably “in offences involving injury to the person, and especially in homicide offences, there may be a degree of remoteness between the act or omission of an accused and the result which is alleged to constitute an offence. The eventual result may be the product of additional factors which are more directly connected than is the conduct of the accused. The function of the law of causation is to identify the conditions under which the result may nevertheless be attributed to the accused”.<sup>6</sup>

The causation presents one aspect of law that makes one pause and ponders, and reflects at different possibilities that may lead to the indictment of a person for having caused a harm prohibited by law. The crux of causation lies in finding the ‘golden thread’ that connects the conduct to the consequence.

To give rise to criminal liability it is not enough that the accused had a culpable state of mind; it must be proved that the crime was caused by some conduct on his part.<sup>7</sup> That conduct need not be a direct cause of the crime, for a person may cause an event through the agency of others; nor need the conduct of the accused be the sole or the effective cause of the crime.<sup>8</sup>

Causation alone enables us to infer some thing or occurrence from some of the other thing or occurrence. It is only causation, believed Hume, which produces such connection, as to give us assurance from the existence or action of one object that was followed by or preceded by any other existence of action.<sup>9</sup> The legal treatment of the problem of causation is an interesting one. Both in science and philosophy, cause has proved difficult to be defined. But the law is interested in tracing physical phenomenon only insofar as they show the responsibility of a particular human being.<sup>10</sup> Law concentrates on person's responsibility for starting a chain of causation.<sup>11</sup> It requires showing that defendant has done something; that another person has suffered some hurt, and finally, there is a causal relationship between the defendant's conduct and other's hurt.<sup>12</sup> In other words, it requires establishing a causal link between a legally proscribed harm and conduct. Where the *actus reus* of an offence includes, *inter alia*, certain consequences of conduct (whether act or omission), it must be shown that the accused caused those consequences.<sup>13</sup> Jerome Hall says:<sup>14</sup>

...something in addition to *mens rea* is required to produce a criminal harm. There must also be the manifestation of the *mens rea* in the external world and in most crimes this is observable in the external movement of the offender. This implies that both *mens rea* and the defendant's external movements are required and that the conduct, thus formed, is the cause of penal harm.

A person can be said to *cause* something to happen only if that thing would not have occurred at the time and in the manner in which it did occur if he had not done what he did.<sup>15</sup>

The question of causation becomes both interesting and at the same time challenging because, as Holland says, "No one circumstance in this world can be called with perfect accuracy the cause of any other".<sup>16</sup> There are, at times, many factors that affect the result, which may be in the form of any injury inflicted or hurt suffered. Kenny says:<sup>17</sup>

A harm which has been suffered is an event, and it is difficult to imagine any event which is not the product of a plurality of factors....It is, however, reasonable to say that an event is caused by one of these factors if it would not have happened without that factor...a man can be said to have caused the *actus reus* of a crime if that *actus reus* would not have happened without his participation in what was done. Therefore, to impute criminal liability, it is necessary to find the elusive chain that links the defendant's conduct with the proscribed harm. But it often becomes problematic to point out the illusory

causal link which gets enmeshed in the labyrinth of facts. A typical problem of causation may be: did A caused B's death? There may be other many other factors which may make the problem even more problematic like careless conduct of the doctor, victim's contributory negligence or other unforeseeable factors which surface in due course to make things even more complex.

Hall says "the issue of causation is [not] identical with that of liability but rather... the narrower issue of causation is limited and in part defined by penal policy."<sup>18</sup> In criminal law, "cause" is limited by the references of the rules of penal laws, that is, to certain conduct and harms.<sup>19</sup> Besides, the causal connection must be established "beyond reasonable doubt". However, it is clear that the question of causation rarely arises in criminal law given the fact that one of the essential elements of crime known as *mens rea* is required to be present to impute liability. Moreover, causation merely provides the necessary link between proscribed harm and proscribed outcomes.<sup>20</sup>

### III. Cause and Condition:

In a room where there is a window open, the cause of the light that comes in the room may be the sunlight but the condition for this to happen is the open-window. And making such a distinction assumes greater importance in the field of causation. It shows that understanding of causation requires deciphering the distinction that separates *cause* from *conditions*. Cause is the ultimate notion employed by people to understand the way of things. However, it may have different connotations in different conditions and perspectives. To illustrate the point, in a factual perspective, the cause behind any event is the sum of all necessary conditions of that event, whereas in legal perspective, conditions need to be segregated from causes—both being distinguishable. For instance, in a case, where an intoxicated motorist who drives at 10 miles per hour, and collides with another automobile, and kills the driver, the existence of road, presence of other automobile, and the manufacturing processes that produced the machines etc. are necessary antecedents. Law ignores them as mere conditions and it focuses on the defendant's excessive speed and his mental condition as the cause.<sup>21</sup>

Hume rejected the idea of making distinction between cause and condition while Mill put forth the thesis that philosophically speaking cause is the sum total of the conditions of an event, and "we have no right to give the name of cause to one of them exclusively of the others." Avoiding the question— what is a cause? , Mill asks what are the conditions and purposes which result in a single event being labelled as a cause. According to Hart and Honore, this approach of Mill "leave open the possibility that common notion of causation may have features which vary from context to context, that there may not be a single concept of causation but rather a cluster of related concepts."<sup>22</sup>

Allan Norrie says, "In causation, the central notion is of something which interferes with or intervenes in the course of events which would otherwise occur. Human beings are able to manipulate things, to move and change them,

so that where an individual has acted, she is said to have caused any changes that occur, and the responsibility for the changes can be imputed to her.”<sup>23</sup> The issues of *cause* and *condition* in this regard assume importance. And the difficulty arises when a singular causal statement is to be made. The question that arises is “whether something should be said to be the cause of something else, or only its ‘occasion’, ‘a mere condition’ or ‘part of the circumstances’ in which the cause operated.”<sup>24</sup>

#### IV. Causation in Tort and Criminal Law:

Initially crime and tort were not distinguishable. It was only during the evolution of the society that we see a gradual separation of criminal law from tort. Today, both these branches of law occupy respective spheres, notwithstanding the occasional overlapping. Given the fact that they had common origin, both crime and tort resemble each other in two respects: both “are violation of right *in rem*...and in case of both the wrongs, the rights and duties are fixed by law irrespective of the consent of the parties, unlike contract.”<sup>25</sup>

A plethora of cases, causal doctrines and the theories about causation which find their place in law have their origins in the law of torts and not in the criminal law. And it can be safely said that “criminal law has been a borrower from torts on the issue of causation. Such borrowing has not been uniform or without reservations.”<sup>26</sup>

Be that as it may, causation has different shades and requirements in tort law and in criminal law since in case of the latter “issues about the connection between conduct and outcomes tend to be treated under the single heading of “causation” whereas in tort law, for instance, the topic is divided between “causation” and “remoteness of damage”.”<sup>27</sup> Causation in criminal law is generally confined to simple questions. Answer to such questions is sufficient to impute liability. Criminal and penal harms are defined, described and limited. Moreover, voluntariness of conduct is one of the essential conditions to impute criminal liability, besides the requirement of foreseeability *which is a test of causation in both the fields of torts and criminal law*, though “what must be foreseeable, and the degree with which it must be foreseeable, is sometimes thought to be greater in criminal law than in torts.”<sup>28</sup> However, liability in tort law is not confined to only to voluntary conduct. It also extends to cases where the damage is inadvertent. The chain of causation may extend to extraordinary lengths so that liability may be imputed to some agent.

In criminal law, the problem of causation “more usually takes the form of an investigation into what the accused foresaw (or ought to have foreseen).”<sup>29</sup> Smith and Hogan observe:

The reason probably is that a man will usually be held criminally liable only for such consequences of his conduct as he foresaw (or, in crimes of negligence, *ought* to have foreseen) to be likely to occur...if he did not foresee it (or in crimes of negligence, there is no reason why he should have foreseen

it), the problem of causation does not arise, for he has no *mens rea* (or is not negligent).<sup>30</sup> Though both the branches of law give due importance to the role of causation in attributing liability, the way it is instrumental in imputing liability, is different in these two fields of law.

#### **V. Causation and Mental Element:**

In cases of result crimes, there is a link, which generally goes unnoticed, between causation and mental element. Kenny has defined *actus reus* as “such result of human conduct as the law seeks to prevent”. Mental element here has a profound bearing upon the human conduct. The conduct is controlled by the state of mind. Conduct has both a physical aspect as well as a mental aspect *sans* which the conduct would be “little more than a spasm”. Mueller explains:<sup>31</sup> Since conduct has two aspects, and since conduct is linked with harm through causation, it follows that the link itself must have two aspects. Factual causation (usually physically, sometimes psycho-physical) links the physical element with the harm, but only foresight, awareness, intention, purpose—of whatever intensity required by law—can link the mental process with the required harm. As regards *mens rea vis-à-vis* causation, Halls argues that *mens rea* is included within the concept of “cause-in-law”. According to him, “The fact finding of a cause-in-law means and includes certain voluntary conduct signifying a required *mens rea*.”<sup>32</sup> However, Mueller differs from Hall, while conceding that voluntary conduct is a significant limitation upon cause-in-law, argues that *mens rea* “is the ethico-legal negative value of the deed (appearing in various legally proscribed forms)”<sup>33</sup> and thus “it is nothing but the defendant’s awareness, of the required intensity, that what he is doing is not approved by the community—whether he likes it or not.”<sup>34</sup> Therefore, he says *mens rea* is “far too removed from causation to be part thereof by construction.”<sup>35</sup> Hart and Honore also regard *mens rea* as being separate from causation issue.<sup>36</sup>

#### **VI. Voluntariness:**

Voluntariness is an essential factor that affects the chain of causation. And, it is patently clear that it is a mental element. If someone holds my hand by force, and makes me plunge a knife into a third person’s body, I do not cause the death of that other person. I am being used merely as a means to achieve a goal *desired* by some other person. The stronger and weaker senses of ‘voluntary’ are connected by the fact that in each case what is said to be voluntary is causally dependant upon what the agent wants: it is due to his wanting something or to his not wanting something strongly enough, and where it is due his wanting something it is either a carrying out of what he wants or at least an appropriate step towards this.<sup>37</sup> In *R v. Blaue*<sup>38</sup>, a young woman who died from stab wounds had refused blood transfusion because of her religious *beliefs* as a Jehovah’s Witness. Belief, in a sense, is a mental element. It refers to a state of mind which has a bearing upon the decision to refuse or not to refuse blood transfusion, a decision that is one of the factors that contributes to the ultimate result that is death of the victim. The point to ponder is: does the

refusal break the causal connection? The answer lies in deciding whether such a refusal was voluntary, a mental element. Hart and Honore argue that that the refusal did not break the causal connection, though it was deliberate. According to them:<sup>39</sup>

...the question to be decided is whether the decision to refuse treatment is not merely deliberate and informed but also a free one. In view of the high value attached in our society to matters of conscience, the victim, though free to accept any belief she wished, is not thereafter to abandon her chosen belief merely because she finds herself in a situation in which her life may otherwise be in danger. So it was not her free act to refuse a transfusion.

Sometimes a particular state of mind is required by the definition of crime. "If so, that state of mind is part of the *actus reus* and if the prosecution is unable to prove its existence, they must fail."<sup>40</sup> For example, in rape cases, consent of the victim is one of the essential elements.<sup>41</sup>

Consent, here, on the part of the victim is an essential ingredient of *actus reus*. Likewise, there can be no theft unless it is done without the consent of the owner.

## VII. "Voluntary Human Action" Test: An Illusory Concept?

Voluntary human action<sup>42</sup> is one of the vital notions of primal importance that help crack the conundrum of causation. It is necessary to ascertain that a person who has caused some prohibited harm has done it voluntarily. Besides, it also helps in analysing whether the chain of causation has broken because of some voluntary human intervention. The free, deliberate and informed intervention of a second person, who intends to exploit the situation created by the first, but is not acting in concert with him, is normally held to relieve the first actor of criminal responsibility.<sup>43</sup> That is, when there is a "free deliberate and informed act or omission of a human being" which intervene in a causal sequence, the causal chain is negated<sup>44</sup>. The doctrine that a voluntary human agent interrupts causation can be said to be influenced by Kant's view that a voluntary human action always starts a new chain of causation. In *Smith v. State*,<sup>45</sup> the accused wrongfully wounded the victim; the doctor, in probing the wound, intentionally killed him. It was held that this intervention relieved defendant of responsibility for homicide.

However, problem lies with the concept of voluntariness. Whether a human action is voluntary or not depends upon the fact that whether a person is in a condition where he can exercise his 'mental and physical powers' without any pressure or undue influence. To Allan Norrie, the concept of voluntariness is illusory. He says:<sup>46</sup>

... this is illusory since it all depends on how one defines 'voluntary'... what is voluntary may be subject to a more or less individualistic interpretation.

Norrie cites J B Priestley's play *An Inspector Calls* which shows what lies behind the so called "voluntary" act of a girl who commits suicide. Every

member of the family has contributed to the girl's decision to take her life. The girl's suicide is 'voluntary' but is caused by the acts of the family. According to him, "individuals are held to be causes until something abnormal intervenes, but what is abnormal depends upon social perception, and therefore upon a socio-political label being stuck upon it. Similarly, causation stretches as far as the new voluntary act of a third party, but what is meant by voluntary can be as narrow or as broad as one likes, depending upon how much one is prepared to recognise the social character of the lives of the individuals".<sup>47</sup> Hart and Honore cite *Hendrickson v. Commonwealth*<sup>48</sup> among other cases to show that voluntary human action interrupts the chain of causation. However, it raises more question than it answers. In this case, briefly stated, a husband had a violent argument with his wife who ran out of the house. He, then, shut the door. She remained out in 18 inches of snow and was found dead next day. The husband was found dead the next day. The husband was convicted, but then on appeal a new trial was ordered. There are many questions that arise: was wife's going out of the house a voluntary act? Did the husband prevent her from re-entering the room? On these and many other such questions depends the cause of her death. In *Stephenson v. State*<sup>49</sup>, the accused brutally rapes the deceased, biting her all over the body. Tormented, the deceased took a large dose of bi-chloride of mercury. The accused refused to call for medical aid and imprisoned her several hours. A month later, she died partly because of the chloride poisoning and partly from breast abscess. The pertinent question is: whether taking of poison was a voluntary act?

Another case that raises certain ponderous points is *People v. Lewis*<sup>50</sup>. In this case, the defendant had inflicted a fatal wound on the deceased who afterwards cut his own throat and died. Whether the suicide by the deceased was a voluntary act? It may also be so that he was unable to bear the pain or may be he was in such a state of mind because of the fatal wound that he decided to take the ultimate step. To use the words of Hall, maybe he "had become insane or, because of excruciating pain, his suicide had been merely an automatic reaction"<sup>51</sup>. The point is whether the deceased would have taken the ultimate step of cutting his own throat had he not been inflicted the fatal wound. If the answer is "no", then the action taken by him was not a voluntary act.

### VIII. Conclusion:

In view of the grey areas that surround the concept of causation, there is a need to have a re-look at the concept. Some of the basic tenets and premises that form the bedrock of the causation concept need to be critically analysed to see if they are tenable in the wake of criticisms that the concept of causation has generated. Besides the voluntariness, the other aspects of causation like "but-for" test can be beset with myriad criticisms. One also needs to distinguish between cause and condition while dealing with the question of causation though Hume rejected the idea of making distinction between cause and condition



while Mill put forth the thesis that philosophically speaking cause is the sum total of the conditions of an event. Though searching for the elusive causal link may be akin to “unscrewing the inscrutable”, there is no denying the fact that law of causation can be purged of the haze and fuzziness that have engulfed it. The need is to have a re-look at the law of causation as Colvin says, “the law of causation is clearly in need of greater rationalization, particularly with respect to the threshold test for causal responsibility and the application of the doctrine of *novus actus interveniens*.”<sup>52</sup>

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position...it was her position and its accomplishments that was held to fall within the notion of soliciting.”

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19. *Ibid.*
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21. Hall *op. cit.* at 250.
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41. See Section 376, Indian Penal Code, 1860.

42. According to the Brown- Austin theory, “a human action, strictly speaking, is ‘merely a muscular contraction’ – what are ordinarily called actions are combinations of muscular movements and some of their consequences—and a voluntary action is a muscular contraction caused by a pre-existing desire for that contraction.” However, Hart criticizes it on the ground that “it cannot account for the voluntariness and involuntariness of omission and that in ordinary positive actions desires for muscular contractions do not occur.” See, *Id.* at 176-177.
43. Hart and Honore, *Causation in the Law*, 326 (1985). Also see, *R v. Latif*, [1996] 1All ER 353.
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45. (1888) 50 Ark.545, 8 SW 941.
46. *Supra* note 23 at 691.
47. *Id* at 692.
48. (1887) 85 Ky.281.
49. (1932) 205 Ind. 141, 179 N.E.633.
50. (1889)124, Cal. 551, 57 P. 470.
51. *Supra* note 13 at 265-266.
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## Medieval Mosque near Pakka Tal at Badaun : An Archaeological Study

\* Ashok Kumar

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**Abstract-** *Presently an attempt has been made to study the medieval mosque at Badaun with the help of archaeological tools. The study of the mosque is a part of my project which, I am carrying under UGC funded Dr. S. Radhakrishnan Post-Doctoral Fellowship.*

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The district Badaun is situated between 27°40' and 28°29' north of latitude and between 78°16' and 79°31' east of longitude.<sup>1</sup> Badaun is one of the most important district of western Uttar Pradesh. The history of Badaun district goes to protohistoric period.<sup>2</sup> Historically district Badaun is very rich. In early medieval period Badaun was the part of the dynastical rulers of Panchalas, Haihyas, Mitras, Guptas, Harsha, GurjaraPartiharas, Rashtrakutas of Vodamayuta, etc.<sup>3</sup> During sultanate period and Mughal period Badaun became very significant. In sultanate period Badaun was one of the important towns of sultans of slave, khalji, tughluq, sayyid and lodi dynasties.<sup>4</sup> The last ruler of Sayyid dynasty of Delhi Sultanate Allaudin Alam Shah who abdicated the throne and settled in Badaun in 1448 A.D. and continued to live here till his death.<sup>5</sup> A large number of religious and non-religious structures such as mosque, palaces, Havelies, Makbaras, Tomb, etc. have been built during medieval period. These structures were the best example of contemporary architecture and building technology. Present paper encompasses an archaeological study of mosque existed at Pakka Tal, which I have surveyed and studied with the help of archaeological tools.

The mosque is situated in the locality of Professor Colony in the north-eastern part of the city Badaun. It is situated on the south of Badaun-Bisauli road and south-west of Pakka Tal. The mosque is composed of a western prayer hall and a courtyard in front.<sup>6</sup> The courtyard is presently encroached by a boundary wall and an entrance has been provided in the mid of southern boundary.<sup>7</sup> The western prayer hall is composed of a central nave and side aisles.<sup>8</sup> The central nave and the side aisles are connected by a broad arch spanning the whole width of western prayer hall. The western prayer hall is built on oblong plan and is divided into three compartments, where the central

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one is known as nave, while side compartments are known as aisles. The central nave is on square plan, while side aisles are built on oblong plan. The central nave contains a mehrab in the centre of western wall.<sup>9</sup> The mehrab is in the form of alcove built on the hexagonal plan.<sup>10</sup> Above the mehrab an oblong panel has been provided.<sup>11</sup> Side aisles contained arches in place of mehrab in the centre of western wall.<sup>12</sup> The mehrab is in the form of alcove built on the hexagonal plan. Above the mehrab an oblong panel has been provided. Side aisles contained arches in place of mehrab in the centre of western wall.<sup>13</sup> The western façade of the prayer hall is composed of three arched opening, where the central arch facing the nave is bigger than the arched opening given in the side aisles.<sup>14</sup> The central portion of the façades of the prayer hall has been elevated high than the side portion and a cornice has been provided at the roof level covering the whole length of the façade.<sup>15</sup> The central arched opening of the façade has been fixed in a rectangular frame and having a rectangular frame placed in the upper part of the entrance.<sup>16</sup> This rectangular frame contains the oblong panels of a particular design running horizontally first than vertically both side of the crown of arch.<sup>17</sup> The flanking portion of the central elevated part of the façade contain three small niches at the spring point both side.<sup>18</sup> Above the niches an arched oblong panel have been built.<sup>19</sup> These arched panel contain a blind arch. The arched opening in front of a side aisles are to fixed in a rectangular frame and a rectangular border contains the designs similar to that of central arched opening.<sup>20</sup>

The roofs of the all three compartments i.e. central nave and side aisles are not even as the roof level of central nave is higher than the roofs of the side aisles. All are surmounted by the domes placed on low raised octagonal drum.<sup>21</sup> The central dome is bigger and highly elevated than the flanking domes in dimension.<sup>22</sup> All the domes are crowned with inverted lotus and finials.<sup>23</sup> The finials of the domes are destroyed in course of time. In side below the domes the phase of transition has been employed to convert square or rectangle into a circle to accommodate the circular dome.<sup>24</sup> In the phase of transition first stage has been achieved with the help of squinches, while the second stage has been attended in corbelling.<sup>25</sup>

The rear façade of the prayer hall has been built similar to western façade.<sup>26</sup> The central portion of the rear façade has been elevated than the side wings. Both the corner of the rear façade has been occupied by a octagonal minars<sup>27</sup> merged in the main structure. The minar is divided into four storey, where the first storey is equal to that of tomb structure, while second and third stories are little in elevation. The minars are surmounted by a dome with pinnacle. Similar minar occupy the north-eastern and south-eastern corner of the courtyard in eastern boundary wall.<sup>28</sup>

The structure of the mosque has been built with bricks and lime mortar. The inner and outer surface of the structure have been plastered with lime mortar. So far as the decoration and ornamentation are concerned, ornamentation

are found in the form of panels containing geometrical designs.<sup>29</sup>

In this mosque structure no epigraphs has been found. In the absence of inscription and any reference of the contemporary sources, only archaeological evidences can be used to date the structure.

The shape and type of the arches used in this structure, space arranged in the form of nave and aisles and shape of the domes indicates the mosque was built during the Sayyid-Lodi period.

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6. See Plates 1, 2, 4 & 5.
7. See Plate 2.
8. See Plates 5 & 6.
9. See Plate 7.
10. See Plate 7.
11. See Plate 7.
12. See Plate 7.
13. See Plate 9.
14. See Plates 6, 8 & 11.
15. See Plates 6 & 8.
16. See Plates 6 & 8.
17. See Plates 6 & 8.
18. See Plates 6 & 8.
19. See Plates 6 & 8.
20. See Plate 11.
21. See Plates 1, 2, 4, 5, 6 & 13.
23. See Plates 1, 2, 4, 5, 6 & 13.
23. See Plates 1, 2, 4, 5, 6 & 13.
24. See Plates 9 & 12.
25. See Plates 9 & 12.
26. See Plate 5.
27. See Plates 1 2, 3, 4, 5 & 14.
28. See Plates 1, 2, 4 & 5.
29. See Plates 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13 & 14.



**Plate 1: A General View of Mosque  
Near Pakka Tal**

**Plate 2: Another General View of Mosque  
Near Pakka Tal**



**Plate 3: A View of Corner Minaret, Mosque Near Pakka Tal**



**Plate 4: Another General View of Mosque,  
Near Pakka Tal**

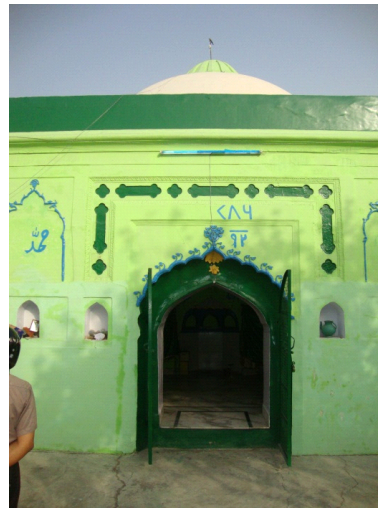
**Plate 5: A Rear View of Mosque,  
Near Pakka Tal**



**Plate 6: A View of Façade of the Mosque**



**Plate 7: A View of Qibla of the Mosque**



**Plate 8 : A View of the Central Arched Opening of the Mosque**



**Plate 9: A View of Phase of Transition**



**Plate 10: A Closer View of Inner Arched**





Plate 11: A View of Side Arched Openings



Plate 12: Another View of Phase of Transition



Plate 13: A View of Dome of the Mosque



Plate 14: Another View of Domes and Minarete

## Effect of Selected Yogic Exercises on General Motor Ability of College Level Cricket Players

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**Abstract-** Total 60 male subjects acted as subjects and divided into Experimental and Control Group. Prior to Yogic Exercise treatment to the Experimental Group a pre test was conducted for both Experimental and Control Group and after a period of 8 weeks of Yogic Exercise treatment to experimental group, post test on Motor Ability was taken for both the Groups. The analysis of data revealed that the experimental group, administered with yogic exercises showed significant gains in general motor ability components after administration of yogic exercise programme for a duration of 8 weeks. The control group did not show any significant increase on the performance of any variable under study.

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**Key Words:** Yogic Exercises, General Motor Ability, Cricket Players.

**Introduction:** Yoga has many physiological. Numerous studies have asserted that yoga practice improves flexibility and strength (Cowen and Adams, 2005; Schure, Christopher and Christopher, 2008). In addition, Cowen and Adams (2005) found that yoga lowers blood pressure and it may have a positive effect on immunity (Schure, Christopher and Christopher, 2008). Schure, Christopher and Christopher (2008) also reported improvements in balance and aerobic capacity. Yogic activity has been demonstrated to have a positive effect on various cognitive functions; activity requiring coordinated movement may have an even greater effect.

The purpose of this study was to know the effect of regular participation in yoga programme on General Motor Ability of college level cricket players.

**Methodology:** A total of 60 (sixty) college male students were taken as subjects for the study. Their ages ranged from 20 to 25 years. The average age of the subjects was 22.3 year. The measurements of experimental variables were taken in the beginning and after the experimental period of 8 weeks. Groups A, and B underwent the pre-test on all the parameters, pertinent to the study.

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Then groups A underwent the scheduled yoga programme with differential asanas for a period of 8 weeks, as designed in consultation with experts in the field and under careful supervision of the investigator. The group B served as control and was not allowed to undergo the yoga programme at all. After the end of eight weeks of conducting yoga programme, the two groups underwent post-test on all the variables on which pre-test was made.

**Selection of Variables:** According to Mc Cloy and Young, (1954), the test-items included to measure general motor ability are: 1. *Sprint (varying from 50 to 100 yards)*, 2. *Broad Jump (either running or standing)*, 3. *Running High Jump* and 4. *Throwing event (Shot put/ Basketball throw/ baseball throw)* are being taken as *Dependant variable*. Based on the above, the investigator has selected the following test items: 1. *50 yds dash*, 2. *Standing Broad Jump*, 3. *Running High Jump* and 4. *Shot put*. The Training stimuli (a set of selected Yoga practices), adopted for 8 weeks period for Experimental Group, was considered here as independent variables.

**Training Schedules:** Yoga group (Experimental group) was administered with the scheduled selected yoga programme with three pranayam combined with prone and supine asana for duration of 8 weeks under direct supervision of the researcher. The scheduled yoga programme was fixed for five days in a week from Monday to Friday in the morning from 6 am to 7 am, which was repeated along 8 weeks period.

#### **Statistical Applications:**

**Level of Significance:** To find out the differential effects of the treatments using the analysis of variance and co-variance, the level of significance was set at 0.05 level of confidence which was considered adequate and appropriate for purpose of the study.

**Findings:** For each of the chosen variables, the results pertaining to significant difference, if any, between the pre-test and post-test means for the three groups after twelve weeks of yoga programme, which were submitted to analysis of variance and covariance, are given in Table 1 to Table 9.

**Table – 1:** Significance of Difference between Pre-Test and Post-Test Means of the Experimental Group and the Control Group in 50 Yd Dash

Groups	Pre-test mean±SE	Post-test mean±SE	Difference between means	SE	't' ratio
Experimental group	6.895±0.049	6.650±0.044	0.245	0.013	19.002*
Control group	6.897±0.047	6.900±0.046	0.003	0.011	0.314

\* Significant at 0.05 level of confidence,  $t'_{0.05}(59) = 2.045$

Table 1 reveals that the experimental group improved significantly yielding 't' value of 19.002, where as the control group did not show any significant improvement in 50 yd dash performance of subjects indicating 't' value of 0.314. The needed 't' value for significance at 0.05 level of confidence with 59 degrees of freedom was 2.045. In 50 yd dash, it was noted that the difference between the mean scores existed and the experimental group

improved in 50 yd dash. No significant change was observed in the control group.

**Table – 2:** Significance of Difference between Pre-Test and Post-Test Means of the Experimental Group and The Control Group in Standing Broad Jump

Groups	Pre-test mean±SE	Post-test mean±SE	Difference between means	SE	't' ratio
Experimental group	1.022±0.016	1.241±0.009	0.219	0.010	22.296*
Control group	1.020±0.019	1.030±0.019	0.010	0.009	1.156

\* Significant at 0.05 level of confidence,  $t'_{0.05}(59) = 2.045$

Results shown in Table 2 clearly reveals that, the experimental group improved significantly yielding 't' value of 22.296, where as the control group did not show any significant improvement in standing broad jump performance of subjects indicating 't' values of 1.156. The needed 't' value for significance at 0.05 level of confidence with 59 degrees of freedom was 2.045 In standing broad jump, it was noted that the difference between the mean scores existed and the experimental group improved in standing broad jump. No significant change was observed in the control group.

**Table -3:** Significance Of Difference Between Pre-Test And Post-Test Means Of The Experimental Group And The Control Group In Running High Jump

Groups	Pre-test mean±SE	Post-test mean±SE	Difference between means	SE	't' ratio
Experimental group	1.234±0.004	1.329±0.003	0.095	0.002	48.647*
Control group	1.227±0.003	1.228±0.004	0.002	0.001	1.426

\* Significant at 0.05 level of confidence,  $t'_{0.05}(59) = 2.045$

It is evident from Table 3 that, the experimental group improved significantly yielding 't' value of 48.647, where as the control group did not show any significant improvement in running high jump performance of subjects indicating 't' values of 1.426. The needed 't' value for significance at 0.05 level of confidence with 59 degrees of freedom was 2.045. In running high jump, it was noted that the differences between the mean scores existed and the experimental group improved in running high jump performance. No significant change was observed in the control group.

**Table – 4:** Significance of Difference between Pre-Test and Post-Test Means of the Experimental Group and the Control Group in Shot Put

Groups	Pre-test mean±SE	Post-test mean±SE	Difference between means	SE	't' ratio
Experimental group	7.738±0.108	8.865±0.100	1.127	0.082	13.787*
Control group	7.823±0.102	7.770±0.049	0.053	0.029	1.859

\* Significant at 0.05 level of confidence,  $t'_{0.05}(59) = 2.045$

It is evident from Table 4 that, the experimental group improved significantly yielding 't' value of 13.787, where as the control group did not

show any significant improvement in shot put performance of subjects indicating 't' values of 1.859. The needed 't' value for significance at 0.05 level of confidence with 59 degrees of freedom was 2.045. In shot put throw, it was noted that the differences between the mean scores existed and the experimental group improved in shot put throw performance. No significant change was observed in the control group.

**Discussion on findings:** The analysis of data revealed that the experimental group, administered with yogic exercises showed significant gains in general motor ability components after administration of yogic exercise programme for a duration of 8 weeks. The control group did not show any significant increase on the performance of any variable under study.

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## Problems of Teaching English to Secondary School Students

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**Abstract-** *English has been teaching as a second language in India. Teaching English language requires not only the skill, knowledge of subject methods and strategies but also infrastructural facilities like language laboratory, teaching aids, teaching learning materials and teacher's resources books and audio - visual aids etc. This paper throws light on how an English teacher can set about fulfil their aims. It also point out the ground of the secondary school students for English learning.*

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**Keywords:** Bilingual Method, drill method. Audio-visual method, Translation-cum-grammar method; Group discussion; Mother tongue, Four skills- listening, reading, writing, speaking.

**Introduction:** Teaching to secondary school students is difficult task. It requires having ability to use various methods of understanding to the students. Majority of teachers are not aware of appropriate methods of teaching English. English language is not a subject like Physics, Chemistry and Mathematics. It is skill oriented subject where practice is needed to acquire skills of language. Considering this fact it is necessary to find out problems in teaching English to secondary school students. Hence this particular paper tries to throw light on some of the problems related to teaching English to secondary school students. The right to choose any language is fundamental for searching for and earning the right to livelihood. Moreover in a globalised world, whose opportunities are to be availed of with the skills one possesses, may be, as language teachers. Language as a constellation of skills, through encoders and markers of identity cuts across school subjects and disciplines. Language has to be maintained as a marketable skill. The person who can do so will talk her way in a world of global opportunities.

Language as a vehicle of communication is very crucial for the whole process of education. It is through language that everything is taught and learnt in most of the teaching – learning situation that includes the class–room. Language is merely a medium of instruction at all the levels of education but it is also a medium of growth. It provides capacity for preservation and

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communication of intellectual life. At the higher level language provides the medium of fresh and free thinking and research. In the field of education, it is supposed to communicate knowledge and in general life it is an instrument to pick up information.<sup>1</sup>

English language has been recognized as an international link language. Majority of educated people use English both speaking and writing throughout the world. In India, English is used in different sectors like administration, judiciary, legislature etc. It is also used as a medium of instruction in technical institution.

### **Importance of English:**

#### **“English is our major window on modern world”. - Pt. Nehru**

English language has been recognized as important language in different ways such as national link language, as an international link language and as a library language. English language was being developed for creating social divisions within our country. English language gradually became the language of government, administration, education and advancement, consolidating its position even future. English language strengthened its root in almost all spheres, although several attempts were made to give equal importance to the mother tongue and regional language by proposing the three language formula in 1961.<sup>2</sup> But, English language remained on the upward curve in the country. English in India, today, has assumed overwhelming importance in several domains of Indian society especially in the domain of education – that only as a subject of study but also as a medium of instruction in many schools. It has especially become the backbone of higher education. Dr. Sumit Kumar Chatterjee’s views are enough to highlight the importance of English language. According to him, “A vital contact with English is a fundamental necessity even for the development of our Indian language, including Hindi and for modernizing them”.<sup>3</sup>

Now, a day the importance of teaching English is essential on the following grounds.

- English is
- A person who may be a good speaker of English may not be good writer unless he masters the four skills of learning English.<sup>4</sup>

**Problems of Teaching English:** There are some problems which are usually faced by secondary school students while learning English. Students for better understand of English language. Language acquisition takes place only till the age of six and English grammar gets mapped in the brain like a human embryo. But the students from secondary level where regional languages are taught, learning a foreign language after a certain age becomes difficult. Generally poor students who came from lower strata of society are unable to afford costly English medium education. Therefore they are unable to have advancement in English language learning.<sup>5</sup> Unfortunately, many secondary school teachers are not fluent in English and they are unable to teach the English

language orally. They teach English in the form of written language to students and this is not a 100% learning. English teaching is best done when the teachers teach the language orally and have very little use of the Persian language in classroom. So, that the students could imagine they are in a foreign country. Therefore the student will be obliged to speak English and he/she can learn it better.

The basic skills in learning English are as follows: -

- Listening
- Speaking
- Reading
- Writing

In case where English is taught as a foreign language, there is no opportunity to use the skill in the classroom. English language would be required to get a degree at the high school or universities entrance exam. In that case English language will be considered as a subject such as mathematics and science. For these learners the concept of needs outside the classroom has very little significance.<sup>6</sup>

Most of the secondary school teachers who come from rural areas are unable to know the English language. They teach in correct English where the main idea is to make the students pass the examination. Many English teachers are unaware of modern English language teaching methods like Audio – Visual methods, bilingual method, communicative language teaching etc. Translation method of English language learning is prevalent in rural areas schools even today. Some teachers use grammar – translation method which should be learned. It is difficult to translate every line from Hindi to English as there is change in the structure of the sentence. Hence Hindi medium students have little exposure to English language environment and therefore they remain less successful in personal interviews, group discussions and soft skills.

#### **Solutions of the problems:**

Learning a language is an art which requires constant practice. We know that a child learn his mother tongue easily through repetition and practice. As Palmer says, “language learning is essentially a habit forming process, a process during which we acquire new habits”. Then the teachers of English should provide opportunities to the students to practice the English language regularly for understanding. The students should practice oral work that is using the language as speech which is most natural. Language should be taught in a living speech manner by way of drill, dialogues, group discussion, debates etc.<sup>7</sup>

Another solution of the problem is situational approach to language teaching. A child learns his mother tongue in likewise situation (Mother tongue). So, the teachers should create appropriate situations to teach the language. For example, while teaching certain words the teachers may show objects to the students. He may use pictures for animals like elephant, lion, deer etc for



remembering the meaning of these animals. The teachers should also encourage the students to make power point presentation to discuss any topic.<sup>8</sup>

Another solution of the problem is to follow the multi skill approach by the student's language of learning consists in mastering four basic skills, like – listening, speaking, reading and writing. The students should follow all these skills properly. No skill should be developed at the cost of others. It does not mean amount of time. In fact, the emphasis should be given to these skills from stage to stage. In early stage more stress should be laid on listening and speaking. Later on Reading and writing will receive more attention.<sup>9</sup>

The teacher should make lessons interesting and attractive. They should prepare the lesson thoroughly meaningful. The beginning of each lesson must be captivating. It must appear to well within their ability. Various language games should be used to make the students learn English through play – way. The teachers should not discourage the students by an unjust remark. The teachers should involve the students fully in the lesson which should be more and more interesting.<sup>10</sup>

**Conclusion :** We know that English is our major window of modern world because English language gradually became the language of government, administration, education and advancement, consolidation its position even future. So, we should develop the root in all spheres, although several attempts were made to give equal importance to the mother tongue and regional language by proposing the three language formula in 1961. Four skills like listening, speaking reading, writing should be developed. Many English speaking students unaware of modern English language teaching methods like audio-visual methods, bilingual method and grammar-cum-translation method. Language is an art which requires constant practice. Language learning is essentially a habit forming process, a process during which we acquire new habits. So, language should be taught in a living speech manner by way of drill, dialogues, group discussion, debates etc.

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## **Emerging Trends of Privatization of Education in India (A Study of the Attitude of M. A. Students)**

**\* Akhilesh Shukla**

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**Abstract-** *Since the impact of privatization is penetrating all sectors of the economy, it is bound to affect education sector as well. As it is very difficult to meet the democratic aspirations of the people for further expansion of educational system due to paucity of resources it is therefore, being felt that the private sector is inducted in education so that it can share the burdens of the state in funding education. In India, the privatization of education has been taking place at the school level without much resistance. But it has not made much dent into other levels. However privatization, though necessary has some drawbacks. Private education trusts often become merely profit making business ventures with no social ideals or objectives. If privatization of education comes into conflict with the equity objective, state intervention would be desirable. It is necessary that state intervention be increased in private sector institutions to increase the quota of seats to the poor and deprived sections and help in promoting human resources development to keep pace with the emerging requirements.*

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**Keywords:** Higher Education, Institutional structures, Management

India's higher education system is the third largest in the world, next to the United States and China. The main governing body at the tertiary level is the University Grants Commission, which enforces its standards, advises the government, and helps coordinate between the centre and the state. Accreditation for higher learning is overseen by 15 autonomous institutions established by the University Grants Commission (UGC). As per the latest 2011 Census, about 8.15% (68 millions) of Indians are graduates, with Union Territories of Chandigarh and Delhi topping the list with 24.65% and 22.56% of their population being graduates respectively. Indian higher education system has expanded at a fast pace by adding nearly 20,000 colleges and more than 8 million students in a decade from 2000-01 to 2010-11. As of 2016, India has 799 universities, with a break up of 44 central universities, 540 state universities, 122 deemed universities, 90 private universities, 5 institutions established and

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functioning under the State Act, and 75 Institutes of National Importance which include AIIMS, IIT's and NIT's among others. Other institutions include 39,071 colleges as Government Degree Colleges and Private Degree Colleges, including 1800 exclusive women's colleges, functioning under these universities and institutions as reported by the UGC in 2016. Colleges may be Autonomous, i.e. empowered to examine their own degrees, up to PhD level in some cases, or non-autonomous, in which case their examinations are under the supervision of the university to which they are affiliated; in either case, however, degrees are awarded in the name of the university rather than the college.

**Introduction:** Higher educated people are the productive assets and they help in income generation or in the increase of GDP of the country and GSDP of the state. Government spends and is expected to spend a significant proportion of it to achieve higher economic growth. Education is subsidized as it has huge externality for which Musgrave categories it as a merit good.

**Structure of Higher Education in India:** Higher education in India is primarily a public funded activity. However, its structure and organization are complex and varied. There are different agencies and departments involved in its operation. The agencies are mainly the Ministries and the Federal and State levels, autonomous organizations set up by the Ministries and the private organizations or trusts. There are also Ministries, other than those responsible for education, which are involved in higher education in India. Simply put the Indian higher education system is both vast and complex.

**1. Structure of higher education:** In the Indian system, higher education includes the education imparted after the 10+2 stage – ten years of primary and secondary education followed by two years of higher secondary education. The first degree, the Bachelor's degree, is obtained after three years study in the case of liberal arts, and four years in the case of most professional degrees (four and half in case of two years duration.) The research degrees (M. Phil. and Ph.D.) take variable time depending upon the individual student. The post graduate degree programme involves two years of study after first degree. The minimum period of an M. Phil. degree is one and half year and Ph.D. a further two years. The highest degrees are D.Litt. and D.Sc. are awarded after the Ph.D. degree for original contributions of the highest order.

**2. The Universities:** The university-level institutions in the Indian higher education system are basically of three types:

**(i) Conventional University are tertiary-** level institutions that are established through Act of Parliament or State Legislatures. They are almost entirely funded by Governments. The universities that are established by Acts of Parliament are funded by the Central Government and are commonly referred to as Central Universities. Examples of central universities are Aligarh Muslim University, Aligarh; Banaras Hindu University, Varanasi; University of Delhi, Delhi and Jawaharlal Nehru University, Delhi.

**(ii) Deemed Universities are institutions that are deemed– to–be–**

universities for the purposes of the University Grants Commission Act, 1956. The Deemed University status is conferred by the Central Government, on the advice of the University Grants Commission for work of high quality in specialized academic fields. Examples are the Manipal Academy of Higher Education, Manipal and Tata Institute of Social Sciences, Mumbai.

**(iii) Institutions of National Importance** are institutions established, or so designated, by Acts of Parliament that undertake teaching and research in areas that are critical to national development. Examples are the Seven Indian Institutes of Technology, and Sree Chitra Tirunal Institute for Medical Sciences and Technology, Trivandrum.

**3. Colleges:** The bulk of undergraduate teaching is done in colleges. These are of two types – the constituent colleges and the affiliated colleges.

- (i) Constituent Colleges, also known as Conducted Colleges, are those that are established and managed by the University.
- (ii) Affiliated Colleges are those that are set-up and managed, outside the university campus, either by the government or by educational trusts.

#### **Objectives:**

- (i) To study whether general and reserved categories M. A. Students differ significantly on Quality dimension of attitude towards privatization of higher education or not.
- (ii) To examine whether general and reserved categories M. A. students differ significantly on Control dimension of attitude towards privatization of higher education or not.
- (iii) To examine whether general and reserved categories M. A. Students differ significantly on Exploitation dimension of attitude towards privatization of higher education or not.
- (iv) To examine whether general and reserved categories M. A. students differ significantly on welfare dimension of attitude towards privatization of higher education or not.
- (v) To examine whether general and reserved categories M. A. Students differ significantly in their attitude towards Privatization of higher education or not.

#### **Hypotheses:**

**Following null hypotheses have been formulated in the study:**

- 1. General and reserved categories M. A. Students do not differ significantly on Quality dimension of attitude towards privatization of higher education.
- 2. General and reserved categories M. A. Students do not differ significantly on Control dimension of attitude towards privatization of higher education.
- 3. General and reserved categories M. A. Students do not differ significantly on Exploitation dimension of attitude towards privatization of higher education.

4. General and reserved categories M. A. Students do not differ significantly on Welfare dimension of attitude towards privatization of higher education.
5. General and reserved categories M. A. Students do not differ significantly in their attitude towards Privatization of higher education.

**Sample:** 50 M. A. Students of orissa were selected by stratified random sampling technique.

**Tool:** This Likert type attitude inventory has five alternatives and a separate response sheet. The inventory has four attitude dimensions-Quality, Control, Exploitation and Welfare. Each dimension has three positively and three negatively worded items. Scoring of the responses is as 0, 1, 2, 3 and 4 in the direction from strongly disagree to strongly agree for a positively worded item.

**Analysis of Data:** Mean, S.D. and t-value were calculated to test the hypotheses.

### Results and Discussions:

**Table-I:** Mean, S.D. and t-value between general and reserved categories M. A. Students on quality dimension of attitude towards privatization of higher education.

Category	Mean	S.D.	N	t-value	Level of Significance
General	8.0	2.0	25	2.5	0.001
Reserved	6.0	2.0	25		

Table-I opines that general and reserved categories M. A. Students differ significantly on quality dimension of attitude towards privatization of higher education. The general category students group was found higher on mean values ( $M_1 = 8$ ) in comparison to the reserved category students group ( $M_2 = 6$ ).

**Table-II:** Mean S.D. and t-value between general and reserved categories M. A. students on control dimension of attitude towards privatization of higher education.

Category	Mean	S.D.	N	t-value	Level of Significance
General	8.0	2.1	25	2.0	0.001
Reserved	6.0	2.8	25		

Table-II indicates that general and reserved categories M. A. Students differ significantly on control dimension of attitude towards privatization of higher education. The general category students group was found higher on mean values ( $M_1 = 8$ ) in comparison to the reserved category students group ( $M_2 = 6$ ).

**Table-III:** Mean, S.D. and t-value between general and reserved categories M. A. Student on Exploitation dimension of attitude towards privatization of higher education.

Category	Mean	S.D.	N	t-value	Level of Significance
General	6.0	1.24	25	85	
Reserved	5.20	2.0	25		Not Significant

Table-III. Indicates that general and reserved categories M. A. Students differ significantly on Exploitation dimension of attitude towards privatization of higher education. The general category students group was found higher on mean values ( $M_1=6.00$ ) in comparison to the reserved category students group ( $M_2= 5.20$ ).

**Table-IV:** Mean S.D. and t-value between general and reserved categories M. A. Students on Welfare dimension of attitude towards privatization of higher education.

Category	Mean	S.D.	N	t-value	Level of Significance
General	7.0	2.0	25	1.00	0.005
Reserved	6.0	2.0	25		

Table-IV indicates that general and reserved categories M. A. Students differ significantly on Welfare dimension of attitude towards privatization of higher education. The general category students group was found higher on mean values ( $M_1 = 7.0$ ) in comparison to the reserved category students group ( $M_2 = 6.0$ ).

**Table-V:** Mean S.D. and t-value between general and reserved categories B.Ed. students towards privatization of higher education.

Category	Mean	S.D.	N	t-value	Level of Significance
General	27.50	5.0	25	2.0	0.002
Reserved	24.0	5.0	25		

Table-V indicates that general and reserved categories M. A. Students differ significantly in their attitude towards privatization of higher education. The general category students group was found higher on mean values ( $M_1 = 27.50$ ) in comparison to the reserved category students group ( $M_2 = 24.0$ ).

#### **Findings of the Study and Conclusion:**

1. It can be point out that general and reserved categories M. A. Students differ significantly on Quality dimension of attitude towards privatization of higher education. General category M. A. Students group was found higher on mean values in comparison to reserved category M. A. Students group.
2. It can be point out that general and reserved categories M. A. Students differ significantly on Control dimension of attitude towards privatization of higher education. General category M. A. Students group was found higher on mean values in comparison to reserved category M. A. Students group.
3. It can be point out that general and reserved categories M. A. Students do not differ significantly on Exploitation dimension of attitude towards privatization of higher education. General category M. A. Students group was found higher on mean values in comparison to reserved category M. A. Students group.
4. It can be point out that general and reserved categories M. A. Students differ significantly on Welfare dimension of attitude towards privatization

of higher education. General category M. A. Students group was found higher on mean values in comparison to reserved category M. A. Students group.

5. It can be point out that general and reserved categories M. A. Students differ significantly in their attitude towards Privatization of higher education. General category M. A. Students group was found higher on mean values in comparison to reserved category M. A. Students group.

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## **Women Education and Rural Economic Development of the Bodo Community in Morigaon District of Assam**

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**Abstract-** *Traditionally, the Bodo society is a patriarchal society in which women are generally dominated by men. As such, it is widely believed that production activities are mainly carried out by men and those of the house hold are performed by women. Domestic violence against women is a widespread phenomenon in the less educated Bodo society in Assam. In this paper, a case study has been done on the present women educational status of the Bodo community of Assam along with the problems associated with it and the role of women in upliftment of the rural economy of Assam. An attempt has been made to study in details the present women educational status of the Bodo community of Assam, problem associated with it, the role of the Bodo women in economic activities and the way to uplift the rural economy of Assam through active participation of women by educationally empowering the women section of the community.*

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**Keywords:** Bodo Women, Education, Occupation, Income, poverty.

**Introduction:** Gender issue is an important factor in studying the social status of women in any community or in a nation. Educational attainment, increasing labour participation and decision making role of women in both individual and societal level certainly enhanced the status of women in their respective societies. In this study it has been supposed to scratch the underlying actual social status of Bodo women in Morigaon, Assam. The Bodo community of Assam is one of the major tribal communities of the North-Eastern region of India. They are originated from Mongoloid racial group. Their major economic activities are agriculture and allied activities. But it is a very serious matter that Bodo community is suffering from some economic and social problem like in sufficient infrastructural facilities and economic backwardness, negligence of women education, superstitions etc, which are standing as hindrances on the way of development. To keep pace with global changing economic and social environment Bodo community of Assam must have to solve all such problems.

Women are nearly the half of total population size of a society. That is why, their participation in economic development activities is very important. In this respect, the Bodo women can take a decisive role to uplift the economic

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status of the community. Generally the women section of the Bodo community are very active in household as well as in economic activities. They are born waver, skilled in agricultural and allied activities but the modes of operation of economic activities are primitive in nature. The causes behind it are low rate of literary of the women section in the community, low rate of capital formation of the community etc. That is why, women section of the community generate low rate of income in their economic activities.

In the context of the economic development of the rural sector of the Bodo community of Assam, it is very urgent to Study the problem of women education in the community and their role in uplifting the rural economy.

### **Objectives of the Study:**

Though Bodo women can take a decisive role to uplift the economic status of the community still their poor education status is standing as a hindrance on this way. Hence, in this paper has made an attempt to analysis the women education status in the Bodo community of Assam and their role in uplifting the economic status of the rural sector of the community.

The major objectives of the study can be stated as below.

- 1) To study the educational status of the women in the Bodo community of Assam and problems of women education in the community.
- 2) To Study the role of women in economic activities of the Bodo community of Assam and impact of it on education.
- 3) To study the causes and factors of backwardness in education.
- 4) To study the other factors related to Bodo women and development.
- 5) Finally, to formulate some key strategies and to forward some specific suggestions based on the findings of the study.

### **Material and Methodology:**

The Study is based on primary data. To collect primary data from sampling unit, a sample survey has been made and for this purpose a suitable questionnaire was a view to collect information from the sample village.

The field survey was conducted by selecting 5 representative village by name, kustali Amaraguri, Sengmara, Dhupguri and Salmara of Morigaon District and all these village are under Laharighat Development Block.

Out of total household of the representative 5 village we have selected 10 household from each village and total numbers of sample household were 150 female out of 320 total no of family members . we have purposively selected these 5 village and 50 household because their representative character for the economy of Bodo community.

### **Analysis of Field Data:**

Sampling is the process by relatively small number of object or events are selected and analyzed in order to find out something about the entire population from which it is selected. Sampling procedure provides generalization of the basic of a small portion of the population.

In our sample survey data have been collection from 50 representative

household to find out the present economic scenario of the women of Bodo community of Assam, yet some other information have also been collected from the sample household. In this study, data are arranged in tabular forms to facilitate comparison and show the involved relations.

#### **Sex ratio of the village of Bodo Community:**

In our simple survey data sex ratio of the household have been taken in to account as it can effect on the socio economic condition of the female section of the society. In a nearly half of the total population is female and as such they can they can take a decisive role note only in family but also economic development of the society as a whole.

**Table1: Sex Ratio of Bodo community**

Sex	No of Person	Percentage
Male	170	53.13
Female	150	46.87
Total	320	100

In our sample survey, the ratio of male and Female in family in have taken in to account by measuring sex ratio of the respondent household. Which shows 53.13% of the total population is male and 46.87% female as depicted as the table1.

#### **Educational status of the women of Bodo Community:**

It is observed that a co- relation exist between education and economic and social development of a society. General education women are skilled labour and they are able to avail all sorts of facilities including financial assistance given by government through bank. DRDA, Panchayat etc. as compared to the illiterate people. So, for as the level of education of sample women is concerned, it is seen that only 30% are illiterate and remaining other belong to education status as shown in the table2.

**Table2: Education Status of Bodo Community**

Education Quality	Nom of Household	Percentage%
Illiterate	45	30%
Below HSLC	60	40%
HSLC	3	20%
HSSLC	9	6%
Graduation and above	6	4%
Total	150	100%

#### **Change of Occupational pattern of women of Bodo community:**

Education development creates various types of opportunities in an economy.

In under developed countries majority of the population are still remain in agriculture and allied sector.

**Table 3: Occupation Transformation of women in Bodo Community**

Sl. No	Name of the Occupation	Present Occupation	Past Occupation
1	Agriculture	60%	70%
2	Business	8%	6%
3	Service	18%	14%
4	Other	14%	10%
5	Total	100%	100%

Table 3 shows that at present time 60% out of total is engaged under agriculture sector, 8% are in business and 18% are in service and 14% people are belongs to different type of unskilled manual labour, wage labour.

But if we compare the present structure of occupation of past generation then it will be clear that 70% Bodo women were engaged in agriculture 6% in business and 14% service and only 10% people were belong to other types of occupation in past.

#### **Sources of Income:**

Increase of income enhance the rate of savings, investment, production and consumption behavior of the society at a multiplier process. But in the rural area of India generation of income is very slow as maximum people are engaged in agricultural activities where productivity is very low. An attempt has been made to know about the various sources of income of the Bodo women of Assam as shown in table No 1.4. The table no. 1.4 indicates various types of income sources of the women in Bodo community of Assam which are as like agriculture, weaving, poultry, piggery business service, traditional industries and wage labour. Among there activities traditional industries like handicraft, weaving, preparation of traditional wine, piggery and poultry are the most prestigious culture of the Bodo community which is prevailing mostly in the rural area. Such types of activities are generating a respectable among of income for the Bodo family but the rate of income generation in such activities is not satisfactory as compare to modern farming activities.

**Table 4: Sources of Income**

Village	Agriculture	Business	Service	Poultry	Piggery	Traditional Industries	Wage Labour	Total
Kustali	62	10	18	1.5	2	4	2.5	100
Amaraguri	56	12	20	3.5	1.5	3	4	100
Dhupguri	60	6	16	4	5	3.5	5.5	100
Sengmara	63	7	19	2	3	3.5	2.5	100
Salmora	59	5	17	2.5	5	7	4.5	100
Total	60%	8%	18%	2.7%	3.3%	4.2%	3.8%	100%

Table 4 shows that 60% income is generated from agriculture, 2.7 from poultry, 3.3% from piggery, 8% from business, 18% from service, 4.2% from traditional industries and 3% from wage labour.

**Major Findings:** Occupational structure of women in the Bodo community of Assam reflected that till now major part of the total women engaged in

agriculture sector and generating a respectable amount of income for their livelihood, but among the young generation a tendency of transformation agriculture to service and business sector is appeared which is an indicators of the movement of the society towards development.

Women engaged in service are not satisfactory but there is tremendous improvement which is appeared from the comparative analysis of occupational structure of present generation with past generation. Like service sector an identical pictures also appeared in case of business sector. A substantial amount of educated young Bodo women are attracted towards different types of business activities, small scale and cottage industries based on locally available natural resources, shopkeeper etc.

The female literacy level among the Bodo community has game up but they could not able to maintain the equal pace of progress with the women of non-tribal groups. More particularly the Bodo women in remote area are maintaining the same mode of living major changes over the years. That is why in this places the tribal women are far from taking formal education but education is the most important factor of economic development of the community.

In spite of the governments multifarious endeavors though special stipends and scholarships, free education, reservation of seats in schools and college etc, the female of Bodo community are not satisfactory educated till now. There are some causes behind the poor educational performance of Bodo women as mentioned below.

- I. Poor transportation and communication facilities in the rural area.
- II. Drop out of girl students due to economic backwardness, negligence of guardians towards the education of girls.
- III. No of Bodo medium schools up to high school level is not sufficiently available in the close distance of their village.
- IV. Lack of strong motivation towards higher education of girls due to some problems like economic backwardness, negligency of parents, language problems, early marriage of girls etc.

Maximum Bodo women are working in different types of agriculture and allied activities. Their modes of operation are pemetive that why income generation from such activities is not satisfactory. The women who are not highly educated they are generally involving in these types of activities.

#### **Key Issues Facing Bodo Women in Morigaon (Assam)**

- I. Poor education for rural Bodo women in Assam.
- II. Patriarchal society results domestic violence.
- III. Often gender based violence occurred.
- IV. Barriers in direct political participation of women.
- V. No social reform to include women in the decision making process.
- VI. Restricted women's mobility.
- VII. Gender issues are the only problems of women not of the society.

- VIII. Inadequate access of health care.
- IX. Lack of reproductive knowledge and right.
- X. No Social norms on familial property right to women for inherent economic growth.

**Suggestion:**

- I. For creating the goal an empowered women for rural development, the following strategically need to be implemented by the govt. in partnership with NGO and community.
- II. Creating community demand for girls education not only elementary level but also all the level of education.
- III. Gender and poverty sensation programme should be development to create an environment where by all will work together to remove all disparities-physical, social and economic.
- IV. The Technical and Vocational education should be made available for girls.
- V. No. of Bodo medium school need to extent up to all village of the community.
- VI. The adult education programme in rural area is essential.
- VII. Efforts made to solve the drop out problem of girls education in rural area of the community. Participation of Bodo women in the high income generating activities like tailoring, food processing beautician, need to increase.

**For which following means should be adopted:**

- VIII. Training facilities should be there in rural area through which the women of the community will get better chance to be specialized in this field.
- IX. Knowledge and information on global changing business environment like marketing in formation, the change of test, habit, preference of the consumer should be provided regularly through government and non-government efforts like NGO, SHGs, Mahila Sangathan.

**Conclusion:**

Though our government provides free elementary education which is an effective tool to empower men and women and creating more economic opportunities still the gap between men and women is persisting. Therefore social scientists need to help government to adopt careful interventions for the education of girl as well as boys.

Gender gap is not women's issue only, it is a societal issue and hence all the members of the society should be careful on it. Now-a-days, there issues have become critical elements of development therefore, a link between gender and human resource development has become indispensable.

To conclude, it is noteworthy that Bodo community specially the rural sector will develop properly when the women empowerment will be realized in its appropriate sense. For this great think, the mindset of the people should deeply concentrate that man and women can not be differentiated in the

reconstructed with the new dimension.

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## **The study on "Women participation and their decision making in agricultural activities in Karnataka"**

**\* Chandrashekar.E**

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**Abstract-** *Decision-making is a fundamental process that incorporates all the functions of family resource management. Women are the main contributing force in the Indian economy as well as in agricultural sector. Women participation has been very high in all types' farm activities. Women do more work as compared to their counterpart but their participation in decision making related to farm activities is very low. Women active participation in decision making is considered essential for rapid agricultural growth in rural area. But many social and economic factors affect the women participation in agricultural activities in rural area. For which, a sample of 120 farm women from Bhadravati taluk of Shimoga district in Karnataka . Two panchayats were selected through random sampling technique. To analyze the factors affecting women contribution in agricultural activities, multiple regression model has been used. The selected important factors variables age, education, income, farm size, husband income, family size and number of male workers in the family played a statistically significant role in decision-making. It can be concluded that economic factor play a very important role in women participation in agricultural activities. It is suggested on the basis of the results that there is an urgent need to motivate the females to have the accurate knowledge about their legal rights. The high level of education and workshops, extension lectures can work for the betterment of women in the direction of increasing the decision making power of females in the regions.*

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**Background:** The role of women has always been a multi-dimensional and significant as women have performed well in case of agricultural activities, domestic activities, marketing activities as far as labour requirement is considered. The decision-making process is an important segment of every household because the functioning of family resource management depends on the efficiency of decision-making progress. So, women's involvement in decision-making process has been of great importance because women play an important role in every household activity and gives excellent performance most of the time. It may be related to household activity or for the decision making at household or any other level. In rural society, there has been noticed

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a considerable fluctuation regarding the decision making power of women. Women play an important role in control and supervision of farm production, horticulture, livestock and other productive work in agricultural sector (Censes; 2011). Despite women's critical contribution to the family income through productive activities, the recognition is not given to the women because of many social and economic factors which ultimately effect the women's contribution in agricultural sector. The overview of some of the studies in India showed considerable variation in women's involvement actively in decision making process in different parts of the country, especially in rural area. The growing state like Punjab, Haryana and Uttar Pradesh show positive and slightly active role of women in decision making process in rural area but in low income states, the pattern of participation in decision is traditional where head of the family make all the decision related to family as well as agricultural related activities. In rural area, many factors like economic conditions of the family, age, education, farm size, husband income, family size and number of male workers in the family and their employment status effects the involvement of women in decision making. Besides this, women's involvement becomes negligible where the decisions increase in complexity in rural area due to illiteracy of women (Ahamed, Tuteja and Harun: 2009). So keeping in view the above facts, an attempt has been made to explore the extent of rural women's participation in decision making in different activities in agricultural and livestock management in district Shimoga of Karnataka state and also explore the effects of selected main factors in decision making of the women's participation in the study area. The state like Punjab and Haryana show positive role of women in decision-making process in many of the families. But it has become insignificant and negligible in rural families due to illiteracy of women. The contribution of rural women has not taken seriously because it is considered very disgraceful to accept the decision of women. This is because the abilities of women have been neglected and undermined as the responsibility of forming the policies is always regarded the job of male traditionally. How far, the role of women in decision-making process has been noticed in positive manner is the major concern of our study. To know the actual situation of women, their role in decision-making indifferent agricultural activities need to be properly looked into. So, women's involvement in decision-making process related to agricultural activities have assessed by taking-up following objectives:

**Objectives of the Study:**

- To assess the contribution of women in the decision making related to different expenditure activities of agriculture sector.
- To access the effect of selected factors on rural women contribution in agricultural sector
- To examine the role of women in decision-making in respect of livestock management and storage activities.

**Methodology:** In order to achieve the objectives, two panchayats i.e.,



Panchayat-1 and Panchayat-2 of the taluk named Bhadravati have been selected randomly. Village Hiriyuru has been selected from Panchayat-1 and Antharanage has been selected from the Panchayat-2. A total number of 60 respondents from each village has been selected randomly. So, A total of 120 agricultural women labourers has been selected by using the multistage random sampling during the time period from 2014-15 to 2016-17 throughout scheduled questionnaire and interview and high sampling procedure. For the purpose of analysis, logical tool and techniques tools have been used as follows:

**Results and Discussion:** The furnished results related to decision making power of rural women in respect of the crop production activities, expenditure activities, buying and selling activities and regression analyses with respect to effect of selected factors on women participation in agricultural sector have been analyzed and presented through following heads

**The Participation in Decisions related to the Expenditure Activities:**

Extent of rural women's participation in decisions related to the expenditure in panchayati-1 of Bhadravati taluk is presented through the study. The role of women related to the spend of money on purchasing of machines has been found quite minimal as 6% women have found taken decision independently regarding the purchase of machine. The role of women regarding the money spend to be on purchase of seeds, money to be spending on purchase of implements and paying wages to labour can also not be appreciated. In respect of the money spent on the purchase of implements and paying money to the labourers, 42 percent women have accepted the fact that they have not even consulted while making decision related to this item. The results also show that 34 percent, 30 percent, 20 percent, and 14 percent women have agreed to the fact that their opinion are considered while making decisions related to the money spending on the purchase of machines, money to be spent on purchase of seeds, money to be spent on purchase of implements and paying wages to labourers respectively.

The study reveals that the distribution of the respondents according to the participation of women in decision making process in the family related to the expenditure activities in panchayati -2. The position of women in rural Bhadravati, panchayati-2 has once again found very worse as very minimal proportion of women's accepted the fact that they have been able to convert their views into final decision in the family regarding expenditure aspects of different items in the family. 22 percent, 32 percent, 30 percent and 56 percent women have only consulted regarding the decision making process about the spending of money on purchase of machines, seed, implements and paying wages to labours. So, the minority of the respondents have reported to have strong decision –making power in the spending of money in panchayati-2 of Bhadravati taluk of Shimoga district in Karnataka.

**Women Participation in Decision Related to Buying and Selling Activities:**

The furnished results related to women participation in decision related

to buying and selling activities in agricultural sector. The data presented in study has been explains the role of women in decision related to buying and sailing activities in agricultural sector in district Shimoga. The study reveal that decision regarding purchase and sale of land has been entirely taken by the male, family head and majority of the respondent has not involved in decision related to purchase and sale of land. Only near about 29.7 per cent respondents were partially involved in taking decision in this activity. More than 91.6 per cent respondents had say no in the decision related to purchase and sale of machine in agricultural sector. It has also been found that only 0.7 per cent of the respondents were taking sole decision about the purchase and sale of seeds in Shimoga. 2.7 per cent respondents were partially involved in taking decision in this activity. The position of women has once again found very worse as very minimal proportion of women's accepted the fact that they have been able to convert their views into final decision in purchase of manures and fertilizers. The similar results were found by Subita Sharma (2015) Hamed (1998) and Islam (1988). The similar results has been found in taking decision related to the paying wages to labourer , only 4.6 per cent has accepted the fact that they have been able to convert their views into final decision in the District. Once again the role of women in taking decision on farm credit has been very low as only 8 per cent respondents have taken decision jointly in District Shimoga. These results are also supported by (Ejmibi: 2007) and (Sadaaf: 2004). But in case of buying and sale of livestock, above 77.3 per cent decisions are taken jointly by men and women in the family. Above 77 per cent respondents were involved when major decisions regarding the purchase and sale of milk and milk products and purchasing feed for livestock are take into account. A similar result was found in study of Tuteja Usha (2009). It is suggested on the basis of the results that there is an urgent need to motivate the females to have the accurate knowledge about their technical and legal rights. The high level of education and workshops, extension lectures can work for the betterment of women in the direction of increasing the decision making power of females in the selected region of district Shimoga

#### **The Participation in Decisions related to opting Measures to Increase Production:**

The analysis of the data related to opting measures to increase production presented in the study. It is revealed from the figures that only 4 per cent women have shown their right to take final decision in the family related to level of crop production, 44 per cent have been consulted during the decision-making process. Regarding cropping pattern to be followed, once again, 4 per cent women have taken the independent final decision, 54 per cent respondents have accepted the fact that they have been consulted during the decision making process but the position in rural area got worsened noticeably as no women have been found to take independent decisions regarding the method of sowing, using plant protection measures, type of fertilizers to be used, installation of

tube wells. So, the male dominants in decision-making process related to opting different measures of increasing production in agriculture sector in panchayati-1 of Bhadravati taluk.

The women's participation in decision-making related to the opting measures to increase production in panchayati-2 is presented through study. The figures present a very depressed picture of women related to the decision-making power in agriculture sector of panchayati-2 in Bhadravati taluk of Shimoga district. No women have shown power to take final decision independently regarding all the components except for the new implements to be used for production. But in decision-making process related to the implements to be used for production, only 2 percent women have found themselves sufficient able to take final decision independently. 72 per cent women have no say in the decision for the type of fertilizers have used. 56 percent women have shown nil decision-making power for the installation of tube well. 58 per cent respondents have no involvement in the decisions regarding the new implement to be used for production. 48 per cent women have accepted the fact that their opinion has been considered while making decisions related to the cropping pattern of the agriculture sector of the panchayati-2 of Bhadravati taluk of Shimoga district.

#### **The Participation in Decisions related to the Livestock Management Activities:**

The women's role in the activities related to the livestock activities is reveals in the Panchayati-1. A better situation has been observed in this area of decision making. More than 50 per cent of the respondents have shown full control on the decision regarding the number of livestock to be kept, selling of livestock. Only 12 per cent and 8 per cent respondents have no involvement in the decision related to the same variables. But cultivation of fodder for livestock has been the area in which only 6 per cent women have been seen taking final decision independently. 40 per cent respondents have consulted during the decision-making process in respect of cultivation of fodder for livestock but 38 per cent women opinion's has also given consideration for their decision-making ability.

The women's decision-making power in agriculture sector can be analyzed with the help of the data presented in the study. The picture has became positive in Panchayati-2 as no woman has found in Panchayati-2 who have "no say" in respect of buying of livestock, number of livestock to be kept, selling of livestock, only cultivation of fodder for livestock has been registered the area in which 5 per cent women replied that they have no say in the decision-making process. But 50 per cent women accepted that they have taken independent decisions related to buying of livestock and decisions related to the number of livestock to be kept. So, Panchayati-2 of the district gets a better representative of rural women of the Shimoga district.

**Conclusion:** On the basis of the study, it can be concluded that the women's

participation as a planner in the agriculture sector of the district Shimoga has not recorded up to the mark. Their participation in decision related to crop production activities has been very low as compared to their contribution. The situation has noticed negligible in some area especially related to opting measure to increase production activities. Many social and economic factors affect the women's participation in study area. Age, education and husband income make a strongest and unique contribution to explaining the women contribution in agriculture sector. The educated women from the rural background should be involved in the training programme, workshops to motivate the rural agricultural women labourers for enhancing their role in decision making and management of the farm. Efforts should be made to make the male of our society sufficient open-minded to accept the ability of the women in the field of planning and managing in case of farm related activities. Financial institutions should provide credit facility on concessional terms so that women can invest her managing skill in the different allied activities of agriculture. The efforts in the direction of legal rights of women on land holdings can be instrumental to increase their decision-making power on the farm. The involvement of females should be increased at every level of planning and decision-making to exploit the potential of the full population of India.

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## **Civil Conflict: An Analysis of Different Economic Variables Influencing Civil Conflict in India**

**\* Bandita Deka**

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**Abstract-** *A civil conflict is a high-intensity conflict, often involving regular armed forces, which is sustained, organized and also large-scale. A civil war is a war in which parties within the same culture, society, or nationality fight against each other for the control of political power. Civil wars are caused by a number of factors. In a developing country like India, population growth, population below poverty line, sex ratio, literacy rate, death rate, forest cover, inequality, climate change, ethnic polarization etc. are the factors that contribute to the occurrence of civil conflict. This paper is an attempt to explain the impact of different economic variables upon civil conflict and the probability of occurrence of civil conflict due to the changes in those variables.*

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**Keywords:** Civil conflict, Armed force, Economic variables

**Introduction:** Civil conflict in a country can be defined as an internal conflict that concerns at least two parties with the use of armed forces resulting in human deaths. A civil war is a war between organized groups within the same state or republic (Fearon, 2007) or less commonly between two countries. A civil war is a high-intensity conflict, often involving regular armed forces, which is sustained, organized and also large-scale. A civil war is a war in which parties within the same culture, society, or nationality fight against each other for the control of political power. Three different approaches of civil war have been analyzed by the researchers: the onset of civil wars (Fearon & Laitin, 2003), the incidence of civil war (Montalvo & Reynal-Querol, 2005) and the duration of civil war (Collier et al., 2004). Conflict onset is a very unpredictable event since it is related with some unpredictable shocks. In order to formulate policies required to be implemented to stop civil wars, it is important to know about the duration of civil war. Ethnic polarization or measures closely related to it can affect the length of civil wars (Slantchev, 2003; Smith & Stam 2004). Civil conflict is the source of immense human suffering: it is estimated that civil wars have resulted in three times the number of deaths as interstate wars during the post-World War II period (Fearon & Laitin, 2003). Civil wars impose substantial costs on the domestic economy. These wars are destructive of human

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lives and economic infrastructure. The legitimacy of the state is also threatened. Civil wars have been recognized as one of the main impediments for economic development.

**Causes of Civil Conflict:** The study of the causes of civil war has generated an incipient literature. After the end of the cold war, an increased interest in demographic factors as potential cause of armed conflict has emerged. More recently a much broader debate on security implications on demographic factors has emerged (Weiner & Russel 2001; Weiner & Teitelbaum 2001). Demographic changes are seen as processes that fundamentally and continuously influence and change society with the assumption that such changes may stimulate violent conflict under certain conditions. The rapidly growing population, more particularly in developing countries, outpaces the natural resource base which forces the groups to fight over resource access. Lower income per capita increases the likelihood of civil war (Fearon & Laitin, 2003).

Extreme poverty and growing inequality are great challenges. The phenomenon of inequality is a key indicator in predicting civil conflict. Horizontal inequalities are the systematic inequalities between culturally formed groups such as ethnic, religious or regional groups (Stewart, 2002). The unequal distribution of resources can generate material incentives for a relatively poor group to start a social upheaval. The first nationally available detailed income data for India (Desai et al., 2010) reveal Indian income inequality to be not untypical for developing economies.

The outbreak of internal wars is commonly attributed by poverty. Djankov and Reynal-Querol (2010) find that there is a spurious link between absolute poverty and civil war.

Carrying capacity is defined as the maximum number of people an area can support without deterioration. Besides climate related variables, natural disasters are highly significant with the incidents of civil conflict as founded by Nel & Righarts (2008).

Another important factor affecting civil conflict is the population pressure. Population growth by itself does not cause war, but particular types of population changes are associated with political conflict (Sherbinen, 1995). The inter-group competition caused by resource scarcity may turn into violent conflict under unfavorable political and economic conditions.

**Objective:** The aim is to find out the effect of different factors (variables) that can provide motivation for civil conflict in India.

**Data and Research Design:** The study covers 21 states of India over the period of 31 years ranging from 1981 to 2011. Those are Andhra Pradesh, Arunachal Pradesh, Assam, Bihar, Delhi, Goa, Gujarat, Haryana, Himachal Pradesh, Jammu & Kashmir, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Manipur, Orissa, Punjab, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal.

The literature points to various theoretical reasons which reveal that civil wars are detrimental to the steady state long run income per capita growth rate (Sambanis, 2001; Collier & Sambanis, 2002). Alesina & Perotti (1996) confirmed that political violence reduces economic growth. The interpretation by Barrow (1990) shows that number of revolutions per year and the number of political assassination per year per million populations affects growth. In this study, from the already established negative relationship between civil conflict and Gross Domestic Product per capita, the effect of other development indicators on civil conflict can be found out. The variables which are considered here are Gross State Domestic Product, forest cover, Population, sex ratio, poverty, Infant Mortality rate, Literacy Rate and Death Rate. Through regression analysis, the effect of the variables on GSDP is obtained which ultimately helps to comment upon the effect of other variables on civil conflict.

The analysis concerned to civil conflict and the different components affecting civil conflict is made by using panel data regression for the states of India for the respective year i.e., 1981-2011.

In equation form, it can be represented as:

$$Y_t = \alpha + \alpha_1 X_{1t} + \alpha_2 X_{2t} + \alpha_3 X_{3t} + \alpha_4 X_{4t} + \alpha_5 X_{5t} + \alpha_6 X_{6t} + \alpha_7 X_{7t} + \mu_t \quad \text{--- (i) (t represents time period)}$$

Here,  $Y_t$  represents GSDP growth,  $X_{1t}$  represents forest cover,  $X_{2t}$  represents population growth,  $X_{3t}$  represents sex ratio,  $X_{4t}$  represents poverty,  $X_{5t}$  represents IMR,  $X_{6t}$  represents literacy rate and  $X_{7t}$  represents death rate,  $\mu_t$  is the error term.

Data regarding the demographic components are based on Indian censuses of 1981, 1991, 2001 and 2011. Total population data are obtained from census information (census of India 1981, 1991, 2001, 2011). The data for sex ratio and literacy rate are collected from the Office of the Registrar General of India, Ministry of Home affairs. Statistical information on death rate and infant mortality rate are obtained from Sample registration system - Registrar general, India. Data on the availability of geographical area and forest area for the states of India is obtained from the Ministry of Agriculture, India. NSSO provides information regarding the population of different states in India living below the poverty line. Data on Gross State Domestic Product (GSDP) are collected from Directorate of Economics and Statistics of respective state governments of India.

**Results and Discussion:** Under the study civil conflict has been explained by using GSDP as a proxy variable considering other explanatory variables related to demographic and socio economic development of the state. GSDP has been regressed on those variables to understand their relationship with issue of civil conflict and the result has been presented in the following table.

The regression result shows the effect of various independent variables (forest area, population growth, sex ratio, poverty, IMR, literacy rate, death rate) on the dependent variable (GSDP) which ultimately explains the effect

of these variables upon civil conflict.

**Table 1: Effect of different variables on GSDP in India over the period: 1981-2011**

Dependent Variable (GSDP)	Coefficient	Standard Error	Z Value	p>Z
Forest area (%)	0.006	-0.016	0.410	0.681
Population growth (%)	0.797	0.552	1.440	0.149
Sex ratio (per 1000 Male)	-0.003	0.007	-0.420	0.676
Pop. Below Poverty Line (%)	-0.039	0.023	-1.700	0.09
Infant Mortality Rate (per 1000 live birth)	-0.022	0.020	-1.110	0.265
Literacy rate (%)	0.059	0.026	2.260	0.024
Death rate (Per 1000 live births)	0.462	0.218	2.120	0.034
Constant	3.165	7.528	0.420	0.674
Number of observations= 651, Number of groups= 31, Observations per group=21				
R sq. within= 0.021, Overall= 0.0321				
Corr (u I, x)= 0 (assumed) , Probability= 0.0447				

In the case of time series and cross section data, average effects of X's over Y considering a unit change in X's which causes changes in Y across time and space (state) has been interpreted by the coefficients of explanatory variables. From table-1, it has been found that forest cover/area is positively associated with GSDP and coefficient of forest cover shows that a 1% increase in the forest area will increase GSDP by 0.006%. Here, forest cover can be understood in economic perspective like as it will generate the resources that can be utilized by more population, it will automatically reduce the economic stress among the people.

The effect of population growth upon GSDP is positive which is evident from the table which shows that a 1% increase in population will lead to 0.797% increase in GSDP. Although some of the evidences show that population growth and density will lead to scarcity of resources leading to increased intergroup competition and violent conflict yet the above findings show the resource optimistic view that increasing population will put pressure on resources leading to innovation and implementation of new technology and the problem of resource scarcity can be overcome and thus the possibility of violent conflict can be reduced.

From the table, it is seen that in India, sex ratio is negatively affecting growth rate of income. India is a vulnerable country with high male to female ratios in most of the states. The risk of armed conflict increases in the states with more male to female populations, because surplus of young men represent a considerable security risk.

The impact of poverty on growth rate of income is also found to be negative. The above findings reveal the fact that a 1% increase in the population living below the poverty line will lead to a decrease in Gross State Domestic Product by 0.039%. Reduction in growth rate implies an increase in civil conflict. Indeed a low per capita income is associated with higher propensity



internal conflict. This is because a hit in consumption, whether it is sudden or exogenous, drives people towards conflict. Thus poverty and inequality are associated with increased risk of conflict.

Increase in Infant Mortality Rate (IMR) by 1% causes a reduction in Gross Domestic Product in the Indian states by 0.002% (From the table). An increase in IMR implies a decrease in youth population which is the working population in a country. This increases the dependency ratio in the country which hampers the growth process thereby provoking civil conflict.

The result from the above table shows that literacy rate is positively associated with Gross Domestic Product for the states in India. A 1% increase in literacy rate leads to an increase in GSDP by 0.059%. The level of development, measured by literacy, is a very important predictor of conflict. Hence high literacy rate is a strong component of growth for the country which in the long run will help in reducing violent events in the country.

From the resource scarcity perspective, rapid population growth and density will insert pressure upon natural resources. Thus mortality condition also plays a very important role as can be seen from the table. It is evident from the findings that death rate is positively influencing the income growth rate of the country which will have a significant impact upon reduction in the occurrence of civil conflict in the country.

**Conclusion:** Considering the negative relationship between growth rate of income and civil conflict, the main findings of the study is that while forest area, population growth, literacy rate and death rate are negatively associated with civil conflict, factors like unfavorable sex ratio, poverty and Infant Mortality Rate influences civil conflict positively.

The underlying causes of civil conflict are still being searched. In this study, besides the factors that have a definite effect upon civil conflict, an attempt has made to find out the dual effect of population growth on civil conflict, i.e. although it is definitely a possible contributor of civil conflict, yet it can also play an important role by contributing to innovation and new technology implementation and thereby promoting economic growth which has an impact on reduction of civil conflict. There are several other factors that contribute to the occurrence of civil conflict. The factors like inequality, ethnic polarization, climate change etc. are strong determinants of civil conflict.

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## **Financial Inclusion in India: A Brief Focus on Policy Initiatives and North Eastern States**

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**Abstract-** *Financial inclusion has become one of the most critical aspects in the context of inclusive growth and development of a region or a country. In fact, financial inclusion has emerged as a tool for the socio-economic development of the society. From different publications of the Government of India (GOI) and the Reserve Bank of India (RBI), it is evident that majority of the population of Northeast India is financially excluded. . The paper mainly focuses on the various policy initiatives taken up by the RBI and the GOI for financial inclusion and the current status of financial inclusion in India with reference to its northeastern region on the basis of facts and data provided by various secondary sources.*

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**Keywords:** Financial inclusion, initiatives of RBI, inclusive growth.

**Objectives:** The main objectives of the paper are:

- Analysis of the measures taken by the RBI and the GOI for financial inclusion.
- To highlight the current status of financial inclusion of the northeastern states.

**Introduction:** While inclusive growth is the biggest challenge that the nation faces today, the financial sector is probably the only sector that has the ability to achieve the targets of inclusive growth and overall economic growth. The Emerging economies enhanced interest towards economic growth with specific interest on the factors that lead to higher savings and investments, which have been viewed as important determinants of economic growth (**Anita Gardeva and Elisabeth Rhyne., 2011**).

Financial inclusion can be defined as the process of bringing all sections of the society in general and vulnerable groups such as weaker sections, low income groups in particular, under the purview of formal financial system by giving them access to appropriate financial products and services at an affordable cost and in a fair and transparent manner. In the simplest words, Financial Inclusion is delivery of basic banking services at an affordable cost to the vast sections of disadvantaged and low income groups. It includes the

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provision of affordable financial services, viz saving, credit, insurance services, access to payments and remittance facilities by the formal financial systems to those who are excluded.

According to the **Global Financial Development Report (2014)** published by the World Bank, around 50% of the global population have bank accounts, around 9% of adult population avail credit from formal sources, 36% of adults saved or set aside money in the previous year of which the ratio is 58% in high income economies and 30% in low income economies. Most borrowing by adults in developing economies occurs through informal sources, such as family and friends.

#### **Financial Inclusion in India:**

Nationalization of Banks in 1969, Establishment of Priority sector Lending Banks in 1971, Establishment of Regional Rural Banks in 1975, Establishment of NABARD in 1982, Launching of the Self Help Group Bank Linkage Programme in 1992, Establishment of SIDBI foundation for microcredit in 2000 are some of the major milestones in the domain of financial inclusion in India.

In India, the focus of the financial inclusion at present is confined to ensuring a bare minimum access to a savings bank account without frills, to all. As per 2011 census data, Out of 24.4 crore households in India, only 14.4 crore households have access to banking services. As far as rural areas are concerned, out of 16.7 crore rural households in India, only 9.1 crore rural households have access to basic banking services. In respect of urban areas, only 67.8% of urban households have access to banking services.

The Reserve Bank of India (RBI) set up the Khan Commission in 2004 to look into financial inclusion and the recommendations of the commission were incorporated into the mid-term review of the policy (2005–06). In India, financial inclusion first featured in 2005, when it was introduced by K.C. Chakrabarty, the chairman of Indian Bank. Mangalam became the first village in India where all households were provided banking facilities.

#### **RBI initiatives for financial inclusion:**

In regard to the measures taken by the RBI towards financial inclusion are many. This paper focuses to present the significant measures of the RBI and a brief review.

#### **1. Self-Help Group (SHG) - Bank linkage as an Instrument of Financial Inclusion:**

An SHG is a homogeneous group, comprising 15-20 members (mostly women), where members first pool in their savings and give out small loans to needy members. Once the SHG successfully undertakes savings and credit operations from its own resources, it can borrow from a bank (SHG-BLP) to enhance its pool of resources.

According to Nabard “This model is certainly a more cost effective and reliable alternative to the existing inclusion agenda and millions of households,

now members of SHG-BLP, would have been the immediate beneficiaries.”

## **2. Microfinance Institutions (MFI) as an Instrument of Financial Inclusion:**

A MFI is an organization that acts as an interface between the formal credit delivery institutions and credit seekers, with an aim to assist for the socio economic development of poor and marginalized people. MFIs are essential to encourage micro enterprises and empower local people including women. Micro-finance in India is synonymous with micro credit; because savings, thrift and micro-insurance constitute a miniscule segment of the micro finance space. The Microfinance Institutions (MFIs) take little or no collateral security for the credit extended. The people covered are mostly those who cannot avail loans from banks and other such financial institutions due to the lack of ability to provide guarantee or collateral security against the money borrowed.

## **3. Engaging Business Correspondents (BCs):**

Due to the constraints involved in the on demand for a full-fledged brick & mortar branch model, the Reserve Bank, based on the recommendations of the Internal Group on Rural Credit and Microfinance, adopted the Information and Communication Technology (ICT) based agent bank model through Business Facilitators (BFs)/ Business Correspondents (BCs) for ensuring door step delivery of financial products and services. In January 2006, the Reserve Bank permitted banks to engage BF and BCs like NGOs/MFIs set up under the Societies/Trust Acts, Section 25 companies, post offices, etc. as intermediaries for providing financial and banking services.

## **4. Product Initiatives for Financial Inclusion:**

Reserve Bank of India has been providing policy impetus for introduction of new products and innovative intermediary channels to enable sustainable and meaningful financial inclusion. To ensure more and more people to come under the banking fold, banks are instructed to provide a basic ‘saving deposit account’ with minimum facilities and without the requirement of minimum balance. Another innovative product offered by the banking system is the *RuPay*; a new card payment scheme has been conceived by NPCI to offer a domestic, open-loop, multilateral card payment system which will allow all Indian banks and financial Institutions in India to participate in electronic payments.

## **5. Use of technology in financial inclusion:**

Banks have been advised to make effective use of information and communications technology (ICT), to provide doorstep banking services through the BC model where the accounts can be operated by even illiterate customers by using biometrics, thus ensuring the security of transactions and enhancing confidence in the banking system.

**a. Adoption of EBT:** Banks have been advised to implement EBT by leveraging ICT-based banking through BCs to transfer social benefits electronically to the bank account of the beneficiary and deliver government

benefits to the doorstep of the beneficiary, thus reducing dependence on cash and lowering transaction costs.

**b. USSD Based Mobile Banking:** USSD based Mobile Banking offers basic Banking facilities like Money Transfer, Bill Payments, Balance Enquiries, Merchant payments etc. on a simple GSM (Global System for Mobile Communications) based Mobile phone, without the need to download application on a Phone as required at present in the IMPS (Immediate Payment Service) based Mobile Banking. Transactions can be performed on basic phone handsets.

#### **6. Simplified branch autohorization:**

In order to extend the banking network in unbanked areas, general permission has been granted by Reserve Bank of India (RBI) to domestic Scheduled Commercial Banks (other than Regional Rural Banks) to open branches/ mobile branches/ Administrative Offices/CPCs (Service Branches), (i) in Tier 2 to Tier 6 centres (with population upto 99,999) and (ii) in rural, semi-urban and urban centres of the North-Eastern States and Sikkim subject to reporting. RBI has advised banks that while preparing their Annual Branch Expansion Plan (ABEP), the banks should allocate at least 25 percent of the total number of branches proposed to be opened during a year in unbanked rural (Tier 5 and Tier 6) centres.

#### **7. Other Initiatives:**

**a. Expansion of BCA Network:** Banks have been advised by DFS (Digital Financial Service) to extend banking services to the entire geography of the country based on the concept of Sub Service Area (SSA) comprising of 1000-1500 households. In case of North-East, Hilly States and sparsely populated regions of other States, banks may decide the households to be covered by each Business Correspondent Agent (BCA) appropriately. In case of larger Gram Panchayats more than one BCA could be appointed. In case of smaller Gram Panchayats more than one contiguous Gram Panchayat, taking into consideration the geographical area, could be assigned to each BCA.

**b. Pradhan Mantri Jan-Dhan Yojana (PMJDY):** Pradhan Mantri Jan-Dhan Yojana (PMJDY) was formally launched on 28th August, 2014. The Yojana envisages universal access to banking facilities with at least one basic banking account for every household, financial literacy, access to credit, insurance and pension.

Pradhan Mantri Jan-Dhan Yojana (PMJDY) is National Mission for Financial Inclusion to ensure access to financial services, namely, Banking/ Savings & Deposit Accounts, Remittance, Credit, Insurance, Pension in an affordable manner.

Account can be opened in any bank branch or Business Correspondent (Bank Mitr) outlet. Accounts opened under PMJDY are being opened with Zero balance. However, if the account-holder wishes to get cheque book, he/ she will have to fulfill minimum balance criteria.

**c. Direct Benefit Transfer (DBT):** The objective of DBT Scheme is to ensure that money under various developmental schemes reaches beneficiaries directly and without any delay. Banks play a key role in implementation of DBT and this involves four important steps, viz.

- Opening of accounts of all beneficiaries;
- Seeding of bank accounts with Aadhaar numbers and uploading on the NPCI mapper;
- Undertaking funds transfer using the National Automated Clearing House Aadhaar Payment Bridge System (NACH-APBS).
- Strengthening of banking infrastructure to enable beneficiary to withdraw money.

### Current scenario of financial inclusion in Northeast India

Table- Major aspects of Financial Inclusion in Northeast India  
(as on March 2017)

States	Bank Branches(2016)		Population Per Branch	Bank Branch Per 1000sq Km	CD ratio	Amount of Deposits and credit (Rs million) 2016		Per capita Deposit and credit (in Rs) 2016	
	Total	Rural				Deposit	Credit	Deposit	Credit
Arunachal Pradesh	152	72	913	2	28.25	276991	78275	200177	56568
Assam	2289	1053	1226	29	41.38	3259288	1348854	104445	43224
Manipur	163	71	975	7	41.86	193411	80969	75245	31500
Meghalaya	345	167	585	15	25.33	561825	142354	189365	47980
Mizoram	187	66	649	9	39.24	186932	73353	170370	66854
Nagaland	161	52	867	10	32.69	250363	81846	126541	41367
Sikkim	132	67	655	18	26.60	201113	53502	329381	87625
Tripura	444	198	1503	42	34.7	559091	192802	152178	52478
NER(Avg)	3873	1746	921	17	34.77	686127	265494	168462	53449
INDIA	138850	47599	1043	42	51.33	107506142	78253586	88834	64662

**(Sources:** RBI: Quarterly Statistics on Deposits and Credit of Scheduled Commercial banks, 2016, Office of the Registrar General of India: Census of India 2011, HH-12 series )

The table reveals that the number of total bank branches in NER in 2016 is far below than the national average. Besides, the number of rural bank branches ranged from 52 in Nagaland to 1053 in the state of Assam. In terms of population per branch, the states of Meghalaya, Mizoram, Sikkim is yet to cover a majority of its population to achieve atleast the NER average of population per branch. NER average of 17, in terms of Bank branch per 1000sq Km is way below than the national average of 42. Though Arunachal Pradesh is a bigger state in terms of geographical area but statistics show that only 2 bank branches are providing banking facilities in a range of 1000sq Km. Tripura records the highest number of banking penetration of 42 branches per sq Km. In terms of CD ratio, the NE states lie far behind than the national average of 51.33. Even though the per capita deposit of NER is higher than the national average but per capita credit is abnormally low when compared to the national average. Among the NER states, Manipur is the only state which is way below in terms of per capita deposit and credit than the NER average.

Thus, although the Government of India and the Reserve Bank have initiated various measures for spread of banking and promotion of financial inclusion, all these banking development indicators show the slow progress of banking and resultant low level of financial outreach in Northeast India

Moreover, the Credit deposit ratio is low in most North Eastern States. This shows that though heavily dependent on agriculture, farmers lack the access to institutional support, that may partly explain the low level of technology used in cultivation in most states. One of the reasons for low credit/ deposit ratio is the nature of land ownership pattern in hilly states, where ownership pattern is communitarian and there is no proper documentation of ownership of land, which limits the access to formal credit. Appropriate institutional innovation is required to facilitate access to credit by disadvantaged in such cases. Further, the industrial development in the region is at nascent level and is largely dominated by informal enterprise such as silk. Lack of access to formal credit by these sectors is a matter of concern

### **Conclusion:**

To sum up, the broad area of financial inclusion is not only a tool for socio-economic development but is also very much critical in the context of inclusive growth and development of a country like India. Even after all these measures a sizable portion of the population of the country could not be brought under the fold of banking system. In fact, there is a severe gap in financial access which needs special attention. The paper mainly focuses on the various policy initiatives taken up by the RBI and the GOI for financial inclusion and the current status of financial inclusion in India with reference to its northeastern region. Bank linkages of every household, adequate knowledge of financial provision, easy access of different financial institutions with the services provided by them are the only basic standard to actually achieve inclusive growth in reality. Without incorporating the rural masses into the organized financial sector, the goals of inclusive growth and socio economic equality can never be realized and achieved. Thus, necessary steps should be immediately taken for enhancing financial literacy of the rural section of population.

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## Race Relations in the play Fences by August Wilson

\* Mallika Tamuly

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**Abstract-** August Wilson's most apparent intention in the play *Fences* (1983) is to show how racial segregation creates social and economic gaps between African Americans and Whites. The factors of racism such as prejudice, stereotyping, discrimination are evident in the play *Fences*. This play concerns the lives of the Maxson's, an African American family whose struggles are chronicled from 1957 to 1965 and shows the efforts of the colour folks to reach their dreams along with the social issue of racism. Slavery in America began in 1607. Throughout the first half of the nineteenth century, a movement to end slavery was in progress. By 1865, President Abraham Lincoln signed "The Emancipation Proclamation" and the land of the free had begun. The play, *Fences*, base its theme on their inherited history and the difference with today and back then.

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This paper aims to analyze how racial discrimination that the protagonist, Troy Maxon faced in his past caused the destruction of his family and Troy's isolation from the world. Troy is a typical example of the marginalised black American whose desperate struggle against racism brings him into conflict with both people in the society and his own family. According to Christopher Bigsby, the subject of Wilson's plays is: "Black people and their struggle to understand their past and present in the context of an American society that is seemingly content to see them relegated to the margins of history, as of civil society" (Bigsby 27).

Evidences of racial discrimination is seen in the play from the very beginning. The issue of race affects Troy's perception of the world as well as his relationship with his family. Troy has become invisible and marginalised both at sport and work. There is a reference to the authority in the play. Troy raise against the charges of the authority why niggers are only getting the job of a garbage collector. Troy is aware of the racial inequality going on at his job as a garbage collector. In fact, Troy cannot tolerate the extent to which black Americans have become marginal and invisible. This sort of segregation was typical of the time where the Blacks were often forced to do the manual labour. Racial discrimination is prevalent in the form of prejudice as well. How the blacks are considered to be inferior in terms of rationality, cleverness, and intelligence is seen in the beginning of the play through the story of the

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watermelon: "Trying to hide that great big old watermelon under his coat. Afraid to let the white man see him carry it home" (Wilson 2)

Troy is a man who fight against discrimination and the injustices of the world. In Act I, Scene i, the readers learn that Troy has filed a complaint against discrimination through the conversation of Troy and Bono. Moreover, Troy has some qualities in him that lifted him above his co-workers. Troy confronts racism by speaking out against it. Troy wanted to drive for the sanitation company, but that was not his priority. What Troy desires is equality among blacks and whites. In a way, the baseball rejection is a reason that causes Troy to protest discrimination through the play.

All African Americans develop the sense of double consciousness which means being both African and American simultaneously. W.E.B. Du Bois believed that: "The problem of the 20<sup>th</sup> century is the problem of the colour-line" (Du Bois 15). According to Du Bois, double consciousness refers to the double lives of African Americans and the serious dilemma of their lives. He maintains that the Negro is "born with a veil" in "American world which yields him no true consciousness but only lets him see himself through the revelation of the other world". And for this reason, African Americans always feel their "two-ness" and suffer from identity crisis. However, Du Bois is of the view that the Negro would not like to lose either his African self or his American self.

In the play *Fences*, racial discrimination is perceived as a monster that haunts Troy's past and present. Race is the evident antagonist since Troy's unhappiness and frustration is concerned. His frustration stems from his history with his father and his battle with racism that keep him away from his dreams and aspirations. Though Troy supports his family as well as he progress in his work but his past disappointments kills his spirit and eventually leads to the demise of his relationship with his family members. He is always a disturbed kind of a person who is not optimistic. For Troy, discrimination is eternal which is not going to change for generation after generation and he cannot think of that America will become a free nation.

This play depicts how some of the characters seem to sense that progress is in the air, while others are still trapped in the troubled past of America. The kind of a society that Troy experienced in his youth, the society has changed considerably during the time of his sons. Cory sees that time has changed since baseball rejected Troy because of the colour of his skin. He sees the possibility of accepting him in the world of sports. But Troy is not able to accept this change in the society so he refuses Cory to become a football player. Troy and Cory both see history from a different perspective. And unfortunately the conflict between father and son pushes them away from each other. Troy's perception of what is right and wrong for Cory, based on his refusal to perceive historical change tragically causes Cory to experience disappointing fate similar to Troy.

Troy's life has been weaved by White racism, and in turn Troy is helpless to keep himself from warping his son's life. As Susan Coprinice writes: "Bitter about his own exclusion from major league baseball, Troy is resistant when Cory wants to attend college on a football scholarship, telling his son that black athletes have to be twice as talented to make the team..." (Co Prince). Troy's effort to prevent his son from playing football can be viewed as a form of what Harry J. Elan Jr, calls "racial madness"- a term that suggest that social and political forces can impact the black psyche and that decades of oppression can induce a collective psychosis. It is reveal in the character of Troy who is so over whelmed by bitterness that he destroys his son's dream. Troy thinks Cory should get a job and the reason why Troy opposes Cory to play is because of his past experience with baseball. Troy doesn't want Cory to experience the hardship and disappointment, so Troy wants Cory to work after school instead of practicing football. He says: "That way you have something can't nobody take away from you" (Wilson 35).

Troy's protest shows how he become a victim of racial discrimination. But, Rose tries to defend Cory in front of Troy trying to convince Troy that football cannot do any harm to Cory. Cory also tries to make his father realise about the changing time. Rose tries to convince Troy by saying that: "Times have changed since you was playing baseball, Troy. That was before the war. Times have changed a lot since then" (Wilson 9). Moreover, due to the conflict between Troy and Cory, by the end of Act i, we see Cory leaving his house for a combat with his father. This play is also about the fragmented Maxson family. In this play, Rose is constantly urging her husband to repair the fence in the yard. In a way, this is symbolic of how Rose is trying to protect the family. The family is highly affected by the social and racial discrimination. Fighting against racism and marginalisation, Troy comes into conflict with his own family members. At the beginning of the play, the visible presence of Troy is undeniable. He is the one who wants to control others. For example, in Act i. scene iii, while quarrelling with Cory about football, Troy says: "I don't care what nobody else say. I'm the boss around here. I do the only saying what counts" (Wilson 36)

Troy is playing a negative role regarding the aims of both his son. He says they should not dream of higher aims and this protest on the part of Troy shows how he become a victim of racial discrimination that exists in American society. According to Troy, dream for a black man is hardly possible and one cannot find success. Both Cory and Lyons has their own dreams but individual freedom is not possible as their father says and this becomes a matter of conflict between the father and his sons. Troy experienced the sense of double consciousness even in baseball in a country where his remarkable talent is ignored and wasted. In her article, Susan Coprinice discusses Troy's experience of Du Boisian double consciousness and contends that: "He embodies both the psychological fragmentation of the black American and the dualistic nature

of black Baseball” (Co Prince). She goes on to conclude that Troy is both an American and an African who is “driven to see himself through the lens of White America”.

The fear of losing one's rightful position in life is the tragedy of common man as stated by Arthur Miller in his critical writing “Tragedy and the common man”. And Troy has a fear that also happens for the racial discrimination and from this, tragedy happens in the life of the protagonist, Troy Maxson. Moreover, while Rose is trying to protect her family, Troy is having an affair with Alberta. Rose accuses Troy of being selfish and “taking and not giving” because she serves him since their marriage and he is now trying to escape from his responsibilities. She accuses Troy by saying that: “You always talking about what you give....and what you don't have to give. But you take too. You take....and don't even know nobody's giving!” (Wilson 71).

But, in a social perception, the relationship of Troy with Alberta is an illegitimate relation. But, when looked deeper one can realise that it is some kind of a healing for Troy, something that cures his confinement within his mind. Troy is a victim of racial discrimination and so his personality is disturbed. This problem gets intensified when he gets into a conflict with his son. So, a healing affect is required for Troy which he gets from Alberta. He justifies his relation with Alberta by saying that whenever he is with Alberta he can realise his own self. By this time, the family is beginning to separate rapidly than when Cory and Troy simply argued over football. The dream of living happily and peacefully in their own home has been broken and Rose also regards Troy as a ‘womanless’ man. She says: “From right now....this child got a mother. But you a womanless man” (Wilson 79).

By the end of the play, Rose and her son accepts the illegitimate daughter of Troy. The play *Fences*, ends with a positive note and the family is reunited though the death of Troy has its own tragic elements as well. To conclude, we can say that there is an ample evidence of racial discrimination in the play that affects Troy's perception of the world and his family. The title “Fences” of the play itself suggests the prevalence of racial discrimination.

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## **Balancing work and life: A brief study on dual career couples in greater Guwahati**

**\* Manisha Buragohain**

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**Abstract-** *As the number of women in the workplace continues to rise, so does the number of married women. It has been estimated that 81% of all couples are dual career couples. The number of dual career couple is increasing and will continue to do so in the decade ahead. With the help of proper planning, dual career couples can prepare for a more financially successful and leisurely retirement. But this lifestyle often generates stress and strains at home and at work. Working parents in dual income homes feel over-burdened as they struggle to balance career, family and personal lives. This study aims to determine whether dual career couples are actually happy their lifestyle. Are they able to balance their work life and family life? Moreover, this study aims to highlight the important problems faced by dual career couples and also the various measures in order to resolve such problems.*

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**Keywords:** Dual career, Dual career couples, work life balance

**Introduction:** The role of women has undergone drastic change. Today, more than 60% married couples are dual career couples. Dual career couples today have become a personal goal as well as a necessity particularly in urban areas. Most the people are now in the favour for a dual career lifestyle. Both spouses today support dual career decisions because they saw its benefits for the family. Therefore, marriages in which both mates are managers, professionals or technicians doubled over the past two decades. A dual career marriage has a huge number of benefits but managing a dual career relationship involves a series of challenges as the two people try to meet the demands of their career and build a family life together at the same time. It requires hard work, clear goals, patience, willingness to compromise and a great deal of understanding between both the mates. It involves a series of problems between career growth, professional endeavours, commitments to family, etc. It is important to know how to balance a relationship or a family life with two careers. The home environment is a special challenge to the dual career couple. It may be difficult for them to sit back together after a tiresome day. Uneven distribution of household task can also lead to chaos. The American Psychological Association reports that the decision when to have children, where to live in, how to balance

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family time and work can all cause conflict. The impact of dual career lifestyle also falls on their children. According to the US Department of Health and Human Services, young children learn higher levels of self-esteem and self-confidence when they have both parents available to care for them. They also score better when one parent is in the home full time and spend maximum time with the children.

Even in home without children, two income earners have little time to relax and build their relationship after spending long hours of energy in the work place. Thus, dual career couples have unique problems but these problems should be viewed as a creative opportunity and challenge.

**Objectives of the Study:**

- To determine whether dual career couples are happy with the quality of their family life
- To analyse the main problems encountered by dual career couples
- To examine the kind of support provided by organisations to dual career couples.

**Research Methodology:**

The study is descriptive in nature which has been conducted to ascertain work-life balance of dual career couples. The research paper has been compiled with the help of both primary and secondary data.

Primary data has been collected using self administered questionnaire distributed among 20 dual career couples in greater Guwahati.

The questionnaires incorporated close ended, open ended and multiple choice questions. Secondary data has been collected from various sources like internet, books and other researches done in this area.

Non-Probability sampling technique has been applied to abstract out a team of respondents. Samples were obtained with the help of convenience sampling.

The data collected through the structured questionnaires have been interpreted and analysed with tools and techniques to get the result for deriving conclusion and developing suggestions.

For effective presentation and utilisation of data, various figures like table, bar diagrams, pie diagram etc is used.

**Data Analysis and Interpretation:**

**Table 1:** Are you both happy being dual career couples?

Yes	68%
No	15%
To some extent	17%

Source: Field Study



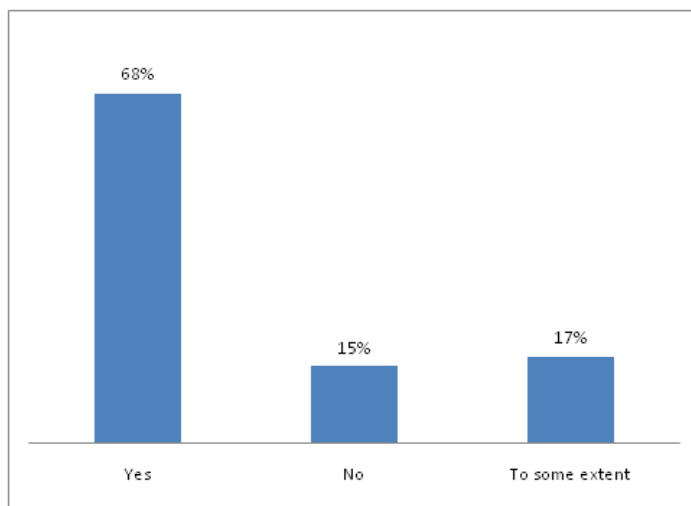


Figure 1:

Source: Table 1

**Interpretation:** According to the study, 68% of the dual career couples are actually happy whereas 15% of them are not happy. Rest 17% of them are happy to some extent.

**Table 2:** Do you think your work life has caused a negative impact on your family life?

Yes	28%
No	21%
Sometimes	44%
Very often	7%

Source: Field Study

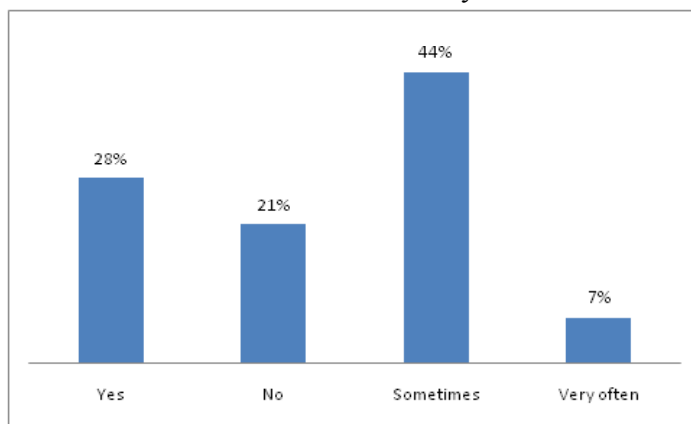


Figure 2:

Source: Table 2

**Interpretation:** According to the study, 28% of the dual career couples feel that their dual career has caused a negative effect in their family life, 21% of them said that they do not think that their dual career has caused any kind of

negative effect on their family life. 44% of the dual career couples are of the opinion that their dual career has caused certain negative impacts on their family whereas 7% of them always feel that their family life has been affected because of their dual career.

**Table 3:** Are you able to spend quality time with your spouse and children?

Yes	60%
No	40%

Source: Field Study

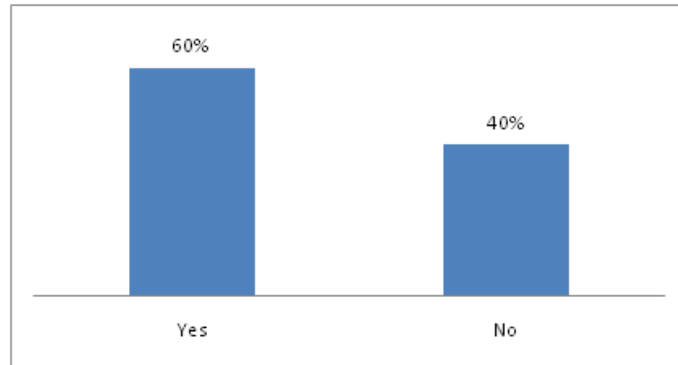


Figure 3:

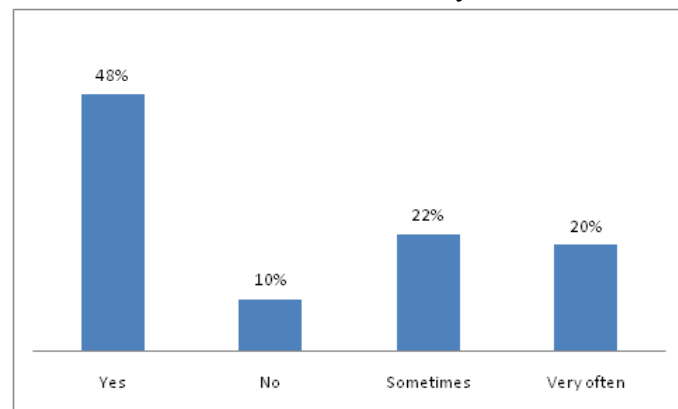
Source: Table 3

**Interpretation:** According to the study, 60% of the dual careers said that they are able to spend quality time with their spouse and children whereas 40% of them are of the opinion that they are not able to spend quality time with their spouse and children.

**Table 4:** Did your children ever complain you about being too busy and spending less time with them?

Yes	48%
No	10%
Sometimes	22%
Very often	20%

Source: Field Study



Source: Table 4

**Interpretation:** According to the study, 48% of the dual career couples said that their children complain about being too busy and spending less time with them, 22% of their children sometimes complain, 10% of their children never complain because these couples are able balance their work life and family life whereas 20% of their children often complain about being too busy and spending less time with them.

**Table 5:** What are the various problems that you both have encountered as dual career couples?

Lack of quality time with family	23%
Affect on children's' education	10%
Misunderstandings with spouse due to lack of proper communication	12%
Poor household maintenance due to fatigue and tiredness	26%
Poor health condition	11%
High level of stress and overload	13%
Other problems	5%

Source: Field Study

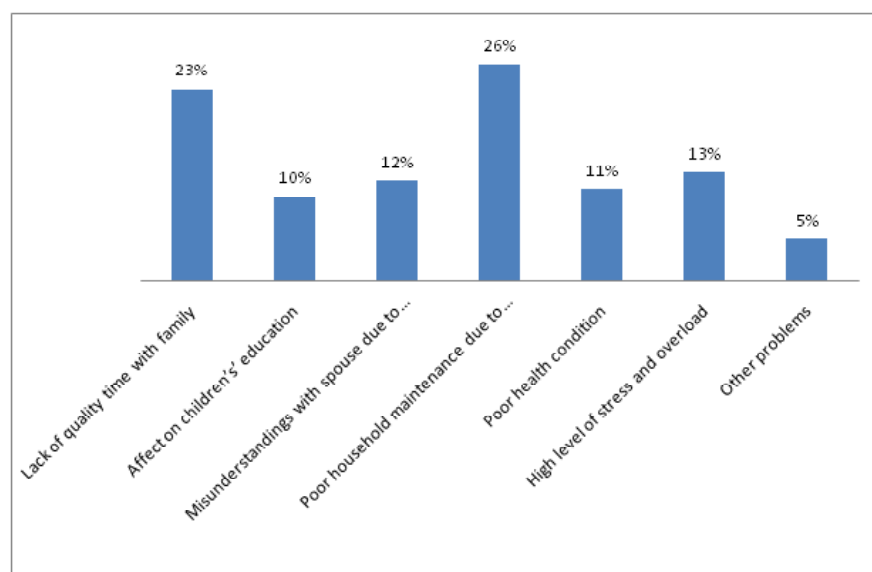


Figure 5:

Source: Table 5

**Interpretation:** According to the study, 23% of the dual career face problem due to lack of quality time with family, 10% of them face problem to due to

affect on children's education, 12% of them face problem due to misunderstandings with spouse due to lack of proper communication, 26% of them face problem due to poor household maintenance due to fatigue and tiredness, 11% of them face problem of poor health condition, 13% face problem due to high level stress and overload whereas 5% of them faces certain other problems as dual career couples.

**Table 6:** Does the organisation in which you are working provide you with flexibility of work schedule or any other kind of support?

Yes	30%
No	70%

Source: Field Study

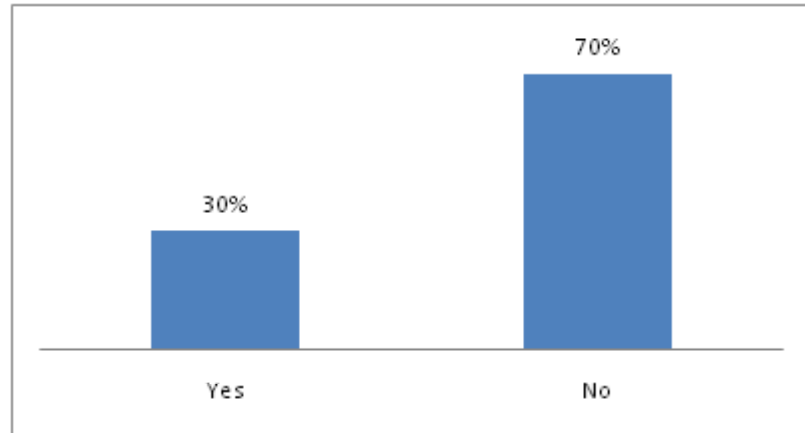


Figure 6:

Source: Table 6

**Interpretation:** According to the study, only 30% of the organisations provide their dual career couples with flexibility of work schedule and other kind of support whereas rest 70% of such organisations do not provide any such support to the dual career couples.

**Table 7:** What kind of support do you get as dual career couples from the organisation in which you are working?

Flexibility of work schedule	28%
Discussion of problems	11%
Proper counselling	18%
Paid leave/holidays	13%
Provision of crèche	0%
Reimbursement of medical cost	14%
Provides maid	14%
Others	2%

Source: Field Study

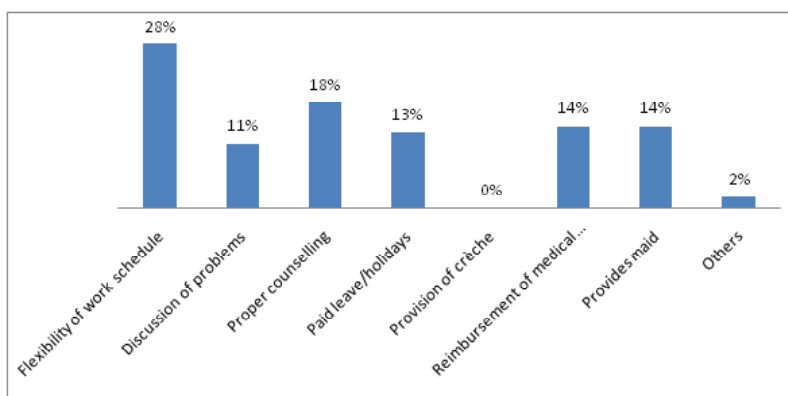


Figure 7:

Source: Table 7

**Interpretation:** According to the study, dual career couples get some kind of support from the organisations in which they work. The study revealed the fact that 28% of the organisations provide flexibility in work schedule to such employees, 11% of such couples are of the opinion that they are able to discuss their problems with the employer and the employer provides remedial solutions for the same, 18% of such couples said that they are provided with the counselling opportunity in their organisation for resolving their problems and reducing stress, 13% said that they are given paid holidays in case of emergencies or unavoidable circumstances, 14% said that they are provided medical reimbursement for their family members, another 14% said that the organisations provide them maids so that they are able to smoothly run their household activities, and the rest 2% of such couples said that their employers provide them with such kind of other support as and when necessary.

#### Findings of the Study:

The findings of the study revealed that 68% of the dual career couples are actually happy whereas 15% of them are not happy rest 17% of them are happy to some extent. 28% of the dual career couples feel that their dual career has caused a negative effect in their family life, 21% of them said that they do not think that their dual career has caused any kind of negative effect on their family life. 44% of the dual career couples are of the opinion that their dual career has caused certain negative impacts on their family whereas 7% of them always feel that their family life has been affected because of their dual career.

According to the study, 60% of the dual careers said that they are able to spend quality time with their spouse and children whereas 40% of them are of the opinion that they are not able to spend quality time with their spouse and children.

The study revealed that 48% of the dual career couples said that their children complain about being too busy and spending less time with them, 22% of their children sometimes complain, 10% of their children never complain

because these couples are able balance their work life and family life whereas 20% of their children often complain about being too busy and spending less time with them.

Moreover, the study has revealed that 23% of the dual career face problem due to lack of quality time with family, 10% of them face problem due to affect on children's education, 12% of them face problem due to misunderstandings with spouse due to lack of proper communication, 26% of them face problem due to poor household maintenance due to fatigue and tiredness, 11% of them face problem of poor health condition, 13% face problem due to high level stress and overload whereas 5% of them faces certain other problems as dual career couples.

According to the study, only 30% of the organisations provide their dual career couples with flexibility of work schedule and other kind of support whereas rest 70% of such organisations do not provide any such support to the dual career couples.

Moreover, this study found out that dual career couples also get some kind of support from the organisations in which they work. The study revealed the fact that 28% of the organisations provide flexibility in work schedule to such employees, 11% of such couples are of the opinion that they are able to discuss their problems with the employer and the employer provides remedial solutions for the same, 18% of such couples said that they are provided with the counselling opportunity in their organisation for resolving their problems and reducing stress, 13% said that they are given paid holidays in case of emergencies or unavoidable circumstances, 14% said that they are provided medical reimbursement for their family members, another 14% said that the organisations provide them maids so that they are able to smoothly run their household activities, and the rest 2% of such couples said that their employers provide them with such kind of other support as and when necessary.

### **Suggestions and Conclusions:**

It has been found that most of the dual career couples support a dual career lifestyle because they saw its benefit. With the help of a proper planning dual career couples can prepare for a more financially successful and leisurely retirement. Besides the various benefits, dual career couples face unique problems. The home environment is a special challenge to them as both of them are required to meet the demands of their careers as well as their family life simultaneously.

Dual career couples should be encouraged to explore and discuss their problems. Typical problems associated with their lifestyle should be given due importance.

A valuable outgrowth may be the provision of counselling programmes for such couples by organisations where they work. Employers should try to understand their problems and solve them creatively. The employer can play the role of a facilitator. Problems should be discussed and suggestions should

be planned. Moreover, flexibility in work schedule should be allowed to such couples.

Moreover, the facility of crèche can also be provided to the working women in order to help them accommodate both their personal and professional lives. They can also be supported by providing maids or by offering paid leaves as and when necessary.

Structured phone interview with them will also help in gathering necessary information and feedback. HR managers should give proper attention towards these couples and help reduce their stress, overload, conflict and respond flexibly because stress, overload, conflict and respond flexibly because stress, strains and conflicts in the mind of such couples can create a negative consequences for the organisation.

Moreover, formation of support groups among families can also be done in order to understand and help to resolve their problems. Such couples may also require purchasing child care if they have small children in their homes. Thus, balancing work life and family life simultaneously is a tedious task and a constant challenge. Therefore, such couples should be provided proper support and motivation from their family as well as the organisation in which they are working so that they are able to balance their work life and family life.

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## **The Concept of Cruelty by Husband or Relatives of Husband-An Analysis**

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**Abstract-** *Before the year 1976, cruelty was considered only a ground for judicial separation. But now cruelty can also be a ground for divorce. A new dimension has also come to this concept of cruelty by introducing section 498A and section 304B which deal with cases of dowry harassment and dowry deaths. The main objectives of these sections are to protect a woman who is being harassed by her husband or relatives of husband. Though these two are different provisions, only section 498A of Indian Penal Code, 1860(IPC) gives the meaning of cruelty. Now if the respondent treats the petitioner with cruelty that is enough and no need to prove any kind of apprehension. Mental cruelty has been added as a ground of divorce. Thus a new Chapter that is Chapter XXA entitled "Of Cruelty by Husband or Relatives of Husband" was added in IPC in order to punish a husband or his relatives who torture and harass the wife with a view to coerce her or any person related to her to meet any unlawful demands or to drive her to commit suicide.*

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**Introduction:** By the Hindu Marriage (Amendment) Act,<sup>1</sup> 1964 a new section 13(1)(i-a) was introduced to make 'cruelty' a ground even for divorce. The Marriage Laws (Amendment) Act, 1976<sup>2</sup> also make cruelty as a ground for divorce and has also change the wordings that-"respondent has treated the petitioner with cruelty". The change in the definition of cruelty will signify that an act or omission or conduct which constitutes cruelty is a ground for judicial separation or divorce. Even if causes no apprehension of any sort in the mind of the petitioner. However, the word cruelty is not defined in Hindu Marriage Act, 1955. But it is defined in section 498A of IPC which was inserted in the IPC by an amendment in 1986. Thus if a married woman is subject to cruelty or harassment by her husband or his family members, then section 498A would be attracted. But the law underwent a further change with the introduction of section 304B in IPC in 1986 under which death of a woman is caused by burns or bodily injury or occurs otherwise than under normal circumstances within seven years of her marriage and evidence reveals that soon before her death, she was subject to cruelty or harassment by her husband or any of his relatives for in connection with any demand for dowry, such death is described

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as dowry death under section 304B, for which punishment extends to imprisonment for life but not less than seven years.<sup>3</sup> The word 'cruelty' includes both physical and mental cruelty, whereas explanations to section 498A of IPC provides that any willful conduct which is of such a nature as is likely to drive a woman to commit suicide would constitute cruelty. Under this section another explanation has been made that is harassment of that woman with a view to coercing her to meet any unlawful demand for any property or valuable security would also constitute cruelty. The offence under section 498A is punishable with imprisonment for a term which may extend to three years and shall also be liable to fine.<sup>4</sup>

#### **What amounts to cruelty :**

The word 'cruelty' in relation to wife has been defined in terms of explanation appended to section 498A of IPC and no other meaning can be attributed thereto. Cruelty does not depend upon the number of painful assaults but depends upon their nature and degree. Normally, a single act of violence does not amount to cruelty, but sometimes depending upon the circumstances, even a single act may be so grievous as to be sufficient to be branded as cruel.<sup>5</sup> In *Inder Raj Malik and Others v. Mrs. Sunita Malik*,<sup>6</sup> it was held that the complainant was being continuously threatened that if she did not meet with the demands of the accused by way of compelling her parents to sell their property, then her son would have been taken away from her. Such threats amounts to cruelty within the purview of section 498A IPC. The word cruelty as defined in the explanation of section 498A inter alia says that harassment of a woman with a view to coerce her or any related person to meet any unlawful demand for any property or any valuable security is cruelty.

In *State of A.P. v. M. Madhusudhan Rao*,<sup>7</sup> the Supreme Court held that any willful conduct which is of such a nature as is likely to drive a woman to commit suicide would constitute cruelty. However, such willful conduct which is likely to cause grave injury or danger to life, limb or health (whether mental or physical) of the woman would also amount to cruelty.

According to Supreme Court, the term 'cruelty' is to be determined or inferred by considering the conduct of the man, weighing the gravity or seriousness of his acts and to find out as to whether it is likely to drive the woman to commit suicide, etc. It is established that the woman has been subjected to cruelty continuously or persistently or at least in close proximity of time of lodging the complaint. The Court said that petty quarrels cannot be termed as "cruelty" to attract the provisions of section 498A of IPC.<sup>8</sup> The meaning of the term 'cruelty' in section 304B has been held to be the same as defined in explanation to section 498A.

#### **Cruelty and Harassment can be mental also:**

Cruelty or harassment by husband or husband's family need not be only physical, it can be mental also. In *Pawan Kumar v. State of Haryana*,<sup>9</sup> wherein the prosecution witnesses, sister and brother-in-law of deceased deposed that

the deceased had told that her husband was maltreating her in view of dowry demand and that not being satisfied was harassing her. When on a day before the incident the husband came to take her back, she was reluctant but her sister sent her with her husband. She went with the husband but with the last painful words that “it would be difficult now to see her face in the future”. On the very next day, is the day after she had arrived at her husband’s place, the unfortunate death of deceased took place. She died admittedly on account of total burn of her body. Admittedly, the incident of quarrel as deposed was only a day before her death. There is direct evidence that on earlier day itself, there was quarrel at the house of her sister with the deceased and her husband thus, the cruelty or harassment need not only be physical, it can be mental also.

#### **Constitutional validity of Section 498A of IPC :**

Mere possibility of abuse of section 498A of IPC does not invalidate the provision. The husband or the family of husbands when causes cruelty to a married woman within the four walls, in that case reasonable classification appears and the husband or the family of husband forms a different part. Consequently, this section cannot be said to be violative of Article 14 of the Constitution of India. In *SatishBatra and Others v. State of Haryana*,<sup>10</sup> it was held that merely because there is possibility of misuse of the offence of cruelty to wife under section 498A of IPC, is not a ground to hold this provision as unconstitutional. In *Inder Raj Malik v. Mrs. Sunita Malik*,<sup>11</sup> it was contended that section 498A IPC is ultra-vires in view of article 14 and Article 20(2) of the Constitution of India, 1950. On the other hand there is Dowry Prohibition Act 1961 which also deals with similar type of cases; therefore, both statutes together create a situation commonly known as double jeopardy. In this case Delhi High Court negatives this contention and held that section 498A, IPC does not create situation for double jeopardy. Whereas, section 498A of IPC is different from section 4 of the Dowry Prohibition Act because in the later case mere demand of dowry is punishable and existence of element of cruelty is not necessary, whereas section 498A deals with aggravated form of offence.

#### **Cruelty can be a ground for Divorce:**

Prior to the 1976 Amendment in the Hindu Marriage Act, 1955 cruelty was not a ground for claiming divorce under the Hindu Marriage Act. It was only a ground for claiming judicial separation under section 10 the Act. By 1976 Amendment, the Cruelty was made ground for divorce. In *Asha v. Baldev*,<sup>12</sup> it was held that returning late at night to the house in a drunken condition and slapping the wife if she remonstrates against such conduct, is cruelty. In *Satya v. Suri Ram*,<sup>13</sup> it was held that a wife who willfully undergoes abortion against the wishes of her husband and other family members is guilty to the husband.

In *Dr. SrikantRanga Chary v. Smt. Anuradha*,<sup>14</sup> the Karnataka High Court has held that where the husband has failed to sexually satisfy the wife, it would be regarded as cruelty to her. The Court observed that, cruelty is not only

physical, it may be psychological also. Marriage without sex is a curse. To fail to satisfy the wife's sexual desire is cruelty to her, for which, divorce could be obtained by her. Again in *Shankar Prasad Chaudhary v. Madhavipal Chaudhary*,<sup>15</sup> the Calcutta High Court has held that where the wife has been refusing sexual intercourse without any reasonable justification or has expressed her inability to co-operate in the sexual act or she behaves in a manner that the consummation becomes impossible, such deliberate acts of the wife would amount to legal cruelty and the husband would be entitled to matrimonial relief. Therefore it was duty and obligation of wife to move to Mumbai where her husband had his job submission based, even implicitly, on such premises is not acceptable. This is thoroughly retrograde view, one that undermines a fundamental premise of parity and equality in marriage.

### **Cruelty is a continuing offence:**

Cruelty has been recognized as a continuing offence. Therefore every act of cruelty would give rise to a fresh offence of cruelty for the purpose of limitation under section 468 of Cr.P.C. 1973.<sup>16</sup> The Supreme Court in *Arun Vyas and another v. Amita Vyas*,<sup>17</sup> held that as the cruelty is a continuing offence it cannot be said that the complaint of wife was time barred. Even if the complaint is time barred it can be entertained if it gives unfair advantage to the accused. In the instant case, the Court observed that in complaints under Section 498A the wife will invariably be oppressed having been subjected to cruelty by the husband and the in-laws.

### **Conclusion:**

Thus it can be concluded that the main aim of section 498A of I.P.C. is for the protection and safety of women from her husband's and his relative's cruelty and harassment. But now a days, this protection has been misusing by few women. Instead of using this protection as defence, they are using this weapon as attack, and they are taking undue advantages. Many women are using this section against their husband's relatives without any attempt or cruelty practiced. Hence, 243<sup>rd</sup> report of Law Commission on section 498A of IPC laying down various changes ought to be made in order to remove the flaws of this section and its misuse.

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## Mathematics and our Daily Life

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**Abstract-** *Mathematics is one of the most important subjects of our life. That is why it is necessary to have a good understand of the subject. Though the basics of mathematics start from school but its usage continues till we become adults and thus it can be said that maths has become an integral part. Imagining our lives without it is like a ship without a sail we just cannot do without this subject and that is why it is essential to keep our basics right to perform the everyday activities of life.*

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**Introduction:** Mathematics has performed a very significant role in growing modern way of life by advancing all Science. For which Mathematics is said mostly the gate and key of the Science. Mathematics is an unavoidable discipline of study. It performs a crucial role in constituting the important part of all other sciences which deal with the real thing of area and time. Mathematics is intimately related with everyday life and essential to comfortable conduct of matters. It is a tool of education established to be in harmony with the needs of human mind. Math has become an unavoidable part of our lives and even if we work in an office or pass most of our time at home, every one of us uses math as a part of our daily life. No matter wherever we are as a consequence whatever we are doing, math is always there even if we mind it or not. For those of you who perceive afraid about using mathematics, you might be surprised to know that we use mathematics every day even without knowing it. Here is a list of daily activities we will discuss that connect the use of this worldwide subject. From dialling numbers on phone to transferring money for making the payments, our globe is enclosed by mathematics. So let us catch a glimpse of what influence this subject has made on our lives.

Before discussing our daily activities let first see some mathematical quotes given by different thinkers.

### **Quotes on Mathematics:**

1. “Education should be started with mathematics. For it forms well designed brains that are able to reason right. It is even admitted that those who have studied mathematics during their childhood should be Trusted, for they have acquired solid bases for arguing which become. To them a sort of second nature”.

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*Ibn Khaldun, al-Muqaddima (born in 1332, Tunis), historian, sociologist, philosopher Strongest personalities of Arabo-Muslim culture in the period of its decline.*

2. Finally, the glass wall is a barrier that separates the physical world and its natural language from the world of mathematics. The barrier exists only in our mind - but it can be impenetrable nonetheless. We encounter the wall whenever we try to understand mathematics through the physical world and its language. We get behind the wall whenever we venture *with understanding* into the world of mathematics (Smith, 2000, p. 2).

3. When I use the phrase “understanding mathematics,” I don’t mean relating mathematical knowledge and procedures to the “real world”. A few practical calculations can be made without any understanding of the underlying mathematics, just as a car can be driven without any understanding of the underlying mechanics (Smith, 2000, p. 123).

4. According to the famous Philosopher Kant, “A Science is exact only in so far as it employs Mathematics”.

5. Kant says, “A natural Science is a Science in so far as it is mathematical”

#### **Uses of Mathematics in our daily life:**

Mathematics is very helpful in our day-to-day life. It helps us to conduct in our various activities in real life.

- When we get up and we see the time of awakening to verify even if we have adequate time to follow to various responsibilities. **(Awareness of time, reading a clock / watch, planning one’s routine.)**

- When we brush our teeth the cost of the brush, its lifespan, the paste, its available quantity to get new one comes to one’s mind. **(Cost accounting!)** In the case with bathing. **(Water use and conservation)**. In this connection, use of water, its availability, conservation, proper use of waste water is relevant to think. **(Awareness of environment, nature, preservation).**

- **Memorizing phone numbers and locker combinations or making calls using mobile phone:** Everybody uses mobile phone and it is no wonder that one needs to have the basic knowledge about numbers, signs and digits before using it. From surfing the Internet, faxing documents, to making calls and sending messages, math is definitely a part of our lives.

- **Math in the kitchen:** While preparing food, we always need exact measure of vegetables, spices, flour, etc. so as to cook the desired quantity only. Also while preparing coffee, tea, milk – we need to know proportion of mixes constituting milk, coffee powder, the quantity, the temperature balance not affecting the tongue, quantity consumable or boiling stage, filtering mechanism, washed cups / glasses ensuring health and a host of things require analysis, reasoning and attention. This is possible only because of the mathematics. If we were not aware of the numbers, it would not have been possible to measure, make adjustments and cook tasty food. So you can say that our day begins with the concept of maths. **(Practical knowledge of ratio**

### **and Proportion, or weight in domestic life).**

- **Banking:** This is the area where a number of concepts of mathematics are applied and therefore the experts or individual need to have a good understanding and command of the subject mathematics. Administer the transactions of the bank is not simple and the individual need to have some knowledge of mathematics in order to maintain account, deposit and withdraw money etc. If one wants to take a loan, he needs to have an idea about the interest and he will have to pay and what will be the monthly premium that he would need to pay. In short, the banking area is fully related to maths and so even the customers need to be known with it. **(Calculating tips and tax).**
  - **In Arts:** Math is also used by artists while making paintings, designing variety of things in colleges as well as during dance performances. In all these cases, the size of wearing dresses, the size of the canvas, size of the stage, space required, etc play a very important role and deciding all these aspects is literally impossible without the knowledge of maths and all these need knowledge of proportion, geometry. **(Measurement of length, skill in transformation of cloth into clothe and other ideas indicated).**
  - **In Gardening:** Even if one is planning to plant seeds or count the number of plants, everything has needed to know numbers. The individual need to know the number of holes to be dug and the number of seeds to be put in each hole. All tasks carried out inside a garden need appropriate measurements.
  - **Travelling:** Attending to one's place of study or work, duty involves transport, punctuality, comfort proportionate to one's means, time management and such other skills borrowed from mathematics and also when one planning vacation, he do not only have to decide the place where you wish to go but From the travelling distance to its cost, bus tickets, hiring cabs, book your hotel, tickets etc all requires knowledge of mathematics so that he can accomplish the different tasks successfully. Those who want to travel via aeroplanes need to know the arrival and departure times of their flights, and the people who want to travel by train need to know the distance remaining after each station and the arrival/ departure times, also need mathematical knowledge.**(This study is interesting in itself with time and work, time and distance, Time management, Estimating distances).**
  - **Shopping /Budgeting money:** This is practicably the highest everyday use of math in which we prepare a list of things we need to purchase as well as make payments in the end. When going for shopping, we make a list of items we need, calculate the amount of money required for it etc. All this calculation is based on numbers which come from mathematics. Without the numbers, one cannot decide how much one required paying to the merchant and how much you have saved. So in the case of shopping too, we are encircled by the world of mathematics.
- Careers that one might not expect to be math-intensive include:**
- Agriculture

- Law
- Business
- Politics
- Psychology
- Music

**Conclusion:**

Thus from the above discussions it might have got a clear idea that there is no such area where the concept of mathematics is not used. Mathematics is one of the most important subjects of our life. That is why it is necessary to have a good understand of the subject. Though the basics of mathematics start from school but its usage continues till we become adults and thus it can be said that maths has become an integral part. Imagining our lives without it is like a ship without a sail we just cannot do without this subject and that is why it is essential to keep our basics right to perform the everyday activities of life. So have fun with the numbers and take pleasure in.

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